

**Effect of Grameen Bank Micro-credit Program on Change in
Socio-economic Condition and Empowerment of Rural Women**

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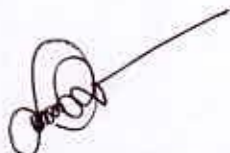
A thesis

*Submitted to the Department of Agricultural Extension and Information System
Sher-e-Bangla Agricultural University, Dhaka
In partial fulfillment of the requirements
for the degree of*

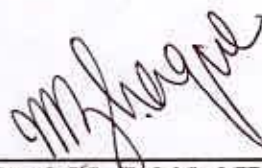
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IN
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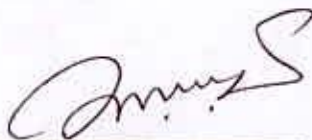
APPROVED BY:



Mohammad Zamshed Alam
Agricultural Extension and Information System
Sher-e-Bangla Agricultural University
Dhaka
Supervisor



Prof. M. Zahidul Haque
Agricultural Extension and Information System
Sher-e-Bangla Agricultural University
Dhaka
Co-Supervisor



Prof. Dr. Md. Rafiquel Islam
Chairman
Examination Committee

CERTIFICATE

This is to certify that the thesis entitled “Effect of Grameen Bank Micro-credit Program on Change in Socio-economic Condition and Empowerment of Rural Women” submitted to the Faculty of Agriculture, Sher-e-Bangla Agricultural University, Dhaka, in partial fulfillment of the requirements for the degree of **Master of Science in Agricultural Extension and Information System**, embodies the result of a piece of authentic research work carried out by **MD. SIDDIQUE -E- AZAM**, Registration No. 09-3740 under my supervision and guidance. No part of the thesis has been submitted for any other degree or diploma.

I further certify that any help or source of information, received during the course of this investigation has been duly acknowledged.

Dated:
Dhaka, Bangladesh



Mohammad Zamshed Alam
Agricultural Extension and Information System
Sher-e-Bangla Agricultural University
Dhaka
Supervisor



*DEDICATED
TO
MY BELOVED PARENTS*

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The Author



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ABSTRACT

Grameen Bank (GB) is one of the largest NGOs working with the socio-economic uplifting of the poor section specially women of the society. The main focus of the present study is to determine the Effect of GB on women beneficiaries through change in socio-economic condition and empowerment of women beneficiaries of GB in Sujalpur union of Birgonj upajilla under Dinajpur district. The specific objectives were: to determine the selected characteristics of rural women, to determine the Effect of GB micro-credit program on women beneficiaries, to explore the relationship between the selected characteristics and Effect of GB micro-credit program and to identify the problems confronted by the women beneficiaries after involvement with GB micro-credit program. Eleven selected personal characteristics of women were described, which include- age, education, family size, farm size, family income, credit availability, duration of involvement with GB micro-credit program, attitude towards GB micro-credit program, personal independent savings, organizational participation and level of aspiration in life with dependent variable of Effect of GB microcredit program on women beneficiaries. The result of analysis on change pattern of livelihood status in nine dimension namely 'change in family annual income', 'change in clothing', 'change in food consumption', 'change in sanitation', 'change in mobility', 'change in housing', 'change in decision making ability', 'change in purchasing capacity' and 'change in spousal arguments and abuse' in terms of before and after involvement with GB microcredit program were found significant. Null hypotheses were tested to explore the relationship between eleven independent variables and change in livelihood status. Five null hypotheses out of 11 null hypotheses were rejected. Among these age, education, family income, credit received and level of aspiration in life were significantly related. On the other hand family size, farm size, organizational participation attitude towards GB micro-credit program and personal independent savings didn't show any significant relationship with the Effect of GB micro-credit program. This implied that the GB micro-credit program had a positive Effect on change in socio-economic condition and empowerment of rural women.

Chapter-1

Introduction:

In recent years, governmental and non-governmental organizations in many low income countries have introduced credit programs targeted to the poor. Many of these programs specifically target the women based on the view that they are more likely than men to be credit constrained. Women have restricted access to the wage labor market and have an inequitable share of power in household decision-making. The Grameen Bank of Bangladesh is perhaps the best-known example of these small-scale credit programs for the poor, and over 90 percent of its clients are women (source: World Bank Policy Research Working Paper, 2003).

At present Bangladesh women constitute about 49% of the population and about 8% of all the households in Bangladesh are headed by women (BBS, 2009). To fight against poverty NGOs in Bangladesh have taken micro-credit program as way of poverty alleviation. Grameen Bank(GB) plays an important role for poverty alleviation in rural areas and it has now become a successful model for uplifting the socio-economic condition of the rural women in many countries. As of 2010 it has 8.30 million active borrowers and 96.80% of whom are women with 20566 branches of GB throughout the whole country (www.grameen-info.org/).

In Bangladesh evidence shows that a few years of schooling afford women a certain amount of decision making power in routine or short-term decisions (Halim and Islam, 1995). Due to mass illiteracy of women in Bangladesh their administrative and economic participation is very low (Table-1.1)

Table 1.1 Women in Administrative and Economic Participation in Bangladesh

Different level of Service Sector	Female Percentage in 1990	Female Percentage in 1995
Administrator and Manager	5	6
Professional and Technical Workers	16	30
Clerical and sales workers	4	4
Service workers	46	87
At ministerial level	3	5

Source: HDR 1996; UNDP, Page 157

Grameen Bank along with other NGOs such as BRAC, PROSHIKA, ASA, KARITAS, RDRS etc. and other development agencies have realized that true development cannot be achieved unless and until the women are made part of the development process (Khan, A. Md., 2006)

The existing evidence on the Effect of micro-credit on poverty alleviation in Bangladesh is not very clear. But, there is work that suggests that access to credit has the potential to significantly reduce poverty. (Khandker 1998)

Recently it has become a controversial topic that Grameen Bank micro-credit program has more negative Effects than positive and it has become totally commercial. The present study will be helpful to clarify the concept about the present condition of Grameen Bank micro-credit program in rural areas. Furthermore, the findings may also be helpful to the field level agricultural extension service providers to improve the strategies of action for empowering women.

The researcher intended to take an attempt to realize how the rural women beneficiaries could uplift their socio-economic condition being in the vicinity of Grameen Bank micro-credit program.

1.1 Statement of problems:

The purpose of the study was to evaluate the “Effect of Grameen Bank Micro-Credit program on change in socio-economic condition and empowerment of rural women”.

The research work aimed to find out the answer of the following questions:

- i. What are the personal characteristics of rural women?
- ii. Is there any contribution of GB micro-credit program on income, housing, sanitation, food consumption, decision making ability etc. of rural women?
- iii. What are the relationships between the selected characteristics of women beneficiaries of Grameen Bank and Effect of GB micro-credit program?
- iv. Is there really any change in socio-economic condition and empowerment of rural women after involving with GB micro-credit program?
- v. What are the problems that have been faced by the rural women beneficiaries in receiving the micro-credit?

1.2 Specific Objectives:

The main focal point of the research work was to realize the Effect of Grameen Bank microcredit on women beneficiaries. This is why the following objectives were framed out in order to give an appropriate track to the research work.

1. To determine and describe the selected personal characteristics of rural women beneficiaries:
 - i. Age
 - ii. Education
 - iii. Family size

- iv. Farm size
 - v. Family annual income
 - vi. Credit received
 - vii. Duration of involvement with GB micr-credit
 - viii. Attitude towards Grameen Bank micro-credit program
 - ix. Personal Independent savings
 - x. Organizational participation
 - xi. Level of Aspiration in life
2. To determine the Effect of Grameen Bank micro-credit program on women beneficiaries.
 3. To explore the relationship between the selected characteristics of women beneficiaries with the Effect of Grameen Bank microcredit program and
 4. To identify the problems confronted by the women beneficiaries after involving with Grameen Bank micro-credit program.

1.3 Scope or Rationale of the study:

Grameen Bank plays a very important role for uplifting the socio economic condition and empowering rural women. Increased productivity, higher income, better food consumption and participation in development activities are some of the major pre-requisites for the overall economic development of Bangladesh. Most of the NGOs are believed to be working to meet up the above requirements as the pre-requisites for socio-economic development of Bangladesh.

Access to credit is an important mechanism for the rural poor women both men and women to improve the socio-economic condition and their standard of living. Grameen Bank works at the grass root level for the poverty alleviation and

employment generation. The researcher took an effort to reveal how the rural poor women could uplift their socio-economic condition being in the vicinity of Grameen Bank micro-credit program. The findings of the study will be helpful to end the debate about GB micro-credit program as it is a controversial topic very recently. The findings might also be helpful to the researchers, planners and policy makers, extension workers and beneficiaries of the Grameen Bank and similar other NGOs and organizations and personnel.

1.4 Justification of the Study:

In Bangladesh there are more than two thousand NGOs most of which are mainly workin on micro-credit program. In recent years, governmental and non-governmental organizations in many low income countries have introduced credit programs targeted at the poor.

7/ The researcher intended to take an attempt to realize how the rural women beneficiaries could uplift their socio-economic condition being in the vicinity of Grameen Bank micro-credit program. The researcher also aimed to know present impression of Grameen Bank micro-credit program by the rural women.

1.5 Assumptions of the Study:

The researcher considered the following assumptions while undertaking the study:

- i. The respondents were capable of furnishing proper responses to the questions contained in the interview schedule.
- ii. The data collected by the researcher were free from bias and they were normally distributed.
- iii. The responses provided by the respondents were valid and reliable.
- iv. Information sought by the researcher revealed the real situation and was the representative of the whole population of the study area to satisfy the objectives of the study.
- v. The researcher was well adjusted to himself to the social environment of the study area. Hence, the collected data from the respondents were free from interviewer's bias.
- vi. The selected characteristics and "the Effect of GB micro-credit program" of the study were normally and independently distributed with respective means and standard deviation.



1.6 Limitations of the study:

- The study was confined to one union namely Sujalpur Union under Birgonj upazila of Dinajpur district.
- The research work deals with only those rural women who are involved with GB micro-credit program.
- It is difficult to get accurate information regarding annual income, production etc. from the respondents as most of them are illiterate.
- Characteristics of the rural women were many and varied, but only eleven characteristics were selected for the research work.
- The researcher was a male person and the respondents were females. The researcher had to manage proper rapport with the respondents to get maximum accurate information.

1.7 Definition of the Terms:

In order to avoid confusion and misunderstanding, certain terms used throughout the study are defined as follows:

Age: Age of a respondent was the total life span of her during taking the interview. It was an independent variable to know whether the respondent was young, middle aged or old and also the relationship with the Effect of GB micro-credit.

Education: Education of a respondent was the level of completing schooling year. This variable was taken to know the level of education of rural women and how education assists them to utilize micro-credit properly.

Family size: Family size of a respondent is the total number of members living together in a family.

Farm size: Farm size is the total cultivated area either owned by a respondent or obtained from others on share cropping system or as mortgage where she used to do her farming operation during the period of research work.

Family annual income: Annual income is the total earnings in taka of the beneficiaries and all members of their families from agriculture, fisheries, livestock and other sources (service, business etc.) during the previous year.

Credit received: It is the amount of credit that was received by the beneficiaries from Grameen bank and other sources (other NGOs, Rural mohajons, other banks etc.).

Duration of Involvement with Grameen Bank: It is the period of time of involvement of the respondent with Grameen bank micro-credit program to the time of interview.

Attitude towards Grameen Bank micro-credit program: Attitude towards Grameen Bank micro-credit program of a respondent implies to her beliefs, outlook, perception and action tendencies.

Personal independent savings: Personal independent savings of a respondent refers to the amount that has been saved by the respondent herself and she can spend the money on her own will.

Organizational Participation: Organizational participation of a respondent implies the level of mobility in her locality. It also indicates the position of the respondent in her own social system.

Level of aspiration in life: Level of aspiration of respondent in her life refers to the expectations to make improvement regarding different aspects of life. For example, educational aspiration, occupational aspiration, aspiration for house construction, aspiration for land area, farm produce, annual income etc.



Socio-economic condition: Socio economic condition refers to those spheres of life that are economically related to make a position in a social system like, annual income, clothing, food habit, sanitation, mobility, housing etc.

Empowerment: Empowerment is the way through which a person achieves some power to do or make something happen. It is also somewhat economically related. In this study the researcher considered decision making ability, purchasing capacity and spousal arguments and abuse as the aspects of becoming empowered for rural women.

Problems confrontation: It is the difficulties that have been faced by the respondents during receiving micro-credit from Grameen bank and also during the involvement with GB micro-credit program.

Effect: Adjectives often applied to "Effect": social, political, physical, positive, negative, good, bad, beneficial, harmful, significant, great, important, strong, big, small, real, huge, likely, actual, potential, devastating, disastrous, true, primary. Effect means "to influence; to affect; to have an Effect on". In this study the researcher considered the Effect of GB micro-credit program on rural women beneficiaries.

Micro-credit: The term micro-credit has now become a buzz word for everyone. All most all the financial organizations perform this program. Much of the current interest in microcredit stems from the Microcredit Summit (2-4 February 1997), and the activities that went into organizing the event. The definition of microcredit that was adopted there was:

Microcredit noun; programmes extend small loans to very poor people for self-employment projects that generate income, allowing them to care for themselves and their families. Definitions deffer, of course, from country to country. Some of the defining criteria used include- size - loans are micro, or very small in size target users micro-entrepreneurs and low-income households utilization - the use of funds - for income generation, and enterprise development, but also for community use (health/education) etc. terms and conditions - most terms and conditions for

microcredit loans are flexible and easy to understand, and suited to the local conditions of the community. (www.grameen-info.org)

Findings of the study may have relevance to other areas of Bangladesh where similar activities are going on. Thus this research paper is expected to be useful to the researchers, planners and policy makers, extension workers, similar NGOs and other organizations and personnel.



CHAPTER 2

REVIEW OF LITERATURE

The purpose of this chapter is to review literature having relevance to the present study. The study is mainly concerned with change in socio-economic condition and empowerment of the rural women through income generating activities being in the vicinity of micro-credit program provided by the Grameen Bank (GB). The literatures of available studies have been briefly discussed in this chapter which deals with the studies related to participation of rural women in income-generating activities to change their socio-economic condition and their empowerment and studies related with the relationship of the selected characteristics of the rural women with the Effect of GB micro-credit program.

Abdullah (1985) reported that rural women of Bangladesh play significant role in rice production. The labor requirement of post harvest processing of paddy, which is mainly women's responsibility in approximately half of the total man-days required for its cultivation.

Akanda (1994) observed that family income of the rural women had a significant relationship with their participation in the cultivation of homestead fruit trees.

Akanda (1994) reported from his study that age of the rural women had significant positive relationship with their (i) participation in homestead vegetable cultivation and (ii) participation in the cultivation of fruit trees.

Akther (1990) stated that there was a positive correlation between age of the women and their time spent in both agricultural and non-agricultural activities.

Akter (2000) in his study found that 60.83 percent of rural women under RDRS exhibited medium participation in health and sanitation program, while 25.3 and 13.33 percent had high participation and low participation respectively.

Akter (2000) in his study on "Participation of Women Clients in Development Activities of the RDRS Project" revealed that education of the women had a

significant positive relation with their participation in decision making role in the family with regard to development activities.

Akter (2000) found that there was a significant positive relation between farm size of the women and their participation in decision making role in the family with regard to development activities.

Alamgir (1982), while analyzing individual activities of the Grameen Bank loanees, showed that for women, the most popular activity was milk cow-keeping (44% of total). Other important activities were paddy husking and cow fattening. These three activities accounted for 75% of the total loan taken by female clients.

