

**IMPACT OF SHAKTI FOUNDATION'S  
MICRO-CREDIT ON WOMEN DEVELOPMENT**

**BY**

**MD. ABUBACKER SIDDIQUE**

**REGISTRATION NO.: 01039**

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**Approved by**



(M. Zahidul Haque)  
Professor  
Supervisor



(Md. Shadat Ullah)  
Professor  
Co-supervisor



(Prof. M. Zahidul Haque)  
Chairman

Agricultural Examination &  
Information System



**Sher-e-Bangla Agricultural University**  
**Sher-e-Bangla Nagar, Dhaka-1207**

Ref: .....

Date: .....

**Certificate**

পবেষণা শিক্ষা সম্বন্ধে

This is to certify that thesis entitled "**Impact of Shakti Foundation's Micro-credit on Women Development**" 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 & Information System**, embodies the result of a piece of *bona fide* research work carried out by **Md. Abubacker Siddique**, Registration No. 01039 under my supervision and guidance. No part of the thesis has been submitted for any other degree or diploma.

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

Dated: .....  
Dhaka, Bangladesh

*M. Zahidul Haque*  
(M. Zahidul Haque)  
Professor, Supervisor

SHER-E-BANGLA AGRICULTURAL UNIVERSITY

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# LIST OF CONTENTS

CHAPTER	TITLE	PAGE NO.
	ACKNOWLEDGEMENT	iv
	LIST OF CONTENTS	v
	LIST OF TABLES	x
	LIST OF FIGURES	xii
	LIST OF APPENDICES	xiii
	LIST OF ABBREVIATIONS	xiv
	ABSTRACT	xv
<b>CHAPTER 1:</b>	<b>INTRODUCTION</b>	<b>1- 10</b>
1.1	General background	1
1.2	Statement of the problem	3
1.3	Objectives of the study	5
1.4	Justification of the study	5
1.5	Assumptions and limitations of the study	7
1.5.1	Assumptions of the study	7
1.5.2	Limitations of the study	7
1.6	Definition of important terms	8
<b>CHAPTER 2:</b>	<b>REVIEW OF LITERATURE</b>	<b>11- 20</b>
2.1	General review of impact of micro-credit	11
2.1.1	Recent loan disbursement situation of Bangladesh	15
2.2	Relationship of selected profiles of the beneficiaries with the impact of micro-credit on women's development	16
2.2.1	Age and impact of micro-credit	17
2.2.2	Education and impact of micro-credit	17
2.2.3	Family size and impact of micro-credit	17
2.2.4	Farm size and impact of micro-credit	17
2.2.5	Credit received and impact of micro-credit	18
2.2.6	Cosmopolitaness and poverty alleviation	18
2.2.7	Duration of involvement with Shakti Foundation's micro-credit program	19

## Contents (Cont'd)

2.2.8	Attitude towards Shakti Foundation's micro-credit program and poverty alleviation	19
2.3	Conceptual framework of the study	20
<b>CHAPTER 3:</b>	<b>METHODOLOGY</b>	<b>21- 36</b>
3.1.1	Local and population	21
3.1.2	Sampling procedure	24
3.1.3	Instruments for collection of data	24
3.1.4	Data collection	24
3.1.5	Data processing, and analysis	25
3.1.6	Hypothesis of the study	26
3.2	Measurement of variables	26
3.2.1	Measurement of independent variables	26
3.2.1.1	Age	26
3.2.1.2	Education	27
3.2.1.3	Family size	27
3.2.1.4	Farm size	27
3.2.1.5	Credit received	27
3.2.1.6	Cosmopolitaness	27
3.2.1.7	Duration of involvement with Shakti Foundation micro-credit program	29
3.2.1.8	Attitude towards Shakti Foundation's micro-credit	29
3.3	Measurement of dependent variables	30
3.3.1	Change in income	30
3.3.2	Change in food consumption	31
3.3.3	Change in housing unit	31
3.3.4	Change in toilet condition	32
3.3.5	Change in drinking water source	33
3.3.6	Change in family asset	33
3.3.7	Change in decision-making	34
3.4	Measurement of score of 'impact of Shakti oundation micro-credit program	35