Ali and Rahman (1978) found that women were engaged in both productive and household activities. The production and income generating activities improved their socio-economic conditions. The women contributed 13 percent to total family of the sample households. They also found that the women were still facing the problems of poverty, lack of education facility, social and religious bindings and lack of scope for women to work.

Ali and Rahman (1978) reported that women are engaged in both productive and household activities. The production of income generating activities improved their socio-economic conditions

Amin et al. (1994) expresses, "Many NGOs and other agencies, both within Bangladesh and throughout the rest of the world, have adopted GB's approach of forming five person or similar credit group replicating GB's collecteral-free loan strategy for poverty alleviation. This strategy has proven to be effective not only in loan recovery and loan recycling, but also in improving household output, income and consumption."

In **Anderson's (1995)** words, "However there are examples of credit institutions which favour the poor. The most successful are those that combine small-scale credit with group motivation, technical advice and other forms of assistance. The Grameen Bank in Bangladesh is particularly successful".

Basak (1997) found that the family size of the rural women under BRAC had a significant positive relationship with their Effect of participation in BRAC rural development activities.

Basak (1997) in his study observed that the credit availability of the rural women under BRAC had no significant relationship in BRAC rural development activities, though a positive trend was observed the concerned variables.

Begum (1998) in her study entitled "Poverty Alleviation of the Rural Women Organized by Association for Social Advancement" observed that education of the rural women had a positively significant relationship with their poverty alleviation owing to participation in ASA activities.

Begum (1998) found that family size of the rural women had no significant relationship with their poverty alleviation owing to participation in ASA activities.

Chowdhury (1998) reported that the Grameen Bank borrowers applied credit towards productive purpose. Division of credit where they had been mostly channeled into income producing activities.

Dickerson (1992) in his study observed that younger women were concerned almost primarily with productive activities while older women were involved more in decision making within their households and they had to play extra domestic roles.

Hamid (1995) found that group contact had a positive significant relationship with the awareness on environmental pollution in case of progressive village and insignificant in case of less progressive village.

Hamid (1995) showed a positive significant relationship between awareness on environmental pollution and mass contact of the rural womens in both cases of progressive village.

Hannan (1990) reported that women play a significant and crucial role in agricultural production and productivity throughout Bangladesh. Their specific activities and roles vary widely based on the different ecological zones of the country. Women look after

the livestock at home, while men employ them for work in the field. The vegetable gardens, poultry raising, goat rearing and fish culture traditionally are taken care of by women.

Hasan and Hadi (1994) found that education had positive Effect on member's household endowment. They also observed that the female category of RDP households possessed systematically better endowment according to education level in comparison with their male counterparts.

Hasan (1995) in his study, Does education bring any change for women learning from BRAC found that the largest contribution on wealth accumulation was made by the education score.

Harper (1998) stated that well managed micro-finance can be profitable both for its customers and its providers; it is a business opportunity itself for bankers and need not depend on donor assistance.

Hossain (1998) observed a positive relationship between annual income and repayment of loan.

Islam (1991) showed that age of the women was not significantly related to their extent of participation in income generating activities.

Islam (1994) found that mass media exposure of women respondents was directly related with their extent of participation in agricultural income generating activities.

Kaur (1998) observed that education influenced the opinion of the women about the project activity and adoption of vegetable gardening, animal husbandry etc.

Khan (1977) stated in article about the participation of rural women in agricultural activities. He agreed that the activities and contributions of the rural women are invisible to most men and their contributions are calculated neither in the GNP nor in the labor force.

Khan (2006) carried out a study on micro-credit program in Bangladesh, with special emphasis on underprivileged rural women excellent repayment performance of

women borrowers. It also tried to explore the effect of wage employment on gender relations. Women wage earners were found to value paid work more than the valued credit. The study thus conducted that more employment opportunities should be created for women as these would help to promote economic and social empowerment including gender and human development.

Khandaker *et al.* (1995) observed that family income of the rural women had positive significant influence on their improvement of household well being. The relationship was statistically significant.

Kohinur (2007) in her study found that there is a significant relation of age, education and annual income with the Effect of GB micro-credit program.

Mayoux *et al.* (1998) described that micro-finance programs for women are currently promoted not only as a strategy for poverty alleviator but also for women's empowerment.

Miah *et al.* (1994) found an insignificant relationship between age of the rural women and their time spent in farming activities.

Miah *et al.* (1994) conducted a study to investigate the farming and non-farming activities performed by the rural women along with their allocation of time in this regard. Findings revealed that the homestead area of the women had insignificant relationship with their time spent in farming activities.

Miah and Rahman (1995) found that communication exposure had significant positive relationship with their awareness on farming environment.

Mohiuddin (1991) found a good evidence of women's repayment behavior. For example, Aga Khan Rural Support program (AKRSP) in Pakistan, Grameen Bank (GB) in Bangladesh and Working Women's Forum in India. Women desired and were willing to pay for credit. Moreover, there was evidence that women's repayments record were better than those of men.



Mustafa et al. (1996) found that family labor availability of the rural women was positively related to their endowment.

Naher (2000) in her study found that there was no relationship between age and participation in homestead vegetable cultivation, post harvest practices, poultry raising and goat rearing, while the activities in vegetable cultivation are mostly participated by the younger housewives.

Naher (2000) reported that there was no relationship between family size and participation of women in homestead vegetable cultivation, poultry raising and goat rearing but she found a significant positive relationship between family size and participation in post-harvest practices.

Nawaz (2000) says that the main causes of poverty in Bangladesh are: scarcity of land, lack of skills, malnutrition, lack of access to the means of production and resources, with a resultant lack of scope for economic activity and employment, vulnerability to repeated natural disasters and unequal distribution of productive assets, especially land.

Parveen (1998) found that annual income of Grameen Bank (GB) member households increased by 126% against the non-Grameen Bank members. Difference of income of Grameen Bank household was highly significant at 0.01 level between the previous Grameen Bank households income and the current non- Grameen Bank households income. She also observed that monthly savings per family arose from 34.25 taka to 293.75 taka. She further noticed that family asset increased by 41 percent after their involvement with Grameen Bank.

Pallavi-chavan et al. (2002) stated that non-governmental organization (NGO) led micro-credit is an effective and financially viable alternative to the existing methods of addressing rural poverty through the provision of credit and reviews the available empirical evidence on the performance of micro-credit programs and institutions in several developing countries and compares them with state-led credit-based poverty alleviation programs and institution in india. It is also revealed that micro-credit

programs have been able to bring about a marginal improvement in the beneficiaries income.

Rahman (1986) concluded that "Grameen Bank, a specialized credit institution for the rural poor, has already made profound Effects in terms of significant improvements in household output, income and consumption."

Rahman (1979) conducted study in Dinajpur district and stated that the loan utilization pattern varied with their tutorial status; the owner operator utilized greater portion of the loan for hiering labour and irrigation than others.

Rahman and Khondaker (1994) carried out a study on Effect of NGO's activities in respect of employment and income specially for women. The findings indicated that credit programs of BRAC, BRDB and Grameen Bank had been successful in expending in self employment opportunities among rural women.

Rahman (1996) found that after having skill development training under the auspices of Comprehensive Village Development Program (CVDP) women had started undertaking relevant income generating activities and thereby supplementing their family income.

Rahman (1995) found that family labor size of the women had a positively significant relationship with their participation in rural development activities.

Rahman (1996) found that credit availability had a positive role in the participation of women in income earning activities.

Rahman and Khandaker (1994) carried out a study on Effect of NGOs activities in respect of employment and income specially for women. The findings indicated that credit programs of BRAC, BRDB and Grameen Bank had been successful in expanding self employment opportunities among rural women.

Rao (1994) reported that rural women's participation in agricultural activities was negatively correlated with the size of their family.

Richter (1993) stated that Bangladesh women are seldom engaged in field agriculture since their movement is restricted by rules of seclusion (Purdah). They play key role in rice processing and preservation along with other activities in the homestead.

Roy (1993) conducted a study and showed that 25.70 percent, 56.34 percent, 13.22 percent and 4.74 percent of total borrowed money was utilized for crop based agricultural purpose, non crop based agricultural purpose, family consumption purpose and other expenses purposes respectively.

Roy (1989) says, "Most of the members were below poverty level before joining the Grameen Bank. They used to face the reality of starvation. But soon after joining the Grameen Bank they recovered themselves from that type of rapidly reached above poverty level."

Sarker (1998) revealed that the credit made a significant contribution to the development of women and increased their household income generating activities like cattle rearing, nursery development etc.

Salim et al. (1994) found in their study a significant positive relation between BRAC contact of rural women and their knowledge. They observed that with the increase of BRAC contact knowledge level of rural women also increased.

Yunus (1994) reported that in Bangladesh Grameen Bank borrowers had improved their income, widened their asset base and crossed over the poverty line. The nutritional level in Grameen Bank families was better than in non-Grameen bank families and the adoption of family planning was also higher in the rural women. Women were also visibly empowered.

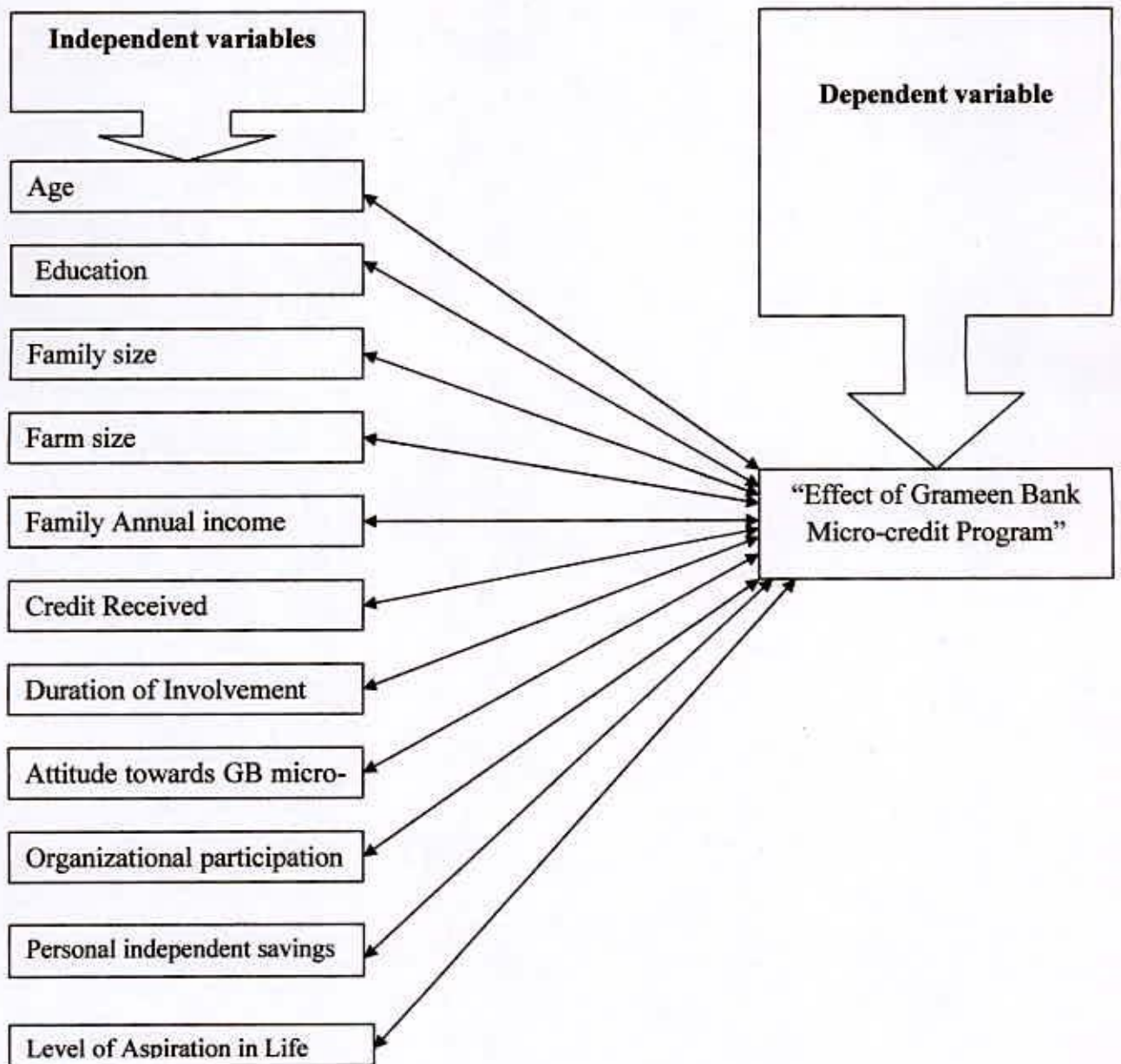


Fig. 2.1: Conceptual framework of the study

CHAPTER-3

METHODOLOGY

To perform a research work systematically methodology plays an important role. This chapter includes locale of the study followed by source of data, research instrument, collection of data, variable of the study, measurement of the variables, categorization of data and statistical treatment.

3.1 Locale of the study:

The research work was conducted in 16 villages under Sujalpur union of Birgonj upazilla in Dinajpur district. There were 996 beneficiaries under Sujalpur union of Birgonj municipality which constituted the population. 100 beneficiaries from all villages were randomly selected.

A map of Bangladesh showing Dinajpur district, a map of Dinajpur district showing Birgonj upazilla and a map of Birgonj upazilla showing Sujalpur union have been presented in 3.1, 3.2 and 3.3 figure respectively.

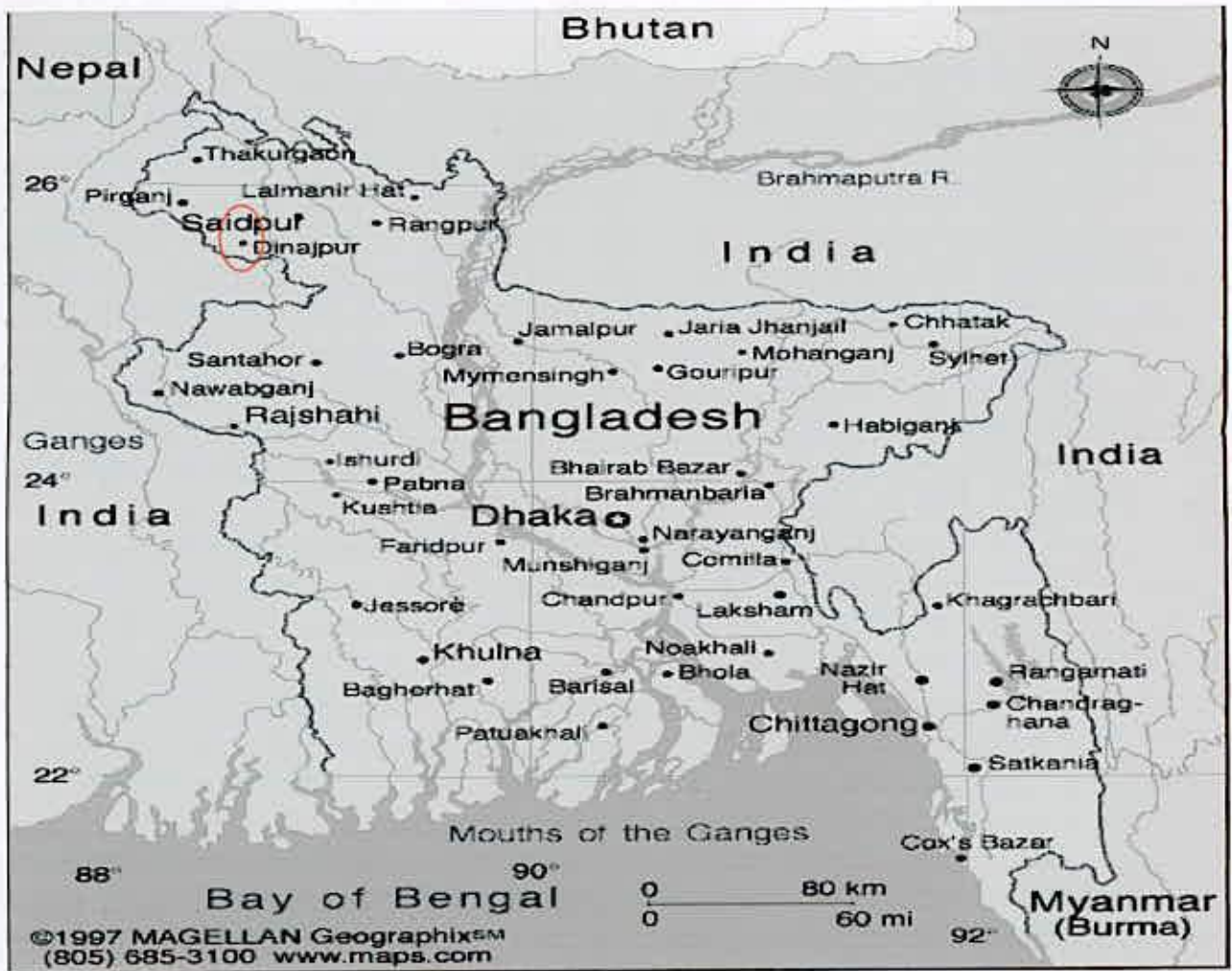


Figure 3.1: A map of Bangladesh showing Dinajpur district.



Figure 3.2: A map of Dinajpur district showing Birgonj upazilla.



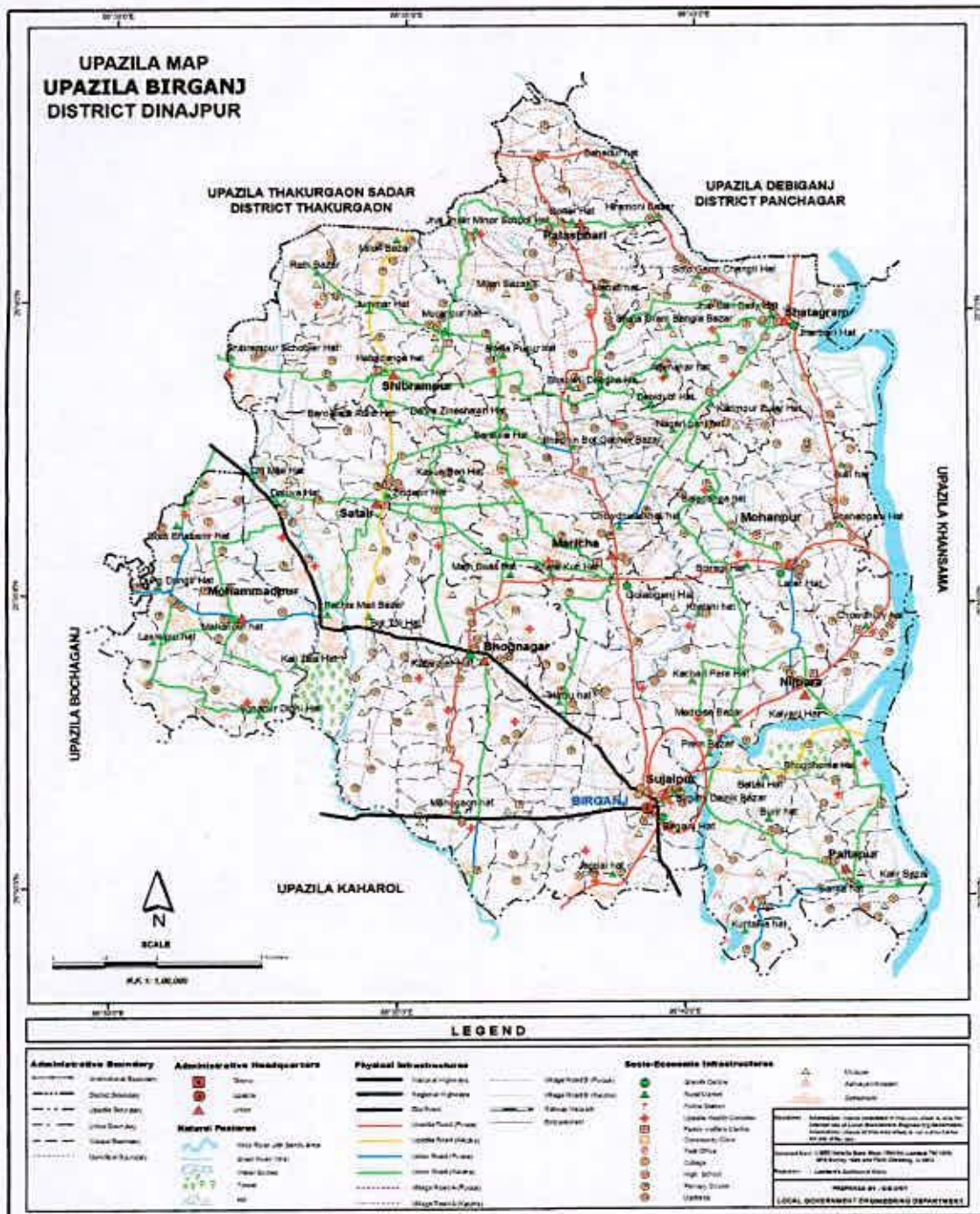


Figure 3.3: A map of Birganj upazilla showing Sujaipur union

SUJALPUR UNION

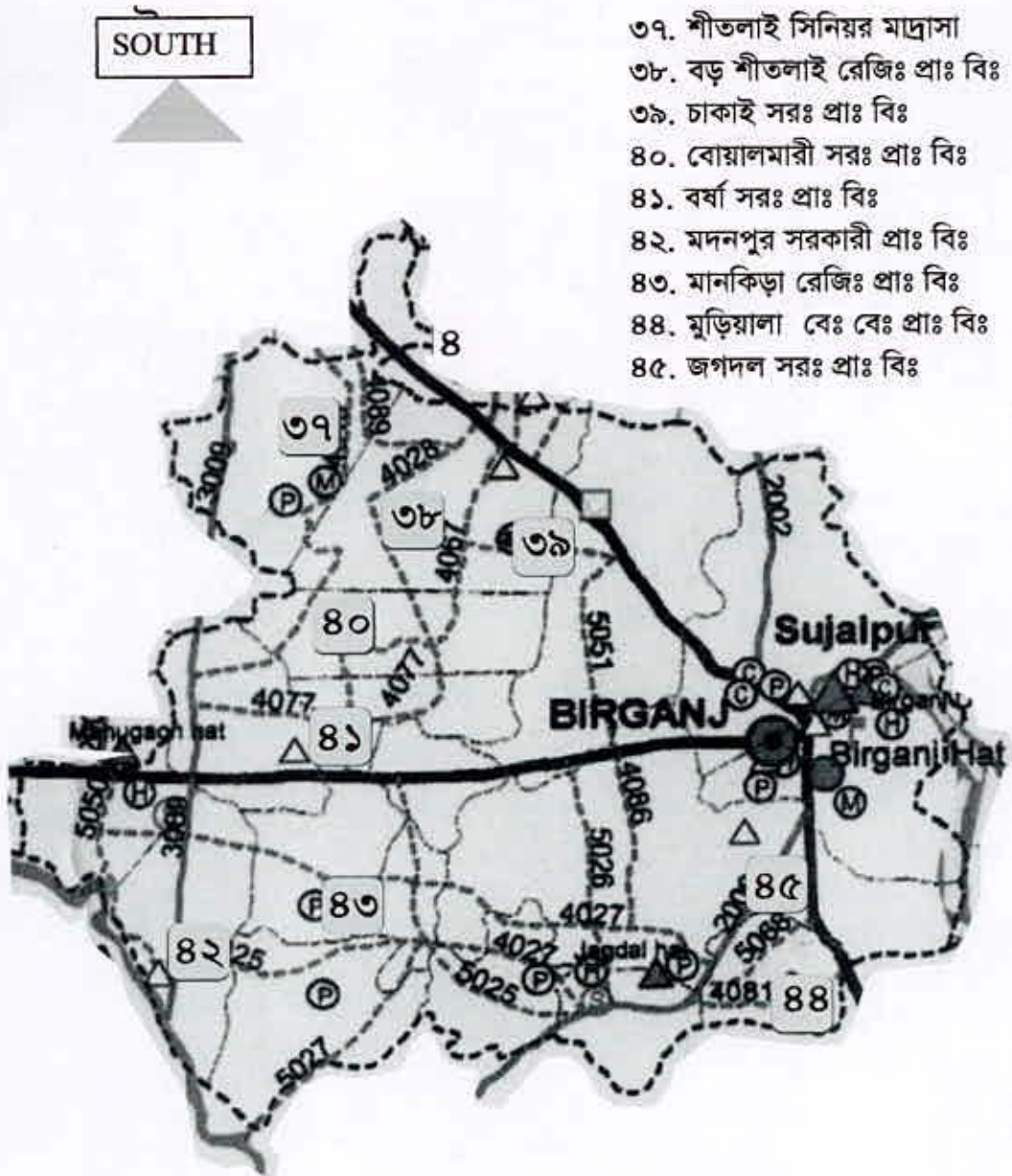


Figure 3.4: A map of Sujalpur Union

3.2 Population and Sample:

The researcher made a list of all women beneficiaries under Sujalpur union. Out of 996 beneficiaries 100 (i.e. 10 percent) were selected by systematic random sampling. The distribution of population and the sample size are presented in table 3.1.

Table 3.1: Distribution of population and sample of the rural women beneficiaries in the villages under Sujalpur union

Name of the Union	Name of the Villages	Total no. of beneficiaries	Number of beneficiaries interviewed
Sujalpur Union	Borshagopalpur	70	7
	Bhaduria	50	5
	Boalmari	48	5
	Chakai	58	6
	Dowlotpur	50	5
	Jogdol	55	6
	Komorpur	62	6
	Modonpur	60	6
	Mahugaon	50	5
	Mankira	70	7
	Makrai	50	5
	Muriala	100	10
	Phenapukur	52	5
	Rangaon	46	4
	Sheetlai	75	8
Sujalpur	100	10	
Total		996	100

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3.3 Data Collection:

In order to collect valid and reliable data from the GB women beneficiaries an interview schedule (questionnaire) was designed keeping the objectives in mind. Simple and direct questions and different scales were used to obtain information. Both open and closed form questions were designed to obtain information relating to qualitative variable, which was finally measured by ranking score. The interview schedule was pre-tested with 10 sample respondents from the study area. Questions were asked systematically and explanations were made whenever it was necessary. The respondents were interviewed at their leisure time so that they could give accurate information in a cool mind. An introductory visit to the respondents' house was made in support of Grameen Bank field workers when the aims and objectives of the study were explained to most of the sample respondents.

3.4 Statistical analysis:

The collected data were coded, tabulated and analyzed in accordance with the objectives of the study. Various statistical measures like number, percentage distribution, Range, mean, standard deviation etc. were calculated for describing the selected characteristics of the respondents and the Effect of GB micro-credit program. To find out the relationship between the selected characteristics of the respondents with their Effect of GB micro-credit program correlation co-efficient was used. One and five percent level of probability was used as the basis for rejection/acceptance of any null hypothesis. All the calculation had been done using SPSS software.

3.5 Hypothesis of the study:

1. Each of the selected characteristics of the women beneficiaries has relationship with the Effect of grameen bank micro credit program "after" involvement.
2. Each of the selected characteristics of the women beneficiaries has no relationship with the Effect of grameen bank micro credit program "after" involvement.

3.6 Measurement of variables

3.6.1 Measurement of Independent variables

Personal characteristics of the women beneficiaries of GB micro-credit program which had been selected by the researcher constituted the independent variables of the study. Considering the manageable sphere of the study, eleven independent variables were selected. The measuring procedure of the variables are presented below-

3.6.1.1 Age

Age of a respondent was measured based on the time of her birth to the time of interview. A score of one (1) was assigned for each year of her age. For example, if a respondent's age was 27 she was scored for 27. Further categorization was done to fall that respondent in young, medium or old aged category according to the scale considered by the researcher.

3.6.1.2 Education

Education level was measured on the basis of completed schooling year of a respondent. A score of one was given for each schooling year. A score of 0.5 was given who could sign her name only and a zero (0) score was given who could neither read nor write her name even. After scoring the respondent was categorized as illiterate (0), can sign name only (0.5), primary level (1-5), secondary level (6-10), higher secondary level (11-12) or above higher secondary level (>12). For example, if a woman completed eight class of education she was categorized as having secondary level of education.

3.6.1.3 Family size

Family size of a respondent was measured considering the total number of members living together in a family. A score of one (1) was given for each member. According to the total no. of family members the respondent was categorized as possessing small family (≤ 4), medium family (5-6) and large family (> 6). For example, if a respondent

had a total no. of six family members, she was categorize as having medium family size.

3.6.1.4 Farm size

Farm size is the total cultivated area either owned by a respondent or obtained from others on share cropping system or as mortgage where she used to do her farming operation during the period of research work. The data for farm size were collected as the local measuring unit provided by the respondents and then it was converted into hectare. The farm size was computed by using the following formula

$$F_s = A_1 + A_2 + A_3 + 1/2(A_4 + A_5) + A_6$$

Where,

F_s = Farm size

A_1 = Own homestead

A_2 = Own land under own cultivation

A_3 = Own pond and garden

A_4 = Land taken on barga from others

A_5 = Land given to others as barga

A_6 = Land taken from others as lease

Considering the total farm size of the respondents, they were categorized as landless (≤ 0.02 ha.), marginal (0.03-0.20 ha.), small (0.21-1.00 ha.) and medium (1.01-2.5 ha.).

3.6.1.5 Family annual income

Annual income was considered as the total earnings in taka of the beneficiaries and all members of their families from agriculture, fisheries, livestock and other sources (service, business etc.) during the previous year. A score of one (1) was given for each one thousand taka. Data obtained in response to item no. 5 of the interview schedule were used to determine family annual income of a respondent. After scoring the

respondents were categorized as earning low (≤ 50), medium (51-100) and high (>100) annual income.

3.6.1.6 Credit received

Received amount of credit was determined to know the credit availability. It was measured on the basis of the amount that was received by the beneficiaries from Grameen bank and other sources (other NGOs, Rural mohajons, other banks etc.). A score of one (1) was given for each one thousand taka. For example, if a women had a total of 35000 tk. from Grameen bank and BRAC, she was scored for 35.

3.6.1.7 Duration of Involvement with Grameen Bank

This was determined considering the period of time of involvement of the respondent with Grameen bank micro-credit program to the time of interview. It was calculated in terms of years. Scoring was done in the following manner:

Duration of involvement	Score
Less than 2 years	1
Two years	2
More than two to to four years	3
More than four to six years	4
More than six years	5



For example, if a respondent had an involvement for four years with GB micro-credit program, she was scored for 3.

3.6.1.8 Attitude towards Grameen Bank micro-credit program

Attitude towards Grameen Bank micro-credit program of a respondent implies to her beliefs, outlook, perception and action tendencies. To determine this criteria a number of 10 statements (5 positive and 5 negative) were randomly presented before the

interviewees. A five-point scale was used to measure the attitude of the beneficiaries. This scoring was done in the following manner-

Options	Score
Strongly agree	4
Agree	3
No decision	2
Disagree	1
Strongly disagree	0

All the scores for positive and negative statements were summed up and final score was determined by deducting the negative score from the positive score. For example, if a respondent had a total score of 19 for the positive statements and a total score of 8 for the negative statement, that respondent would have a final score of 11.