4.1	Selected characteristics of the Shakti Foundation women beneficiaries	37
4.1.1	Age	37
4.1.2	Education	39
4.1.3	Family size	39
4.1.4	Fan-n size	39
4.1.5	Credit received	40
4.1.6	Cosmopolitaness	41
4.1.7	Duration of involvement with Shakti Foundation micro-credit program	41
4.1.8	Attitude towards Shakti Foundation micro-credit Program	41
4.2	The extent of change in some dimensions	42
4.2.1	Change in income	42
4.2.2	Change in food consumption	43
4.2.3	Change in housing unit	45
4.2.4	Change in toilet condition	47
4.2.5	Change in drinking water source	47
4.2.6	Change in family asset	48
4.2.7	Change in decision-making ability	48
4.3	Overall impact of Shakti Foundation, micro-credit program	49
4.4	Relationship between the respondents' selected characteristics and the impact of Shakti Foundation's micro-credit program	50
4.4.1	Relationship between age of the respondents and the impact of Shakti Foundation's micro-credit program	51
4.4.2	Relationship between education of the respondents and the impact of Shakti Foundation's micro-credit program	53
4.4.3	Relationship between family size of the respondents and the impact of Shakti Foundation's micro-credit program	54



## Contents (Cont'd)

4.4.4	Relationship between farm size of the respondents and the impact of Shakti Foundation micro-credit program	55
4.4.5	Relationship between credit received of the respondents and the impact of Shakti Foundation's micro-credit program.	56
4.4.6	Relationship between cosmopolitaness of the respondents and the impact of Shakti Foundation micro-credit program	57
4.4.7.	Relationship between duration of involvement with impact of Shakti Foundation's micro-credit program	58
4.4.8	Relationship between attitude of the respondents towards Shakti Foundation's micro-credit program and the impact of micro-credit programme.	59
4.5	Problem faced by the Shakti Foundation women beneficiaries in receiving and utilizing micro credit	60
4.5.1	Credit is not available in the time of need	61
4.5.2	Insufficient amount of credit as per demand	61
4.5.3	Pay back period starts early	61
4.5.4	High rate of interest	62
4.5.5	The misuse of credit for repayment of former loan	62
4.5.6	The misuse of credit for another activities	62
<b>CHAPTER 5:</b>	<b>SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS</b>	<b>63-72</b>
5.1	Selected characteristics (independent variables) of the respondents	63
5.1.1	Age	63
5.1.2	Education	63
5.1.3	Family size	63



## Contents (Cont'd)

5.1.4	Farm size	64
5.1.5	Credit received	64
5.1.6	Cosmopolitanness	64
5.1.7	Duration of involvement with Shakti Foundation micro-credit program	64
5.1.8	Attitude towards Shakti Foundation micro-credit Program	65
5.2	Selected characteristics (dependent variable) of the respondents	65
5.2.1	Change in income	65
5.2.2	Change in food consumption	65
5.2.3	Change in housing unit	66
5.2.4	Change in toilet condition	66
5.2.5	Change in source in drinking water	67
5.2.6	Change in family asset	67
5.2.7	Change in decision-making ability	68
5.3	Impact of Shakti Foundation's micro-credit program	68
5.4	Summary of hypothesis testing	68
5.5	Relationship between the respondents selected characteristics and the impact of Shakti Foundation's micro-credit program	69
5.6	Problem faced by the Shakti Foundation women beneficiaries in receiving and utilizing the micro- credit	69
5.7	Conclusions	69
5.7	Recommendations	71
5.7.1	Recommendations for policy implication	71
5.7.2	Recommendations for further study	72

## BIBLIOGRAPHY

73-76



## List of Tables

Table	Title	Page No.
2.1	NGOs' disbursement of micro-credit showing the amount of credit disbursement program of various organizations (June'2002)	15
2.2	Disbursement of micro-credit by GOs and NGOs	16
3.1	Distribution of population and sample of the rural women beneficiaries in the villages Joydebpur paurashava under Gazipur District.	21
3.2	The scoring of Cosmopolitaness	28
3.3	Attitude scoring of the respondents	29
3.4	Energy content of some food items	31
3.5	The scoring of housing unit	32
3.6	Scoring of toilet condition	32
3.7	Scoring of drinking water source	33
3.8	Scoring of family asset	34
3.9	Scoring of change in decision-making ability	35
3.10	Categorizations of dimension	36
4.1	A summary statement showing categories and salient features of the selected characteristics of the Shakti Foundation's women beneficiaries	38
4.2	Salient features on the impact of Shakti Foundation's micro-credit program	43
4.3.1	Salient features on the impact of Shakti Foundation's micro-credit program	44
4.3.2	Distribution of the respondents according to their calorie intake	44
4.4	A summary statement showing categories and salient features of some dimensions	46
4.5	Salient features on the impact of Shakti Foundation's micro-credit Program	49