3.6.1.9 Personal independent savings

Personal independent savings of a respondent refers to the amount that has been saved by the respondent herself and she can spend the money on her own will. This was determined by asking the respondents about their monthly savings and scoring was done according to the 8 no. item of interview schedule which is as follows:

Amount of monthly savings	Score
No savings	0
100 tk.	1
101-200 tk.	2
201-300 tk.	3
301-500 tk.	4
>500 tk.	5

3.6.1.10 Organizational Participation

Organizational participation of a respondent was computed on the basis of her participation in 6 different organizations. Scoring was done using the following formula and in the following way-

$$OP = P_{om} + P_{cm} + P_{co}$$

Where,

OP = Organizational participation score

P_{om} = Participation as ordinary committee member

P_{cm} = Participation as executive committee member

P_{co} = Participation as executive committee officer (president/ secretary)



Nature of participation	Scores assigned
No participation	0
Participation as ordinary member	1
Participation as executive member	2
Participation as secretary/president	3

For example, if a respondent participated as an executive committee member of school committee, an ordinary member at NGO organized society and no participation in other organizations, that respondent would have a total score of 3.

3.6.1.11 Level of aspiration in life

Level of aspiration of respondent in her life was determined in four aspects of life. This has been described as follows-

- A. Educational aspiration:** This was determined by asking the respondent about her aspiration relating to study level of her son(s) and daughter(s). A score of zero (0) was given for no aspiration, one (1), two (2), three(3) and four (4) was given for primary level, secondary level, higher secondary level and graduate/above graduate level respectively.
- B. Occupational aspiration:** Occupational aspiration of a respondent is the aspiration or expectation regarding to her children. i.e. to which level she expects her children to have an occupation in future. To determine this aspect scoring was given as follows

Categories for Occupational Aspiration	Score
Day laborer	0
Traditional cultivation	1
Improved cultivation	2
Business	3
Govt. service	4

For example, if a respondent had expectation to see her children doing govt. job in future, she was given a score of 4.

- C. Aspiration for house construction:** This implied the aspiration of the respondent about constructing her house for the next 3 years at the time of interview. Scoring was done as follows-

Aspiration for house construction	Score
No aspiration	0
Minor repairing	1
New tin house	2
New brick made building	3
2/3 More house	4

For example, if a respondent desires to make a new brick made building within next three years, she will be given a score of 3.

D. Aspiration for land area, farm produce and annual income: Respondents were asked about their aspiration to increase their level in three dimensions (land area, farm production and annual income) i.e. to which level the respondents desires to make an increase regarding her land area, farm production and annual income within the next three years from the time of interview. Scoring was done as follows-

Level of aspiration to increase land are, Farm production and Annual income	Score
No aspiration	0
Less than 25% (one-fourth)	1
25% to 50% (one-fourth to half)	2
51% to 75% (half to three fourth)	3
More than 75% (more than three fourth)	4

For example, if a respondent is aspirated to make an increase of less than one-fourth (<25 percent) of his land area, one-fourth to half (25-50 percent) of her farm production and half to three-fourth of her annual income, that respondent would have a total score of six (6).

3.6.2 Measurement of Dependent Variable

In this research work dependent variable was “The Effect of Grameen Bank microcredit program on change in socio-economic condition and empowerment of women beneficiaries”. To reveal this Effect the researcher considered nine (9) aspects of living under two headings namely socio-economic condition and empowerment of rural women. Overall Effect was calculated by the summation of total change score in all of the nine selected aspects by the following formula:

$$Im = C_1 + C_2 + C_3 + C_4 + C_5 + C_6 + C_7 + C_8 + C_9$$

Where,

Im = Effect of GB micro-credit program

C₁ = Change score for annual income

C₂ = Change score for clothing

C₃ = Change score for food consumption

C₄ = Change score for sanitation

C₅ = Change score for mobility

C₆ = Change score for housing

C₇ = Change score for decision making ability

C₈ = Change score for purchasing capacity

C₉ = Change score for spousal arguments and abuse



Determination methods of these nine aspects are described below:

Change in Socio-economic condition: To see the changes in socio economic condition, the researcher considered change in six aspects of life which have been described below:

- A. Change in annual income:** This implied that how much increase or decrease caused in annual income after receiving the micro-credit from Grameen bank. This was measured by deducting the income amount of the respondent before receiving the micro-credit from the income amount during the interview. A score of one (1) was given for each thousand taka. Scoring was done as follows:

Before involvement		After involvement	
Annual income	Score	Annual income	Score
Each 000' tk.	1	Each 000' tk.	1
Total		Total	
Obtained score	Score of after involvement - Score of before involvement		

B. Change in clothing: To realize this change the researcher considered the no. of good clothing of the respondent herself and other members of her family before and after receiving the micro-credit program. The researcher took the data of one son and one daughter in case of more than two offspring. Each clothing was given a no. of score one (1). The change score was measured by deducting the summation score of before from the summation score of after receiving the micro-credit. The measurement was done in the following way:

Before involvement		After involvement	
Total no. of clothing	Score	Total no. of clothing	Score
-	-	-	-
Total		Total	
Obtained score	Score of after involvement - Score of before involvement		

C. Change in Food Habit: Change in food habit of a person or a family depends on her financial condition a lot. To reveal this change in respondent's life the researcher considered some specific foods (Fine rice, Beef, Chicken, small fish, big fish and Hilsha) of that area. Scores were given depending on the frequency of taking these foods by her family (item no. 12(C) of interview schedule). The

change was measured by the calculation of before and after score of the respondent. The scoring was done in the following way:

	Frequency before involvement				Frequency after involvement					
	Once/2 month	Once/ month	2times /month	3times/ month	4times/ month	Once/2 month	Once/ month	2times /month	3times/ month	4times/ month
Score	1	2	3	4	5	1	2	3	4	5
Total	-					-				
Obtained score	Score of after involvement - Score of before involvement									

D. Change in Sanitation: To realize the Effect of Grameen Bank micro-credit program on change in socio-economic condition of rural poor women, it is important to know whether there is any effect of this program on sanitation environment of the respondent beneficiary. Score was given considering six aspect related to sanitation during before and after taking the program (item no. 12(D) of interview schedule). The scoring method was done in the following way:

Change in sanitation	Score of Before involvement	Score of After involvement
Open place or bush	0	0
Katcha toilet	1	1
Half sanitary toilet	2	2
Sanitary toilet	3	3
Wash hands with ash or soil	1	1
Wash hands with soap	2	2
Total		
Obtained score	Score of after involvement - Score of before involvement	

E. Change in Mobility: Mobility refers to that how frequent the beneficiary goes out of her own social system like out of her own village, relatives house, market, NGO office, Other districts etc. Score was given depending on the frequency of these places as follows:

Frequency of visit	Score
Not at all	0
Rarely	1
At a certain time	2
Frequently	3

F. Change in Housing: To determine the Effect of Grameen Bank micro-credit program on change in socio-economic condition of rural women the researcher also considered the change in household construction. Change was measured by the calculation of before and after score as follows-

Change type in housing	Score
No house	0
Katcha ghar with straw or plastic roof	1
Katcha ghar with tin roof	2
Pucca house	3

For example a respondent before involvement with GB micro-credit program had kacha ghar with straw or plastic roof and after involvement she got a house of tin roof. Thus the change score of that respondent would be one ($2-1=1$).

Empowerment of women beneficiaries: To see how the Grameen bank women beneficiaries become empowered taking the benefits of micro-credit program, the researcher considered to measure the changes in following three aspects of life which have been described below:

A. Change in Decision Making Ability: The beneficiaries' involvement in decision making process was measured against 10 items on decision making 'before' and 'after' involving with GB micro-credit program. A four point scale was used in this research work. The scale contained 'full decision', 'joint decision with husband', 'joint decision with other family members' and 'no influence' giving a score of '3', '2', '1' and '0' respectively.

B. Change in purchasing capacity: To see the Effect of GB micro-credit program on empowerment of women beneficiaries the researcher took an effort to see the changes in purchasing capacity of rural women in seven different categories. Score was given against these items on two point scale during before and after receiving the program. For 'yes' as core of one (1) and zero (0) was given for 'no'.

C. Change in spousal arguments and abuse: The researcher took an effort to find out the change in husband-wife relationship after receiving micro-credit from Grameen Bank. For this purpose the researcher presented two questions and scored on the basis of the level of the answer given by the beneficiaries (item no. 12(I) of interview schedule). The scoring procedure was done in the following way:

Question	Scoring			
	Before		After	
When you and your husband argue, how bad does the argument get?	Physical abuse	0	Physical abuse	0
	Verbal abuse	1	Verbal abuse	1
	Loud arguments	2	Loud arguments	2
	Mild arguments	3	Mild arguments	3
	No arguments	4	No arguments	4
When you and your husband argue, does physical abuse occur?	Yes	0	Yes	0
	No	1	No	1
Obtained score	Score of after involvement - Score of before involvement			

3.7 Problems confronted by the respondents during receiving the micro-credit:

To find out the problems faced by the respondents during receiving the program a four-point rating scale was used containing 6 items of problem confrontation. Scores of 3, 2, 1 and 0 were assigned against four responses against each question as high, medium low and not at all level of the problem. Problem confrontation index in rank order was determined using the following formula-

$$PCI = (P1 \times 3) + (P2 \times 2) + (P3 \times 1) + (P4 \times 0)$$

Where,

PCI = Problem Confrontation Index

P1 = Number of women beneficiaries who faced as high problem

P2 = Number of women beneficiaries who faced as medium problem

P3 = Number of women beneficiaries who faced as low problem

P4 = Number of women beneficiaries who faced as no problem at all



CHAPTER-4

RESULT AND DISCUSSION

The findings of the study and interpretation of the results those faced by the rural women beneficiaries have been presented in this chapter. These are presented below according to the objective of the study.

Table 4.1: Salient features of the selected characteristics of rural women

Characteristics (measuring unit)	Possible score	Observed score	Respondent			Mean	Std. Dev.
			Category	No.	%		
Age (year)	-	18-55	Young (≤ 30)	52	52	32.34	9.45
			Middle-aged (31-50)	38	38		
			Old (> 50)	10	10		
Education (years of schooling)	-	0-12	Illiterate (0)	15	15	5.27	4.46
			Can sign only (0.5)	19	19		
			Primary education (1-5)	32	32		
			Secondary education (6-10)	23	23		
			Higher secondary (10-12)	11	11		
			Above H.S.C. (> 12)	0	0		
Family size (member)	-	3-9	Small family (≤ 4)	28	28	5.8	1.89
			Medium family (5-6)	48	48		
			Large family (> 6)	24	24		
Farm size (ha)	-	.008-0.42	Landless (≤ 0.02 ha)	11	11	.173	.121
			Marginal (0.03-0.20 ha)	61	61		
			Small (0.21-1.00 ha)	28	28		
			Medium (1.01-2.5 ha)	0	0		
Annual family income ('000' Tk.)	-	25.7-198	Low (≤ 50)	24	24	78.91	35.66
			Medium (51-100)	58	58		
			High (> 100)	18	18		
Credit received ('000' Tk.)	-	2-50	Low (< 18)	58	58	18.6	12.47
			Medium ($> 18-36$)	25	25		

			High (>36)	17	17		
Duration of involvement with GB ("Years")	-	1-5	New (≤ 2)	12	12	3.13	1.19
			Short (3-4)	73	73		
			Long (>4)	15	15		
Attitude towards GB micro-credit (Score)	0-20	5-20	Poor (≤ 7)	21	21	11.87	4.27
			Medium (8-15)	42	42		
			Strong (>15)	37	37		
Personal Independent savings ("00" Tk.)	-	0-5	No savings (0)	19	19	2.08	1.04
			Low (1-2)	48	48		
			Medium (2.2-4)	27	27		
			High (>4)	6	6		
Organizational Participation (Score)	0-24	0-1	No participation (0)	47	47	.53	.50
			Low (1-5)	53	53		
			Medium (6-10)	0	0		
			High (>10)	0	0		
Level of Aspiration in Life (Score)	0-28	11-22	Low (≤ 10)	2	2	16.96	2.62
			Medium (11-20)	82	82		
			High (21-28)	16	16		

4.1.1 Age

Age of the rural women ranged from 18 to 55 years with a mean of 32.34 years and standard deviation of 9.45. However, based on their age the rural women were classified into three categories as young, middle-aged and old.

Table 4.2 Distribution of the respondents according to their age

Categories	Frequency	Percent	Mean	Standard Deviation
Young (≤ 30)	52	52.0	32.34	9.45
Medium aged(31-50)	38	38.0		
Old(>50)	10	10.0		
Total	100	100.0		

Table 4.2 revealed that 52.00 percent of the respondents were young, 38.00 percent were middle aged and the rest 10.00 percent were young. During the study the researcher came to know that young women are more likely to receive micro-credit and Grameen Bank also encourage them specially. The older ones are not interested to receive micro-credit and Grameen Bank also does not allow credit to those who are not physically able to re-pay the credit. Nevertheless some older women (10.00%) receive micro-credit for the male members of her family.

4.1.2 Education

The level of education of the respondents ranged from 0 to 12, the average being 5.27 with a standard deviation of 0.50. According to national standard of classification, among the respondent rural women, 15 percent had no education, 19 percent could sign only, 32 percent had education at primary level, 23 percent had education at secondary level and 11 percent had education at higher secondary level. The researcher did not find any poor women beneficiaries who studied after higher secondary level. Distribution is shown in table 4.3.

Table 4.3 Distribution of the respondents according to their level of education

Category	No. of respondent	Percent	Mean	Standard Deviation
Illiterate (0)	15	15	5.27	0.50
Can sign only (0.5)	19	19		
Primary education (1-5)	32	32		
Secondary education (6-10)	23	23		
Higher Secondary (10-12)	11	11		
Above Higher secondary/Graduate	0	0		
Total	100	100		



The researcher found that women with more education were more willing to receive the micro-credit and use it more properly. The researcher also found that 52 percent of the beneficiaries had primary and secondary level of education.

4.1.3 Family Size

The number of family members of the rural women ranged from 3 to 9. The mean was 5.8 with the standard deviation 1.89. Based on the family size score, the respondents were classified into three categories. Computed data indicate that 28 percent of the respondents had small family size, 48 percent of them had medium family size and 24 percent had large family size which has been shown in table 4.4.

Table 4.4 Distribution of the respondents according to their family size

Category	No. of respondent	Percent	Mean	Standard Deviation
Small family (≤ 4)	28	28	5.8	1.89
Medium family (5-6)	48	48		
Large family (> 6)	24	24		
Total	100	100		

Findings revealed that about half of the rural women beneficiaries had medium family size. The average family size of Bangladesh is 5.6 (Anon., 2002) while average family size of the study area were little higher than the national figure shows a good sign of population control. It is a general trend in Bangladesh that family size of the rural women is being decreased day by day.

4.1.4 Farm Size

Farm size of the respondents ranged from 0.0080 to .42 ha having an average of .173 ha and standard deviation .121 ha. On the basis of the farm size of the rural women, they were classified into five categories as presented in table 4.5.

Table 4.5 Distribution of the respondents according to their farm size

Category	No. of respondent	Percent	Mean	Standard Deviation
Landless (≤ 0.02 ha)	11	11	0.173	0.121
Marginal (0.03-0.20 ha)	61	61		
Small (0.21-1.00 ha)	28	28		
Medium (1.01-2.5 ha)	0	0		
Total	100	100		

Data presented in table 4.5 indicate that 61 percent of the women had marginal farm size, while 11 percent of the women were landless and 28 percent had small farm size. Data also revealed that 0 percent of the rural women beneficiaries had medium farm size. The researcher omitted the rich beneficiaries with higher farm size since the objective of the study was to see the Effect on poor women beneficiaries only. Farm size is an important factor for receiving and utilizing the credit.

4.1.5 Annual Family Income

The observed ranged of the annual family income of the rural women varied from 25.7 to 198 thousand taka with a mean of 78.91 thousand taka and standard deviation of 35.67 thousand taka shown in table 4.6.

Table 4.6 Distribution of the respondents according to their annual family income

Category	No. of respondent	Percent	Mean	Standard Deviation
Low (≤ 50)	24	24	78.91	35.67
Medium (51-100)	58	58		
High (> 100)	18	18		
Total	100	100		

On the basis of annual family income, the respondents were categorized into three classes namely low, medium and high income respondents. The highest proportion of the respondents (58%) had medium annual family income while 24 and 18 percent of them had low and high annual family income respectively. Finding reveal that most (82%) of the respondents had medium to low annual family income indicating the present status of the rural women beneficiaries. Annual family income is an important character to realize the Effect of GB micro-credit on rural women beneficiaries. As the respondents were rural poor women and most of them had marginal and small farm size the researcher found that most of the beneficiaries had low to medium family annual income.

4.1.6 Credit Received

The score of credit received by the respondents ranged from 2 to 50 thousand taka with a mean of 18.60 thousand taka and standard deviation 10.00 thousand taka table 4.7.

Table 4.7 Distribution of the respondents according to their credit received

Category	No. of respondent	Percent	Mean	Standard Deviation
Low (≤ 18)	58	58	18.60	10.00
Medium (19-36)	25	25		
High (>36)	17	17		
Total	100	100		

On the basis of credit received, the respondents were categorized into three categories namely low, medium and high credit received. Data furnished in the table 4.7 indicate that the highest proportion (58%) of the rural women had low credit received while 25 percent had medium credit received and rest 17 percent of them had high credit received. Rural women mainly get credit facilities from different non-government

organizations like Grameen Bank, Bangladesh Rural Advancement Committee (BRAC), Association for Social Advancement (ASA), local NGO, Govt. banks etc. which are engaged in micro credit programs. Researcher considered only the Grameen bank women beneficiaries. During research work the researcher summed up all the credit received from different organizations by the respondents.

4.1.7 Duration of involvement with Grameen Bank micro-credit program:

The observed range of the duration of involvement of the rural women varied from 1 to 5 years with a mean of 3.13 years and standard deviation of 1.19 years. On the basis of duration of involvement, the respondents were categorized into three classes namely new, short and long durated respondents shown in table 4.8.

Table 4.8 Distribution of the respondents according to their duration of involvement with GB micro-credit program

Category	No. of respondent	Percent	Mean	Standard Deviation
New (≤ 2)	12	12	3.13	1.19
Short (3-4)	73	73		
Long(>4)	15	15		
Total	100	100		

The highest proportion of the respondents (73%) had short duration of involvement while 15 percent of them had long and new duration of involvement and only 12 percent respondent were newly involved.

4.1.8 Attitude Towards Grameen Bank Micro-credit Program:

Attitude Towards Grameen Bank Micro-credit Program of the rural women ranged from 5 to 20. The average and standard deviation were 11.87 and 4.27 respectively shown in table 4.9.

Table 4.9 Distribution of the respondents according to their attitude towards GB micro-credit program

Category	No. of respondent	Percent	Mean	Standard Deviation
Poorly favorable (≤ 7)	21	21	11.87	4.27
Moderately favorable (8-15)	42	42		
Highly favorable (> 15)	37	37		
Total	100	100		

On the basis of Attitude Towards Grameen Bank Micro-credit Program the respondents were categorized into three classes' namely poorly favorable attitude, moderately favorable attitude and highly favorable attitude. The observed data showed that the most of the rural women (42%) had medium attitude towards GB micro-credit, while 37 and 21 percent of them had strong and poor attitude respectively. Attitude of the respondents tells their perception about GB micro-credit program. It helped the researcher to judge or measure the acceptance or position of GB micro-credit program in rural area.

4.1.9 Personal Independent Savings:

Personal independent savings score of the rural women ranged from 0 to 5. The average and standard deviation were 2.08 and 1.4 respectively shown in table 4.10.

Table: 4.10 Distribution of the respondents according to their personal independent savings.

Category	No. of respondent	Percent	Mean	Standard Deviation
No saving (0)	19	19	2.08	1.4
Low saving (100-200 tk.)	48	48		
Medium saving (201-400 tk.)	27	27		
High saving (>400 tk.)	6	6		
Total	100	100		

On the basis of Personal independent savings the respondents were categorized into four classes' namely no saving, low saving, medium saving and high saving. The observed data showed that the most of the rural women (48%) had low saving, while 27, 19 and 6 percent of them had medium, no saving and high saving respectively.

4.1.10 Organizational Participation:

The observed range of organizational participation of the rural women varied from 0 to 1 score with a mean of .530 and standard deviation of .50 (Table 4.11). On the basis of organizational participation the respondents were categorized into four classes namely no participation, low, medium and high participation shown in table 4.11.

Table 4.11 Distribution of the respondents according to their participation in different organizations.

Category	No. of respondent	Percent	Mean	Standard Deviation
No participation (0)	47	47	.530	.500
Low (1-8)	53	53		
Medium(9-15)	0	0		
High (16-24)	0	0		
Total	100	100		

The highest proportion of the respondents (53%) showed low participation while 47 percent of them showed no participation. The researcher did not find any beneficiaries to fall under medium and high participation category. The researcher found that maximum beneficiaries participated as ordinary member only at women's association or NGO organized association. And others had no participation. The reason behind the low and no participation of rural women of the surveyed area may be their education level and socio-economic condition. The poor women are also not exposed to mass media very much.

4.1.11 Level of Aspiration in Life:

Level of aspiration in life of rural women ranged from 11 to 22. The average and standard deviation were 16.96 and 2.62 respectively. On the basis of Level of aspiration in life the respondents were categorized into three categories namely low, medium and high aspiration as shown in table 4.12.

Table 4.12 Distribution of the respondents according to their level of aspiration in life

Category	No. of respondent	Percent	Mean	Standard Deviation
Low(≤ 10)	2	2	16.96	2.62
Medium (11-20)	82	82		
High (> 20)	16	16		
Total	100	100		

The observed data showed that the most of the rural women (82%) had medium aspiration about their life, while 16 and 2 percent of them had high and low aspiration respectively. Aspiration in life is an important aspect to make development and step ahead. The persons who are more aspirated and planned about their life they are more successful to fulfill their needs and dreams. The researcher found that the micro-credit program of Grameen Bank had a significant Effect on rural poor women to become aspirated.

4.2 Effect of Grameen Bank Micro-credit Program:

Effect of Grameen Bank micro-credit program on rural women beneficiaries ranged from 21.7 to 58. The average and standard deviation were 36.84 and 8.67 respectively. On the basis of Effect of Grameen Bank micro-credit program the respondents were categorized into three categories namely Poor, medium and high Effect (positive) as shown in table 4.13.



Table 4.13 Distribution of the respondents according to the Effect of Grameen Bank micro-credit program on them

Category	No. of respondent	Percent	Mean	Standard Deviation
Poor(≤ 30)	22	22	36.84	8.67
Medium (31-45)	62	62		
High (>45)	16	16		
Total	100	100		

The observed data showed that the most of the rural women (62%) had medium Effect of Grameen Bank micro-credit program, while 22 and 16 percent of them had Poor and High Effect respectively. Effect of GB micro-credit was determined by considering changes in nine aspects of life of the respondents. Scores of all changes were summed up for each respondent and they were categorized according to their obtained score. However, to see the changes separately the researcher had evaluated the following data:

Change in Socio-economic condition: To see the changes in socio economic condition, the researcher considered changes in six aspects of life the following and the results are described below:

A. Change in annual income:

To observe the changes in annual income of the beneficiaries in the locality the researcher categorized the respondents according to their family annual income as low, medium and high family annual income before and after involvement with GB micro-credit program. To know the Effect of GB micro-credit program on annual income of the respondent the researcher compared the percentage of the beneficiaries for each category before and after involvement with GB micro-credit program which has been shown in table 4.14.

Table 4.14 Change in annual income

Category	Before (%)	After (%)
Low(≤ 30)	43	28
Medium (31-45)	52	64
High (>45)	5	8
Total	100	100

Table 4.14 shows that the percentage of low incoming beneficiaries decreased from 43 to 28 after involving with GB micro-credit program. Whereas percentage of both medium and high incoming beneficiaries increased from 52 percent to 64 percent and 5 percent to 8 percent after involving with GB micro-credit program. So, this finding reveals that there is a significant improvement in annual income of the beneficiaries after involvement with GB micro-credit program.

B. Change in clothing:

To know the Effect of GB micro-credit program on clothing of the respondent the researcher compared the percentage of the beneficiaries before and after involvement with GB micro-credit program. To make this comparison the researcher categorized the beneficiaries as low, medium and high clothing respondent which has been shown in table 4.15.



Table 4.15 Change in Clothing

Category	Before (%)	After (%)
Low(≤ 30)	82	60
Medium (31-45)	16	36
High (>45)	2	4
Total	100	100

Table 4.15 reveals that the percentage of low clothing beneficiaries decreased from 82 to 60 after involving with GB micro-credit program. Whereas percentage of medium clothing increased from 16 to 36 and high clothing beneficiaries from 2 percent to 4 percent after involving with GB micro-credit program. So, this finding reveals a positive Effect of GB micro-credit program on socio-economic condition of rural women.

C. Change in food consumption:

To know the Effect of GB micro-credit program on food consumption habit of the respondent the researcher compared the percentage of the beneficiaries before and after involvement with GB micro-credit program. To make this comparison the researcher categorized the beneficiaries as poor and better food consuming respondents which have been shown in table 4.16.

Table 4.16 Change in food consumption

Category	Before (%)	After (%)
Poor(≤ 30)	62	9
Better (31-45)	38	91
Total	100	100

Table 4.16 shows that the percentage of beneficiaries having poor food consumption decreased from 62 to 9 after involving with GB micro-credit program. Whereas percentage of beneficiaries having better food consumption increased from 38 to 91 after involving with GB micro-credit program. So, this finding reveals a positive Effect of GB micro-credit program improving their food consuming habit in a better way as well as improving their socio-economic condition.

D. Change in sanitation:

To observe the Effect of GB micro-credit program on sanitation of the respondent the researcher compared the percentage of the beneficiaries during before and after involvement with GB micro-credit program. To make this comparison the researcher categorized the beneficiaries in two sections. Firstly, considering the place used for sanitation which are respondents using open place, half sanitary and sanitary toilet. Secondly, considering the hand washing behavior after sanitation which are, respondents using ash or soil and respondents using soap after sanitation during both before and after involvement with GB micro-credit program. This has been shown in table 4.17 with respective findings.

Table 4.17 Change in Sanitation

Category	Before (%)	After (%)
Respondents using different places for sanitation		
Open place	12	3
Half sanitary	48	36
Sanitary	40	61
Total	100	100
Hand washing behavior of the respondents after sanitation		
Ash or soil	62	32
Soap	38	68
Total	100	100



Table 4.17 shows that percentage of beneficiaries using open place and ash or soil for sanitary purpose decreased from 12 to 3 and 62 to 32 percent respectively after involving with GB micro-credit program. The researcher also found that the percentage of beneficiaries using half sanitary and sanitary toilet increased from 48 to 36 and 40 to 61 after involving with GB micro-credit program. It was also observed that the percentage of beneficiaries soap after sanitation increased from 38 percent to 68 percent after involving with GB micro-credit program. This trend of changes in sanitation indicates a positive Effect of GB micro-credit program on rural women to improve their socio-economic condition.

E. Change in mobility:

To find out the Effect of GB micro-credit program on mobility of the respondent the researcher determined the percentage of the beneficiaries considering their movement in four places namely relatives house, out of own village, NGO office and other district during before and after involvement with GB micro-credit program which has been shown in table 4.18.

Table 4.18 Change in Mobility

Category	Before (%)	After (%)
Relatives house	87	96
Out of own village	54	74
NGO office	48	62
Other district	12	16

From the table 4.18 it was observed that there was an increase in the percentage of women beneficiaries regarding their mobility for relative's house from 87 to 96 percent, out of own village from 54 to 74 percent, NGO office from 48 to 62 percent and other district from 12 to 16 percent after involving with GB micro-credit program.. Though the increase was little but it showed that there was a positive Effect

of GB micro-credit program on rural women increasing their mobility regarding different places and making them more exposed to the outer world's social system. Thus it was an indicator in improving the socio-economic condition of rural women.

F. Change in Housing:

To find out the Effect of GB micro-credit program on housing condition of the respondents the researcher compared the percentage of the beneficiaries during before and after involvement with GB micro-credit program. To make this comparison, respondents were categorized into four namely having no house at all, having straw and plastic made house, tin made house and having brick building which have been shown in table 4.19.

Table 4.19 Change in Housing

Category	Before (%)	After (%)
No house at all	2	0
Straw and Plastic made house	18	6
Tin made house	38	46
Brick building	42	48
Total	100	100

The findings from the table 4.19 revealed that percentage of women beneficiaries having no house at all and straw & plastic made house decreased from 2 to 0 percent and 18 to 6 percent respectively after involving with GB micro-credit program. It was also observed that percentage of women beneficiaries having tin made house and brick building increased from 38 to 46 percent and 42 to 48 percent respectively. It reveals that GB micro-credit program helps the poor women to improve their housing condition as well as uplifting their socio-economic condition.

Empowerment of women beneficiaries: To see how the women beneficiaries become empowered, the researcher considered to measure the changes in three aspects of life which have been described below:

A. Change in Decision making ability:

To find out the Effect of GB micro-credit program on decision making ability of the respondents the researcher determined the percentage of the beneficiaries considering their importance during decision making in four categories namely no effect, poor importance, moderate importance and strong importance during before and after involvement with GB micro-credit program which have been shown in table 4.20.

Table 4.20 Change in Decision making ability

Category	Before (%)	After (%)
No effect	23	11
Poor importance	26	18
Moderate importance	39	52
Strong importance	12	19
Total	100	100

Table 4.20 reveals that in case of both no effect and poor importance categories percentage of women beneficiaries decreased from 23 to 11 percent and 26 to 18 percent respectively after involving with GB micro-credit program. On the other hand percentage of women beneficiaries increased in case of both moderate and strong importance categories from 39 to 52 percent and 12 to 19 percent respectively after involving with GB micro-credit program. This trend of change indicates positive impression of GB micro-credit program on rural women increasing their importance during decision making and empowering them.

B. Change in Purchas capacity:

To find out the Effect of GB micro-credit program on purchasing capacity of the respondent the researcher determined the percentage of the beneficiaries considering their nature of purchasing capacity in four categories namely no capacity, poor capacity, moderate capacity and strong capacity during before and after involvement with GB micro-credit program which has been shown in table 4.21.

Table 4.21 Change in Purchasing capacity

Category	Before (%)	After (%)
No capacity	12	2
Poor capacity	38	21
Moderate capacity	45	65
Strong capacity	5	12
Total	100	100

Table 4.21 revealed that in case of both no capacity and poor capacity categories percentage of women beneficiaries decreased from 12 to 2 percent and 38 to 21 percent respectively after involving with GB micro-credit program. On the other hand percentage of women beneficiaries increased in case of both moderate and strong capacity categories from 45 to 65 percent and 5 to 12 percent respectively after involving with GB micro-credit program. This was because their personal independent savings increased after taking the micro-credit program which improved the purchasing capacity of the respondents. This trend of change indicates positive impression of GB micro-credit program on rural women increasing their purchasing capacity and empowering them.