## Contents (Cont'd)

4.6	Number and percentage distribution of the respondents according to their impact	49
4.7	Co-efficient of correlation showing relationship between the respondents' selected characteristics and the impact of Shakti Foundation micro- credit program	51
4.8	Major problems encountered by the respondents in connection with Shakti Foundation's micro-credit program	61

## LIST OF FIGURES

Figure	Title	Page No.
2.1	The A Simple conceptual framework for the study	20
3.1	A map of Gazipur District showing Joydebpur paurashava (Gazipur Sadar thana).	22
3.2	A map of Joydebpur Paurashava (Gazipur Sadar thana) under Gazipur District	23



## LIST OF APPENDICES

APPENDIX NO.	TITLE	PAGE NO.
A	An English version of the interview schedule	i - xi
B	Correlation matrix showing inter-correlations among all of the variables	xii

## ABBREVIATION AND GLOSSARY

ABBREVIATION	FULL WORD
ADB	= Asian Development Bank
AGP	= Adarsha Gram Project
ASA	= Association for Social Advancement
BBS	= Bangladesh Bureau of Statistics
BRAC	= Bangladesh Rural Advancement Committee
CARE	= Co-operative for American Relief Everywhere
et. Al.	= All Others
FAO	= Food and Agricultural Organization
GO	= Government Organization
GOB	= Government of Bangladesh
IFAD	= International Fund for Agriculture Development
INFS	= Institute of Food and Nutrition and Food Science
K. Cal.	= Kilo Calorie
MBSS	= Mohila Bittahin Samabay Samity
NGO	= Non-government Organization
No.	= Number
PDBF	= Palli Daridra Bimochan Foundation
RDRS	= Rangpur Dinajpur Rural Service
Th.	= Thousand
Tk.	= Taka
TMSS	= Thengamara Mohila Sabuj Sangha
UNDP	= United Nations Development Program
US\$	= United States Dollar
P.	= Page



# **IMPACT OF SHAKTI FOUNDATION'S MICRO-CREDIT ON WOMEN DEVELOPMENT**

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## **ABSTRACT**

The focus of the study was to determine the impact of Shakti Foundation's micro-credit program measured by computing change in income, change in food consumption, change in housing unit, change in toilet condition, change in drinking water source, change in family asset and change in decision-making ability of the women beneficiaries after their involvement with Shakti Foundation's micro-credit program. Attempts were also made to determine and describe some of the selected characteristics of the women beneficiaries and their relationships with the impact of Shakti Foundation's micro-credit program. The income, food consumption family asset increased significantly after involvement with Shakti Foundation. The average yearly income of the respondent's households increased to Tk. 35.47 Thousand. from Tk 29.19 thousands. The average per capita daily calorie intake increased to 2641.05 K.Cal. from 2357.39 K.Cal. Twenty three (23) per cent of the beneficiaries were found to live below under poverty line (food consumption up to 1805 K. Cal.), but figure became of 9 per cent 'after involvement' with Shakti Foundation's micro-credit program. Sixty three (63) per cent of the beneficiaries had kasha ghar with straw roof type housing before involvement but the figure reduced to 29 after involvement. Forty eight (48) per cent of the respondents used to go to open places for toilet purpose 'before involvement' but 'after involvement' this figure turned to 21. Thirty one (31) per cent respondent's families had own tube well for drinking water 'before involvement' but 'after involvement' with Shakti Foundation's micro-credit program 61 per cent beneficiaries' families used their own tube well for drinking water. Fifty five (55) per cent beneficiaries were found to fall under the category of low asset possession 'before involvement' and that figure has decreased to 22 'after involvement' with Shakti Foundation's micro-credit program. Fifty four respondents fell into medium impact category where 27% and 19% of the respondents were found to be in low impact and high impact category respectively. Farm size, credit received, duration of involvement with Shakti Foundation's micro-credit program characteristics were found to have significant relationship at 1% level of significance education and attitude was significant relationship at 5% level of significance with the impact of Shakti Foundation's micro-credit program. Credit is not available in the time of need ranked first as a problem faced by the beneficiaries.

## CHAPTER 1

### INTRODUCTION



#### 1.1 General Background

It is evident that no society in the world provided or provides women equal status with men (Giriappa, 1988). By social customs, Bangladeshi women are dominated by men in all spheres of their lives. In her work on poverty in Bangladesh Lovell (1991) stated that women are particularly affected by poverty. Poor women in rural areas have the least power. Traditionally women in Bangladeshi villages have few rights, little choice about the courses of their lives and almost no suitable opportunities to change their situations. Most of them have little or no access to positions of influence, as most of them are illiterate.