C. Change in Spousal Arguments and Abuse:

To find out the Effect of GB micro-credit program on spousal arguments and abuse of the respondents the researcher compared the percentage of the beneficiaries during before and after involvement with GB micro-credit program. To make this comparison, respondents were categorized into five according to the nature of arguments and abuse namely respondents faced physical torture, verbal torture, mild arguments and no arguments. Another category was used for the respondents who faced physical abuse when arguments occurred with husband which have been shown in table 4.22.

Table 4.22 Change in Spousal Arguments and Abuse

Category	Before (%)	After (%)
Physical torture	12	6
Verbal torture	32	16
Mild arguments	35	48
No arguments	21	30
Total	100	100
Physical abuse occurs during arguments with husband	27	11

Table 4.22 it can be revealed that the percentage of women beneficiaries who reported that their husband commit physical torture and verbal torture decreased from 12 to 6 percent and 32 to 16 percent respectively after involving with GB micro-credit program. It was also observed that percentage of women for the category mild argument and no argument increased from 35 to 48 percent and 21 to 30 percent respectively after involving with GB micro-credit program. The percentage of women who agreed that physical torture occurs during arguments with their husband also decreased from 27 to 11 percent after involvement with GB micro-credit program.

From this finding it is clear that overall condition of spousal arguments and abuse of the respondents married life was changed in a better way after involving with GB micro-credit program. This was because the women beneficiaries became empowered financially after taking and utilizing micro-credit from Grameen Bank.

4.3 Relationships between the Independent Variables and Effect of Grameen Bank micro-credit program:

This section deals with the relationship of the eleven selected characteristics of the rural women and the Effect of Grameen Bank micro-credit program on them. The selected characteristics constituted the independent variable and the dependent variable was the Effect of Grameen Bank micro-credit program. The purpose of this section was to examine the relationships of each of the independent variables with dependent variable. Pearson's Product Moment Coefficient of Correlation (r) was computed in order to explore the relationships between the selected characteristics of the rural women and the Effect of Grameen Bank micro-credit program. The coefficient of correlation (r) was used to test the null hypothesis regarding the relationship between two concerned variables. The null hypothesis was formulated as H_0 : There is no relationship between the selected characteristics of the rural women and the Effect of Grameen Bank micro-credit program. Five percent level of probability was used as the basis for rejection of a null hypothesis. The computed values of ' r ' were compared with relevant tabulated values for 98 degrees of freedom at the designated level of probability in order to determine whether the relationships between the concerned variable were significant or not. The summary of the results of the correlation analysis has been presented in table 4.23 showing the relationship between ten selected characteristics of the rural women and Effect of Grameen Bank micro-credit program. However, the correlation matrix of the dependent and independent variables for the rural women has been presented in Appnedix-I.



Table 4.23 Relationships between dependent and independent variables

Dependent variable	Independent variable	Computed value of "r"	Tabulated value of "r"	
			At 5% level	At 1% level
Effect of GB micro-credit program	Age	-0.269(**)	± 0.196	±0.256
	Education	0.228(*)		
	Family size	0.069		
	Farm size	-0.122		
	Annual income	0.268(**)		
	Credit received	0.371(**)		
	Duration of involvement	0.170		
	Attitude towards GB micro-credit program	-0.195		
	Personal Independent Savings	0.176		
	Organizational Participation	0.174		
	Level of Aspiration	0.189(*)		

** Significant at 1% level of probability

* Significant at the 5% level of probability

4.3.1 Age and Effect of Grameen bank micro-credit program

The relationship between age of the rural women and Effect of GB micro-credit program was measured by testing the following null hypothesis; "There is no relationship between the age of the rural women and Effect of GB micro-credit program". Following observation were made regarding the relationship between two variables under consideration. The relationship showed a negative trend and the

correlation coefficient between age of the rural women and Effect of GB micro-credit program was -0.269 (Table 4.23). Based on the computed 'r' value the relationship between age and Effect of GB micro-credit program was negatively significant. Hence, the concerned null hypothesis could be rejected. Most of the respondents were in middle-aged category and the standard deviation was low in respect of mean value. Moreover, age had negative significant correlation with education, annual income, attitude towards GB microcredit, organizational participation and level of aspiration in life (Appnedix-I). Age had a positive significant relation with credit received. The computed 'r' value implies that age and Effect of GB micro-credit program was dependent to each other. That is, if the age of the respondents increases more the Effect of GB micro-credit program decreases.

4.3.2 Education and Effect of Grameen bank micro-credit program:

The relationship between Education of the rural women and Effect of GB micro-credit program was measured by testing the following null hypothesis; "There is no relationship between the Education of the rural women and Effect of GB micro-credit program". Following observation were made regarding the relationship between two variables under consideration. The relationship showed a positive trend and the correlation coefficient between Education of the rural women and Effect of GB micro-credit program was 0.228 (Table 4.23). Based on the computed 'r' value the relationship between Education and Effect of GB micro-credit program was positively significant. Hence, the concerned null hypothesis could be rejected. Maximum frequency was observed completing primary level of education and the standard deviation was low in respect of mean value. Moreover, Education had negative significant correlation with Age credit received and attitude towards GB micro-credit. Education showed a positive significant correlation with Family size, annual income, personal independent savings and level of aspiration in life (Appnedix-I). The computed 'r' value implies that Education and Effect of GB micro-credit program was dependent to each other. That is, if the Education of the respondents increases more the Effect of GB micro-credit program increases because more educated women are more likely to receive credit and use it more properly.

4.3.3 Family size and Effect of Grameen bank micro-credit program:

The relationship between Family size of the rural women and Effect of GB micro-credit program was measured by testing the following null hypothesis; "There is no relationship between the Family size of the rural women and Effect of GB micro-credit program". Following observation were made regarding the relationship between two variables under consideration. The relationship showed a positive trend and the correlation coefficient between Family size of the rural women and Effect of GB micro-credit program was 0.069 (Table 4.23). Based on the computed 'r' value the relationship between Family size and Effect of GB micro-credit program was positive and insignificant. Hence, the concerned null hypothesis could not be rejected. Maximum frequency was observed possessing of medium Family size and the standard deviation was lower in respect of mean value. Moreover, Family size had negative significant correlation with duration of involvement with GB micro-credit. Family size showed a positive significant correlation with Education, Farm size, Annual income and Attitude towards GB micro-credit program (Appnedix-I). The computed 'r' value implies that Family size and Effect of GB micro-credit program could not influence each other at significant level.

4.3.4 Farm size and Effect of Grameen bank micro-credit program:

The relationship between Farm size of the rural women and Effect of GB micro-credit program was measured by testing the following null hypothesis; "There is no relationship between the Farm size of the rural women and Effect of GB micro-credit program". Following observation were made regarding the relationship between two variables under consideration. The relationship showed a negative trend and the correlation coefficient between Farm size of the rural women and Effect of GB micro-credit program was -0.122 (Table 4.23). Based on the computed 'r' value the relationship between Farm size and Effect of GB micro-credit program was negative and non-significant. Hence, the concerned null hypothesis could not be rejected. Maximum frequency was observed having marginal farm size and the standard deviation was lower in respect of mean value. Moreover, farm size had negative significant correlation with credit received and positive significant correlation with

Family size (Appnedix-I). The computed 'r' value implies that Farm size and Effect of GB micro-credit program was independent to each other.

4.3.5 Family annual income and Effect of Grameen bank micro-credit program:

The relationship between family annual income of the rural women and Effect of GB micro-credit program was measured by testing the following null hypothesis; "There is no relationship between the family annual income of the rural women and Effect of GB micro-credit program". Following observation were made regarding the relationship between two variables under consideration. The relationship showed a positive trend and the correlation coefficient between family annual income of the rural women and Effect of GB micro-credit program was 0.268 (Table 4.23). Based on the computed 'r' value the relationship between family annual income and Effect of GB micro-credit program was positive and significant. Hence, the concerned null hypothesis could be rejected. Maximum frequency was observed having medium family annual income and the standard deviation was lower in respect of mean value. Moreover, family annual income had negative significant correlation with age and positive significant correlation with education, family size, personal independent savings, organizational participation and level of Aspiration in life (Appnedix-I). The computed 'r' value implies that family annual income and Effect of GB micro-credit program was dependent to each other. Hence, it reveals that as the annual income increases there is an increase in the Effect of GB micro-credit program.

4.3.6 Credit received by the respondents and Effect of Grameen bank micro-credit program:

The relationship between credit received by the respondents of the rural women and Effect of GB micro-credit program was measured by testing the following null hypothesis; "There is no relationship between the credit received by the respondents and Effect of GB micro-credit program". Following observation were made regarding the relationship between two variables under consideration. The relationship showed a positive trend and the correlation coefficient between credit received by the

respondents and Effect of GB micro-credit program was 0.371 (Table 4.23). Based on the computed 'r' value the relationship between Credit received by the respondents and Effect of GB micro-credit program was positive and significant. Hence, the concerned null hypothesis could be rejected. Maximum frequency was observed low credit received by the respondents and the standard deviation was lower in respect of mean value. Moreover, credit received by the respondents had negative significant correlation with education, farm size and attitude towards GB micro-credit program and positive significant correlation with age, duration of involvement with GB micro-credit (Appnedix-I). The computed 'r' value implies that credit received by the respondents and Effect of GB micro-credit program was dependent to each other. Hence, it reveals that the respondents who received greater amount of credit had greater Effect of GB micro-credit program on their life.

4.3.7 Duration of involvement with GB micro-credit program and Effect of Grameen bank micro-credit program:

The relationship between duration of involvement with GB micro-credit program of the rural women and Effect of GB micro-credit program was measured by testing the following null hypothesis; "There is no relationship between the duration of involvement with GB micro-credit program by the rural women and Effect of GB micro-credit program". Following observation were made regarding the relationship between two variables under consideration. The relationship showed a positive trend and the correlation coefficient between duration of involvement with GB micro-credit program by the rural women and Effect of GB micro-credit program was 0.170 (Table 4.23). Based on the computed 'r' value the relationship between duration of involvement with GB micro-credit program and Effect of GB micro-credit program was positive and non-significant. Hence, the concerned null hypothesis could not be rejected. Maximum respondents had short Duration of involvement with GB micro-credit program and the standard deviation was lower in respect of mean value. Moreover, Duration of involvement with GB micro-credit program had negative significant correlation with family size and positive significant correlation with credit received by the respondents (Appnedix-I). The computed 'r' value implies that

duration of involvement with GB micro-credit program and Effect of GB micro-credit program was independent to each other. Hence, it reveals that the duration of involvement did not have any significant relation with the Effect of GB micro-credit program.

4.3.8 Attitude towards GB micro-credit program and Effect of Grameen bank micro-credit program

The relationship between attitude towards GB micro-credit program of the rural women and Effect of GB micro-credit program was measured by testing the following null hypothesis; "There is no relationship between the attitude towards GB micro-credit program of the rural women and Effect of GB micro-credit program". Following observation were made regarding the relationship between two variables under consideration. The relationship showed a negative trend and the correlation coefficient between attitude towards GB micro-credit program of the rural women and Effect of GB micro-credit program was -0.195 (Table 4.23). Based on the computed 'r' value the relationship between attitude towards GB micro-credit program and Effect of GB micro-credit program was negative and non-significant. Hence, the concerned null hypothesis could not be rejected. Maximum frequency was observed having medium attitude towards GB micro-credit program and the standard deviation was lower in respect of mean value. Moreover, attitude towards GB micro-credit program had negative significant correlation with age and credit received and positive significant correlation with family size and level of aspiration in life (Appendix-I). The computed 'r' value implies that attitude towards GB micro-credit program and Effect of GB micro-credit program was independent to each other. Hence, it reveals that the attitude towards GB micro-credit program did not have any significant relation with the Effect of GB micro-credit program.

4.3.9 Personal independent savings and Effect of Grameen bank micro-credit program.

The relationship between personal independent savings of the rural women and Effect of GB micro-credit program was measured by testing the following null hypothesis;

“There is no relationship between the personal independent savings of the rural women and Effect of GB micro-credit program”. Following observation were made regarding the relationship between two variables under consideration. The relationship showed a positive trend and the correlation coefficient between personal independent savings of the rural women and Effect of GB micro-credit program was 0.176 (Table 4.3.1). Based on the computed ‘r’ value the relationship between personal independent savings and Effect of GB micro-credit program was positive and non-significant. Hence, the concerned null hypothesis could not be rejected. Maximum frequency was observed having low personal independent savings and the standard deviation was lower in respect of mean value. Moreover, personal independent savings had positive significant correlation with education, annual income and level of aspiration in life (Appnedix-I). The computed ‘r’ value implies that personal independent savings and Effect of GB micro-credit program was independent to each other. Hence, it reveals that the personal independent savings did not have any significant relation with the Effect of GB micro-credit program.

4.3.10 Organizational participation and Effect of Grameen bank micro-credit program

The relationship between organizational participation of the rural women and Effect of GB micro-credit program was measured by testing the following null hypothesis; “There is no relationship between the organizational participation of the rural women and Effect of GB micro-credit program”. Following observation were made regarding the relationship between two variables under consideration. The relationship showed a positive trend and the correlation coefficient between organizational participation of the rural women and Effect of GB micro-credit program was 0.174 (Table 4.23). Based on the computed ‘r’ value the relationship between organizational participation and Effect of GB micro-credit program was positive and non-significant. Hence, the concerned null hypothesis could not be rejected. Maximum frequency was observed having low organizational participation and the standard deviation was lower in respect of mean value. Moreover, organizational participation had negative significant correlation with age and positive significant correlation with annual income and level

of aspiration in life (Appnedix-I). The computed 'r' value implies that organizational participation and Effect of GB micro-credit program was independent to each other. Hence, it reveals that the organizational participation did not have any significant relation with the Effect of GB micro-credit program.

4.3.11 Level of Aspiration in life and Effect of Grameen bank micro-credit program

The relationship between level of aspiration in life of the rural women and Effect of GB micro-credit program was measured by testing the following null hypothesis; "There is no relationship between the level of aspiration in life of the rural women and Effect of GB micro-credit program". Following observation were made regarding the relationship between two variables under consideration. The relationship showed a positive significant trend and the correlation coefficient between level of Aspiration in life of the rural women and Effect of GB micro-credit program was 0.189 (Table 4.23). Based on the computed 'r' value, the relationship between level of aspiration in life and Effect of GB micro-credit program was positive and significant. Hence, the concerned null hypothesis could be rejected. Maximum frequency was observed having medium level of aspiration in life and the standard deviation was lower in respect of mean value. Moreover, level of aspiration in life had negative significant correlation with age and positive significant correlation with education, annual income, personal independent savings and organizational participation (Appnedix-I). The computed 'r' value implies that level of aspiration in life and Effect of GB micro-credit program was dependent to each other. Hence, it reveals that higher level of aspiration in life showed higher Effect of GB micro-credit program on change in socio-economic condition and empowerment of rural women



4.4 Problems Confronted by the Respondents:

Respondents faced some problems during receiving micro-credit from Grameen Bank. Thus the researcher took an attempt to know the problem confrontation index regarding this aspect. The respondents were categorized into four categories according to their problem confrontation. These are confronted no problem at all, confronted low problem, confronted medium problem and confronted high problem. The researcher considered six aspects of problems for the research work. However, the researcher found that problem confrontation score by the respondents ranged from '0' to '8' with a mean of 3.43 and standard deviation of 1.965. Majority of the respondents (77 percent) confronted low problems, while 14 percent and 9 percent of the respondents confronted as medium as no problem at all (Table 4.24).

Table 4.24 Distribution of the respondents according to problems confronted by them

Category	No. of respondent	Percent	Mean	Standard Deviation
No problem at all(0)	9	9	3.43	1.965
Low(1-5)	77	77		
Medium (6-10)	14	14		
High (>10)	0	0		
Total	100	100		

Though the researcher found some respondents who faced some problem as high problem, but after scoring, categorizing and analyzing the researcher did not find any respondent to bring under the category of confronted as high problem. It reveals that the management and service to customers of GB micro-credit program was good enough to make a positive impression.

Problem Confrontation Index:

For having better understanding regarding problem confrontation during receiving credit a problem confrontation index (PCI) of each selected problems were computed. PCI (Problem confrontation index) was calculated by the formula mentioned in the methodology chapter.

Table 4.25 Ranking of problems according to descending order

Sl. No.	Problems	Extent of problem confrontation				PCI	Rank order
		High (3)	Medium (2)	Low (1)	Not at all (0)		
1	High rate of interest	7	45	24	24	135	1
2	Lack of sufficient amount of credit	5	16	21	5	68	2
3	Limited for income generating activities	0	19	18	63	56	3
4	Religious belief	4	7	16	73	42	4
5	Credit disbursement is delayed due to longer process	0	4	24	72	32	5
6	Credit receiving is delayed due to irresponsibility of the concern staff	0	4	11	85	19	6

Data presented in table 4.25 indicated that overall Problem Confrontation Index (PCI) scores ranged from 19 to 135 against the possible range of 0 to 300. According to PCI high rate of interest ranked first followed by lack of sufficient amount of credit, limited for income generating activities, religious belief, credit disbursement is delayed due to longer process and Credit receiving is delayed due to irresponsibility of the concern staff.

CHAPTER 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary

5.1.1 Introduction

In recent years, governmental and non-governmental organizations in many low income countries have introduced credit programs targeted at the poor. Many of these programs specifically target women based on the view that they are more likely than men to be credit constrained, have restricted access to the wage labor market, and have an inequitable share of power in household decision-making. The Grameen Bank of Bangladesh is perhaps the best-known example of these small-scale credit programs for the poor, and over 90 percent of its clients are women (World Bank Policy Research Working Paper, 2003).

In Bangladesh evidence shows that a few years of schooling afford women a certain amount of decision making power in routine or short-term decisions (Halim and Islam, 1995).

Recently it has become a controversial topic that Grameen Bank micro-credit program has more negative Effects than positive and it has become totally commercial. The present study will be helpful to clarify the concept about the present condition of Grameen Bank micro-credit program in rural areas. Furthermore, the findings may also be helpful to the fieldworks of agricultural extension service providers to improve strategies of action for empowering women.

The researcher intended to take an attempt to realize how the rural women beneficiaries could uplift their socio-economic condition being in the vicinity of Grameen Bank micro-credit program.

5.1.2 Specific objectives of the study

The following objectives were framed out in order to give an appropriate track to the research work:

1. To determine and describe the selected personal characteristics of rural women beneficiaries:
 - i. Age
 - ii. Education
 - iii. Family size
 - iv. Farm size
 - v. Family annual income
 - vi. Credit availability
 - vii. Duration of involvement with GB micro-credit program
 - viii. Attitude towards GB micro-credit program
 - ix. Personal independent savings
 - x. Organizational Participation and
 - xi. Level of Aspiration in life
2. To determine the Effect of Grameen Bank micro-credit program on women beneficiaries
3. To explore the relationship between the selected characteristics of women beneficiaries with the Effect of Grameen Bank microcredit program and
4. To identify the problems confronted by the women beneficiaries after involving with Grameen Bank micro-credit program.



5.1.3 Methodology

Locale of the study:

The research work was conducted at 16 villages under Sujalpur union of Birgonj upazila in Dinajpur district. There were 996 beneficiaries under Sujalpur union of Birgonj municipality which constituted the population. 100 women beneficiaries from all villages were randomly selected.

Population and Sample:

The researcher made a list of all women beneficiaries under Sujalpur union. Out of 996 beneficiaries 100 (i.e. 10 percent) were selected by systematic random sampling. The distribution of population and the sample size are presented in table 3.1.

Data Collection:

In order to collect valid and reliable data from the GB women beneficiaries an interview schedule (questionnaire) was designed keeping the objectives in mind. Simple and direct questions and different scales were used to obtain information. Both open and closed form questions were designed to obtain information relating to qualitative variable, which was finally measured by ranking score. The interview schedule was pre-tested with 10 sample respondents from the study area.

Hypothesis of the study:

1. Each of the selected characteristics of the women beneficiaries has relationship with the Effect of GB micro credit program "after" involvement.
2. Each of the selected characteristics of the women beneficiaries has no relationship with the Effect of GB micro credit program "after" involvement.

Measurement of variables

All the variables were measured by computing appropriate score, various statistical measures such as mean, percentage, standard deviation. Co-efficient of correlation was computed to explore the relationship between any independent and dependent variables. At least five percent (0.5) level of probability was used to reject any null hypothesis.

5.1.4 Major Findings

5.1.4.1 Characteristics of the rural women

Age:

Age of the rural women ranged from 18 to 55 years with a mean of 32.34 years and standard deviation of 9.45. Researcher found that 52.00 percent of the respondents were young, 38.00 percent were middle aged and the rest 10.00 percent were young.

Education:

The highest proportions (67.2 %) of the rural women were found to be under no-education category and 19.0 percent of the rural women had primary level of education. On the other hand, only 12.1 percent and 1.7 percent of the rural women had secondary and higher secondary level of education respectively.

Family size:

The number of family members of the rural women ranged from 3 to 9. The mean was 5.8 with the standard deviation 1.89. Computed data indicate that 28 percent of the rural women had small family size, 48 percent of them had medium family size and 24 percent had large family size.

Farm size:

Farm size of the respondents ranged from 0.0080 to .42 ha having an average of .173 ha and standard deviation .121 ha. The researcher found that 61 percent of the women had marginal farm size, while 11 percent of the women were landless and 28 percent had small farm size.

Family Annual Income

The observed ranged of the annual family income of the rural women varied from 25.7 to 198 thousand taka with a mean of 78.91 thousand taka and standard deviation of 35.67 thousand taka (Table 4.6). The highest proportion of the respondents (58%) had medium annual family income while 24 and 18 percent of them had low and high annual family income respectively. Finding reveal that most (82%) of the respondents had medium to low annual family income indicating the present status of the rural women beneficiaries.

Credit Received

The score of credit received by the respondents ranged from 2 to 50 thousand taka with a mean of 18.60 thousand taka and standard deviation 10.00 thousand taka (Table

4.7). The highest proportion (58%) of the rural women had low credit received while 25 percent had medium credit received and rest 17 percent of them had high credit received.

Duration of involvement with GB micro-credit program

The observed range of the duration of involvement of the rural women varied from 1 to 5 years with a mean of 3.13 years and standard deviation of 1.19 years (Table 4.8). The highest proportion of the respondents (73%) had short duration involvement while 15 and 12 percent of them had long and new duration of involvement respectively.

Attitude Towards Grameen Bank Micro-credit Program:

Score of attitude Towards Grameen Bank Micro-credit Program by the rural women ranged from 5 to 20. The average and standard deviation were 11.87 and 4.27 respectively (Table 4.9). The observed data showed that the most of the rural women (42%) had moderately favorable attitude towards GB micro-credit program, while 37 and 21 percent of them had strongly and poorly favorable attitude respectively.

Personal Independent Savings:

Personal independent savings by the rural women ranged from 0 to 5. The average and standard deviation were 2.08 and 1.4 respectively (Table 4.10). The observed data showed that the most of the rural women (48%) had low saving, while 27, 19 and 6 percent of them had medium, no saving and high saving respectively.

Organizational Participation:

The observed range of organizational participation score of the rural women varied from 0 to 1 score with a mean of .530 and standard deviation of .50 (Table 4.11). The highest proportion of the respondents (53%) showed low participation while 53 percent of them showed no participation. The researcher did not find any beneficiaries to fall under medium and high participation category.

Level of Aspiration in Life:

Score of level of aspiration in life of rural women ranged from 11 to 22. The average and standard deviation were 16.96 and 2.62 respectively (Table 4.12). The observed data showed that the most of the rural women (82%) had medium aspiration about their life, while 16 and 2 percent of them had high and low aspiration respectively.

5.1.4.2 Effect of Grameen Bank Micro-credit Program:

Effect of Grameen Bank micro-credit program on rural women beneficiaries ranged from 21.7 to 58. The average and standard deviation were 36.84 and 8.67 respectively (Table 4.13). The observed data showed that the most of the rural women (62%) had medium Effect of Grameen Bank micro-credit program on change in socio-economic condition and empowerment of rural women, while 22 and 16 percent of them had Poor and High Effect respectively.

5.1.5 Relationships between the Independent Variables and Effect of Grameen Bank micro-credit program:

5.1.5.1 Age and Effect of Grameen bank micro-credit program

The relationship showed a negative trend and the correlation coefficient between age of the rural women and Effect of GB micro-credit program was -0.269 (Table 4.23). Based on the computed 'r' value the relationship between age and Effect of GB micro-credit program was negatively significant. Most of the respondents were in middle-aged category and the standard deviation was low in respect of mean value. The computed 'r' value implies that age and Effect of GB micro-credit program was dependent to each other.

5.1.5.2 Education and Effect of Grameen bank micro-credit program

The relationship showed a positive trend and the correlation coefficient between education of the rural women and Effect of GB micro-credit program was 0.228 (Table 4.23). Based on the computed 'r' value the relationship between education and Effect of GB micro-credit program was positively significant. Maximum frequency

was observed completing primary level of education and the standard deviation was low in respect of mean value. The computed 'r' value implies that education and Effect of GB micro-credit program was dependent to each other.

5.1.5.3 Family size and Effect of Grameen bank micro-credit program

The relationship showed a positive trend and the correlation coefficient between family size of the rural women and Effect of GB micro-credit program was 0.069 (Table 4.23). Based on the computed 'r' value the relationship between family size and Effect of GB micro-credit program was positive and insignificant. Maximum frequency was observed possessing of medium family size and the standard deviation was lower in respect of mean value. The computed 'r' value implies that Family size and Effect of GB micro-credit program could not influence each other at significant level.

5.1.5.4 Farm size and 'Effect of Grameen bank micro-credit program

The relationship showed a negative trend and the correlation coefficient between farm size of the rural women and Effect of GB micro-credit program was -0.122 (Table 4.23). Based on the computed 'r' value the relationship between farm size and Effect of GB micro-credit program was negative and non-significant. Maximum frequency was observed having marginal farm size and the standard deviation was lower in respect of mean value. The computed 'r' value implies that Farm size and Effect of GB micro-credit program was independent to each other.

5.1.5.5 Family annual income and Effect of Grameen bank micro-credit program

The relationship showed a positive trend and the correlation coefficient between family annual income of the rural women and Effect of GB micro-credit program was 0.268 (Table 4.23). Based on the computed 'r' value the relationship between family annual income and Effect of GB micro-credit program was positive and significant. Maximum frequency was observed having medium family annual income and the standard deviation was lower in respect of mean value. The computed 'r' value

implies that family annual income and Effect of GB micro-credit program was dependent to each other.

5.1.5.6 Credit received by the respondents and Effect of Grameen bank micro-credit program

The relationship showed a positive trend and the correlation coefficient between credit received by the respondents and Effect of GB micro-credit program was 0.371 (Table 4.23). Based on the computed 'r' value the relationship between credit received by the respondents and Effect of GB micro-credit program was positive and significant. Maximum frequency was observed low credit received by the respondents and the standard deviation was lower in respect of mean value. The computed 'r' value implies that credit received by the respondents and Effect of GB micro-credit program was dependent to each other.

5.1.5.7 Duration of involvement with GB micro-credit program and Effect of Grameen bank micro-credit program

The relationship showed a positive trend and the correlation coefficient between duration of involvement with GB micro-credit program by the rural women and Effect of GB micro-credit program was 0.170 (Table 4.23). Based on the computed 'r' value the relationship between duration of involvement with GB micro-credit program and Effect of GB micro-credit program was positive and non-significant. Maximum respondents had short duration of involvement with GB micro-credit program and the standard deviation was lower in respect of mean value. The computed 'r' value implies that duration of involvement with GB micro-credit program and Effect of GB micro-credit program was independent to each other.

5.1.5.8 Attitude towards GB micro-credit program and Effect of Grameen bank micro-credit program

The relationship showed a negative trend and the correlation coefficient between attitude towards GB micro-credit program of the rural women and Effect of GB micro-credit program was -0.195 (Table 4.23). Based on the computed 'r' value the

relationship between attitude towards GB micro-credit program and Effect of GB micro-credit program was negative and non-significant. Maximum frequency was observed having moderately favorable attitude towards GB micro-credit program and the standard deviation was lower in respect of mean value. The computed 'r' value implies that attitude towards GB micro-credit program and Effect of GB micro-credit program was independent to each other.

5.1.5.9 Personal independent savings and Effect of Grameen bank micro-credit program

The relationship showed a positive trend and the correlation coefficient between personal independent savings of the rural women and Effect of GB micro-credit program was 0.176 (Table 4.23). Based on the computed 'r' value the relationship between personal independent savings and Effect of GB micro-credit program was positive and non-significant. Maximum frequency was observed having low personal independent savings and the standard deviation was lower in respect of mean value. The computed 'r' value implies that personal independent savings and Effect of GB micro-credit program was independent to each other.

5.1.5.10 Organizational participation and Effect of Grameen bank micro-credit program

The relationship showed a positive trend and the correlation coefficient between organizational participation of the rural women and Effect of GB micro-credit program was 0.174 (Table 4.23). Based on the computed 'r' value the relationship between organizational participation and Effect of GB micro-credit program was positive and non-significant. Maximum frequency was observed having low organizational participation and the standard deviation was lower in respect of mean value. The computed 'r' value implies that organizational participation and Effect of GB micro-credit program was independent to each other.



5.1.5.11 Level of Aspiration in life and Effect of Grameen bank micro-credit program

The relationship showed a positive significant trend and the correlation coefficient between level of aspiration in life of the rural women and Effect of GB micro-credit program was 0.189 (Table 4.23). Based on the computed 'r' value, the relationship between level of aspiration in life and Effect of GB micro-credit program was positive and significant. Maximum frequency was observed having medium level of aspiration in life and the standard deviation was lower in respect of mean value. The computed 'r' value implies that level of aspiration in life and Effect of GB micro-credit program was dependent to each other.

5.1.6 Problems Confronted by the Respondents:

The respondents were categorized into four categories according to their problem confrontation. These are confronted no problem at all, confronted low problem, confronted medium problem and confronted high problem. The researcher considered six aspects of problems for the research work. However, the researcher found that problem confrontation score by the respondents ranged from '0' to '8' with a mean of 3.43 and standard deviation of 1.965. Majority of the respondents (77 percent) confronted low problems, while 14 percent and 9 percent of the respondents confronted as medium as no problem at all (Table 4.24). Data presented in table 4.25 indicated that overall Problem Confrontation Index (PCI) scores ranged from 19 to 135 against the possible range of 0 to 300. According to PCI high rate of interest ranked first followed by lack of sufficient amount of credit, limited for income generating activities, religious belief, credit disbursement is delayed due to longer process and Credit receiving is delayed due to irresponsibility of the concern staff.



5.2 Conclusion

3. Age of the respondents was an important factor on change in socio economic condition and empowering of women. The highest proportion 52 percent of the women were young. The young members were found to have more credit exposure and having better Effect on their life utilizing it properly. It may be necessary to give importance to the young women.
4. Education is a vital element for empowerment. Educated members become more cautious in implementing their activities. Special literacy program for same literate and illiterate women should be taken to educate them in order to enable them to take them as active part in decision making process within the family and improve their socio-economic condition.
5. Family size had no contribution in improving socio-economic condition and empowering women.
6. Farm size of the women also did not have any significant contribution.
7. Annual family income of the women was a major factor for improving socio-economic condition and empowering women. Effect of GB micro-credit program prevailed more on those women who earned more annual income.
8. Credit received by the respondents played a significant role in improving socio-economic condition and empowering women.
9. Personal independent savings is important weapon for future life. It has a great influence in decision making ability of women within the family and empowering them.

10. Attitude towards GB micro credit program did not have any positive significant influence.

11. Level of aspiration in life is an important aspect to make improvement in life. If a person is conscious about his/her activities and aspired about something, that person surely will achieve it at maximum level. The study also found that more aspirated women were more likely to make improvement in their life.

12. From the study, it may however be concluded that, effective credit availability has a great influence in changing women's socio-economic condition and empowering women. The GB micro-credit program would be very effective if it has been given at minimum interest rate or without interest rate.

13. The study revealed that change in socio-economic condition and empowerment of women through GB micro-credit program was confined only among the beneficiaries of Grameen bank and could not leave any observable Effect on other non-member of the locality.

5.3 Recommendations

1. For empowering women in rural areas, various income generating projects along with credit facilities should be introduced, particularly for the poorest section.
2. Credit must be provided timely at sufficient level.
3. Authorities should monitor regularly the activities by the beneficiaries to ensure whether they are using the credit properly or not.
4. Grameen Bank should review its micro-credit program more critically and take necessary steps for socio-economic upliftment of the rural women.
5. It is evident from the study that supervision of credit utilization seems to be inadequate than its realization. Therefore, it may be recommended that close supervision of the utilization of credit for right purpose should be ensured.
6. Similar study might be conducted taking other leading NGOs of the country (such as ASA, BRAC, PROSHIKA, Swanirvar Bangladesh, RDRS etc.) which works with poverty alleviation issues in rural areas so that their relative performance can be measured.
7. More income generating activities for women should be introduced in the area of Sujalpur union and rural women should be exposed to these programs.
8. Rural women of the area of Sujalpur union are not aware of the social system of the outer world because of remaining untouch with mass media. So, rural women should be aware of the developed social system so that they can start to improve their condition according to their ability.

Recommendations for further study

1. Performance of GB micro-credit program was conducted in one selected union of Dinajpur district. Findings of the study may be verified by similar research in other areas of Bangladesh.
2. The study examined the effects of 11 selected characteristics of the women group member of GB micro-credit program. Therefore, it is recommended that further research may be undertaken involving other variables in this regard.
3. Similar study might be conducted taking other leading NGOs of the country (such as ASA, BRAC, PROSHIKA, Swanirvar Bangladesh, RDRS etc.) which works with poverty alleviation issues in rural areas so that their relative performance can be measured.
4. This study was conducted on rural female group under GB micro-credit program. Similar study might be undertaken on male or both male and female groups separately.
5. Effect of Grameen Bank micro-credit program in respect of improving socio-economic condition and empowerment of rural women can be determined by using other ways and methods which may be used in conducting further research.



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APPENDIX I
Correlation Matrix

Inter-correlation between 11 characteristics and the dependent variable (N= 100)

	X ₁	X ₂	X ₃	X ₄	X ₅	X ₆	X ₇	X ₈	X ₉	X ₁₀	X ₁₁	Y
X ₁	1											
X ₂	-0.672(**)	1										
X ₃	-0.115(NS)	0.242 (*)	1									
X ₄	0.013(NS)	0.059(NS)	0.233(**)	1								
X ₅	-0.257(**)	0.561(**)	0.447(**)	0.190(NS)	1							
X ₆	0.328(**)	-0.197(*)	-0.128(NS)	-0.275(**)	-0.154(NS)	1						
X ₇	0.169(NS)	0.036(NS)	-0.297(**)	-0.170(NS)	0.124(NS)	0.464(**)	1					
X ₈	-0.228 (*)	-0.038(NS)	0.235(*)	0.106(NS)	-0.085(NS)	-0.198(*)	-0.161(NS)	1				
X ₉	-0.114(NS)	0.351(**)	0.181(NS)	0.114(NS)	0.544(**)	0.060(NS)	0.048(NS)	-0.057(NS)	1			
X ₁₀	-0.319 (**)	0.079(NS)	-0.100(NS)	-0.127(NS)	0.212(*)	-0.163(NS)	-0.099(NS)	0.183(NS)	0.154(NS)	1		
X ₁₁	-0.352(**)	0.639(**)	0.106(NS)	-0.065(NS)	0.513(**)	0.113(NS)	0.159(NS)	0.201(*)	0.532(**)	0.307(**)	1	
Y	-0.269(**)	0.228(*)	0.069(NS)	-0.122 (NS)	0.268(**)	0.371(**)	0.170(NS)	-0.195(NS)	0.176(NS)	0.174(NS)	0.189(NS)	1

* Correlation is significant at the 0.05 level (2- tailed)

** Correlation is significant at the 0.01 level (2- tailed), NS= Not Significant

Legends:

Independent Variables		Dependent variable
X ₁ = Age	X ₆ = Credit received	Y = Effect of Grameen Bank Micro-credit Program on Change in Socio-economic Condition and Empowerment of Rural women.
X ₂ = Education	X ₇ = Duration of involvement with GB micrp-creit program	
X ₃ = Family Size	X ₈ = Attitude towards GB micrp-creit program	
X ₄ = Farm size	X ₉ = Personal Independent savings	
X ₅ = Family Annual income	X ₁₀ = Organizational participation	
	X ₁₁ = Level of Aspiration in life	

Appendix-II

English Version of the Interview Schedule
 Department of Agricultural Extension and Information System
 Sher-e-Bangla Agricultural University
 Dhaka-1207

Interview schedule for data collection for the research on
“Effect of Grameen Bank Micro-credit Program on Change in Socio-economic Condition and Empowerment of Rural Women”

(The interview schedule is entitled for a research study)

Serial No :
 Name of the respondent :
 Village :
 Upazilla :
 Zilla :
 Occupation :
 (Please answer the following questions. Secrecy will be strictly maintained.)

1. **Age:** How old are you? Age.....years

2. **Education:** Please mention your educational status

- (a) Cannot read and write.....
- (b) Can sign only.....
- (c) Read up to class
- (d) Others (specify)



3. **Family size:** How many members are there in your family?

Male..... Female..... Total.....

4. **Farm size:** Please mention your land area

Sl.No	Types of land	Area(bigha)	Area(hector)
1.	Own homestead		
2.	Own land under own cultivation		
3.	Own pond and garden		
4.	Own land given on barga to others		
5.	Land taken on barga from others		
6.	Land taken on lease from others		
7.	Others		
Total area =			

5. **Annual family income:** Please mention the annual income of your family

Sl. No.	Source of income	Total production (kg or mound)	Value per kg or mound (Tk.)	Income (TK)
1.	Agronomic crops a) Rice b) Wheat c) Maize			

	d) others			
2.	Horticultural crops a) Mango b) Jackfruit c) Papaya d) Banana e) Guava f) Others			
3.	Poultry			
4.	Cattle			
5.	Fisheries			
6.	Service			
7.	Handicrafts			
8.	Business			
7.	Other family members			
9.	Others(Please mention)			
Total income =				

6. Credit received: Do you receive credit from GB for agriculture and family requirement?

Yes..... No.....

If yes, then please mention the credit received last year and its utilization

Sl. No.	Source of credit	Amount of Credit received	Utilization of credit			Business
			Agriculture	Family		
				Education	Food	
1.	Grameen Bank					
2.	Other Bank and NGOs					
3.	Village money lenders					
4.	Relatives					
5.	Others					

7. Duration of involvement with GB:

For how long have you been with GB micro-credit program?

Less than 1 year	2years	3-4 years	5-6 years	More than 6 years

8. Attitude towards GB microcredit Program: Please express your opinion regarding the following statements.

Sl. No.	Statements	Extent of Opinion				
		Strongly agree	Agree	Undecided	Disagree	Strongly Disagree
1(+)	GB micro-credit program is a great step to improve socio-economic condition of rural women					
2.(-)	GB micro-credit program doesn't play important role to increase income of women					
3. (+)	GB micro-credit program helps rural women to enjoy quality life					
4. (+)	GB micro-credit program creates an opportunity of self-employment					
5. (+)	It is better to receive credit from GB than rural mohajaon					
6. (-)	Insufficient credit in terms of necessity of rural women					
7. (-)	Some beneficiaries leave this program due inefficient management of GB					
8. (+)	Micro-credit program of GB could be received without mortgage					
9. (-)	Interest rate of GB is higher than any other credit program					
10.(-)	GB micro-credit program is not fruitful in terms of poverty alleviation than any other program					
	Total:					

9. Personal independent savings

Do you have any personal independent savings? If yes how much?

	100tk/month	101-200tk/month	200-300tk/month	301-500tk./month	>500tk/month
Scores	1	2	3	4	5

10. Organizational participation:

Sl. No.	Name of the organization	Nature of participation (years)			
		No participation	Ordinary member	Executive member	President/Secretary
1.	Women's association				
2.	School Committee				
3.	Bazar Committee				
4.	Co-operative society				
5.	NGO organized society				
6.	Farmers Association				

11. Level of aspiration in Life: Please indicate your level of aspiration with respect to the following statements,

A. Educational aspiration

SL. No.	Questions	No education(0)	Primary (1)	Secondary (2)	Higher secondary(3)	Graduation (4)
1	What level you expect your son(s) to reach in their education?					
2	What level you expect your daughter(s) to reach in education?					

B. Occupational aspiration

SL. No.	Questions	Farm/day labor(0)	Traditional cultivation(1)	Improve cultivation(2)	Business (3)	Govt. service(4)
1	What level you expect your son(s) to reach in their occupation?					

C. Aspiration for house construction:

SL. No.	Questions	None (0)	Minor repairing (1)	New tin house (2)	New pucca house (3)	Two/more house (4)
1	What is your aspiration with regard to house construction in the next three years?					

D. Aspiration for land area, farm produce, annual income

SL. No.	Questions	None (0)	Less than 25% (1)	25 to 50% (2)	51 to 75% (3)	More 75%(4)
1	What is your aspiration in respect to increasing your land in the next three years?					
2	What is your aspiration in respect to increasing your farm production in the next three years?					
3	What is your aspiration in respect to increasing your income in the next three years?					

12. Effect of GB micro-credit:

A. Change in annual family income: Please give the information relating to income of you and your family members

Sl. No.	Source of income	Description of income	
		Before receiving credit ('000 Tk.)	After receiving credit ('000 Tk.)
(a) Agricultural			
1.	Rice: Aus		
	Aman		
	Boro		
2.	Wheat		
3.	Jute		
4.	Sugarcane		
5.	Pulse and oil		
6.	Potato		
7.	Maize		
8.	Vegetable and fruits		
9.	Poultry		
10.	Fisheries		
11.	Nursery		
(b) Non-Agricultural			
12.	Service		
13.	Business		
14.	Day labor		
15.	Cottage industry		
Total income =			
Converted score ('000 Tk.) = After – Before =			

B. Change in Clothing:

Item of clothing		Before			After		
			Score			Score	
Myself:	Sari & Blause						
	Chador / Orna						
	Three piece						
	Borkha & Scurf						
	Pair of shoes						
My Husband:	Lungi						
	Panjabi & T-shirt						
	Shirt & Fatua						
	Pant & Trouser						
	Pair of shoes						
Sons (Each one same)	Lungi						
	Panjabi & T-shirt						
	Shirt & Fatua						
	Pant & Trouser						
	Pair of shoes						
Daughters (each one same)	Sari & Blause						
	Chador / Orna						
	Three piece						
	Borkha						
	Pair of shoes						
Father-in-law	Lungi						
	Panjabi & Fatua						
	Pair of shoes						
Mother-in-law	Sari & Blause						
	Chador / Orna						
	Borkha						
	Pair of shoes						
Total							

C. Change in Food consumption: Please mention the following information relating to change in food consumption

Item of food	Before					After				
	Once/2 month	Once/ month	2times /month	3times/ month	4times/ month	Once/2 month	Once/ month	2times /month	3times/ month	4times/ month
Fine rice										
Beef										
Chicken										
Small fish										
Big Fish										
Hilsha										

D. Change in sanitation: Please mention the following information relating to change in toilet condition

Sl. No.	Change in sanitation	Before involvement	After involvement
1.	Open place or bush		
2.	Katcha toilet		
3.	Half sanitary toilet		
4.	Sanitary toilet		
5.	Wash hands with ash or soil		
6.	Wash hands with soap		
	Total		

E. Change in Mobility: Please mention how you visit places outside your village:

Sl. No.	Place of visit	Before				After			
		Not at all	Rarely	Occasionally	Frequently	Not at all	Rarely	Occasionally	Frequently
1.	Outside village								
2.	Relatives house								
3.	Friends house								
4.	Rural hat-bazaar								
5.	Field visit/ Participation								
6.	NGO Office								
7.	Family								

	Planning Center								
8.	Union Parishad office								
9.	Own upazila head quarter								
10.	Own district head quarter								
11.	Other upazilla								
12.	Other district								
13.	Capital city								
14.	Various rally and meeting								

F. Change in housing

Sl. No.	Items of Change	Before involvement	After involvement
1.	No house at all		
2.	Katcha ghar with straw or plastic roof		
3.	Katcha ghar with tin roof		
4.	Pacca ghar		



G. Change in decision making ability: Please give the following information -

Sl. No.	Items on decision making	Level of decision making ability							
		Before receiving Micro-credit				After receiving Micro-credit			
		Full decision	Joint decision with husband	Joint decision with other family members	No influence	Full decision	Joint decision with husband	Joint decision with other family members	No influence
1.	Education of children								
2.	Making and purchasing household furniture								
3.	Family Health care and treatment								
4.	Casting vote								
5.	Celebration of social & religious events and marriage ceremony								
6.	Family planning								
7.	Cultivation of field crops								
8.	Lending and								

	borrowing of money								
9.	Repairing/ Constructing new house								
10.	Daily family expenditure								

H. Change in Purchasing capacity: Please give the following information-

Sl. No.	Questions	Scoring			
		Before involvement		After involvement	
		Yes = 1	No = 0	Yes = 1	No = 0
1.	Do you buy the family's daily consumable food items?				
2.	Do you buy toiletries and cosmetics for your own use?				
3.	Do you buy utensils, pots and pans for the household?				
4.	Do you buy ice-creams, candies, or cookies for your children?				
5.	Do you buy household furniture?				
6.	Do you buy clothing for your children?				
7.	Do you buy clothing for yourself?				

I. Change in spousal arguments and abuse:

Sl. No.	Question	Scoring			
		Before		After	
1.	When you and your husband argue, how bad does the argument get?	Physical abuse	0	Physical abuse	0
		Verbal abuse	1	Verbal abuse	1
		Loud arguments	2	Loud arguments	2
		Mild arguments	3	Mild arguments	3
		No arguments	4	No arguments	4
2.	When you and your husband argue, does physical abuse occur?	Yes	0	Yes	0
		No	1	No	1

13. Problems confronted by the respondents:

Please mention the extent of problems during receiving Micro-credit from Grameen Bank in following aspects-

Sl. No.	Statement of problems	Extent of problem			
		High	Medium	Low	Not at all
1.	Credit disbursement is delayed due to longer process				
2.	Lack of sufficient amount of credit				
3.	Limited for IGAs				
4.	Credit receiving is delayed due to irresponsibility of the concern staff				
5.	High rate of interest				
6.	Religious belief				

Thanks for your kind co-operation.

Date:

.....
Signature of the interviewer

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