Women in Bangladesh are disadvantaged in comparison to men even though they constitute almost half of our population. In Bangladesh culture family activities are classified into two such as (a) economic activities performed by men and (b) household activities including home economics performed by women. Family education, child care, health care, food, nutrition, homestead gardening, back-yard poultry farming, cattle and goat rearing etc. are included in household and home economic activities. Traditionally women's activities are not measured in terms of money as like as economic activities of men. Women work from dawn to dusk. It is regrettable that their contributions are never included in the GNP (Gross National Product). In fact, women forces are not unemployed in the family, the problem is that they belong to the family but in most of the situations their contributions remain unacknowledged.

All rural families are in economic hardship. They cannot provide two square meals and education to their children. That is, cash income by men is insufficient to run a family properly. In this situation if women's homestead gardening, back-yard

poultry farming, cow and goat rearing could be made commercial by giving them financial assistance then rural families could have a chance to be well off. Bangladesh is predominantly is a rural and agrarian country having a population of more than 140 million. Bangladesh is faced with the problem of poverty, which manifests itself in landless, unemployment, illiteracy, malnutrition and vulnerability to frequent natural disaster. Considering the importance of these problems, not only government organizations but also NGOs have given top most priority to poverty alleviation as well as rural developmental program.

To fight poverty NGOs in Bangladesh have taken micro-credit as a medium of poverty alleviation. During mid-seventies, NGOs began their works with relief and charity aims and they were devoted to developing integrated community development programs and activities such as agriculture, livestock, health and family planning etc.

By the late seventies, most of the NGOs had given up the community level program and got involved in new approach known as 'target group' approach. This new approach emphasized on the cases of social groups, such as, landless and handicapped persons, slum dwellers, various categories of urban and rural population etc. It was possible for NGOs to play their ambitious role in developing sustainable delivery systems with effective participation and greater employment of the poor including women in the poverty alleviation program.

Against this background, Shakti Foundation along with other NGOs such as Grameen Bank, BRAC, PROSHIKA, ASA, World Vision, 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. Shakti Foundation is a specialized financial institution in Bangladesh which was established by government order in 1983 to provide credit to the rural poor for improving their economic condition. Shakti Foundation is different from the agricultural development bank and commercial bank located in urban and rural



areas. Shakti Foundation provides credit to the poorest of the poor in rural Bangladesh without any collateral. At Shakti Foundation, credit is a cost-effective weapon to fight poverty and it serves as a catalyst in the overall development of socio-economic conditions of the poor who have been kept outside the banking orbit on the ground that they are poor and hence not bankable. Humaira Islam, Phd; the founder of 'Shakti Foundation' and its Managing Director, reasoned that if financial resources can be made available to the poor people on terms and conditions that are appropriate and reasonable, "these millions of small people with their millions of small pursuits can add up to create the biggest development wonder." The poor are not unproductive at all. In truth, they are the more productive segment of the population. Access to credit is an important mechanism for the poor to improve and protect their food security and living of standards. In the long term, credit can enable the poor women to be able to be in the swim and can invest in productive sectors, adopt new technologies and farming methods to increase their production.

But no research work has been found that determined the impact of Shakti Foundation micro-credit. Keeping the fact in mind the present researcher felt necessity to conduct a research to find out the impact of Shakti Foundation's micro-credit towards uplifting the socio-economic condition of rural women beneficiaries.

## **1.2 Statement of the Problem**

Shakti Foundation is an NGO that mostly deals with landless people and the disadvantaged class of the society who is forced to live in exploited condition in the rural and urban society. They are the target group of Shakti Foundation. Many activities like vegetable cultivation, poultry rearing, cattle rearing, fish cultivation, rice business, cow rearing, cloth business, small and cottage business etc are being conducted by the Shakti Foundation for uplifting the socio-economic condition of the rural poor women. International Fund for Agricultural Development (IFAD) recognizes that poor women have limited access to credit not only because of

being poor, but also because of several of the constraints are gender-specific (Mohiuddin, 1991). Some projects of MAD have discovered that women's risk of failure and indebtedness would be reduced more by directing credit towards enterprises with small financial investment, short gestation period and the local market demand (Musharraf, 1991). However, credit is rarely available to the poor at reasonable rates of interest. Commercial banks are already failed to give 'the opportunity of getting and utilizing of loans' to the poor for three main reasons. Firstly, these banks need collateral that the poor find difficult to provide. Secondly, their procedure for filling in application forms and completing other formalities for obtaining loans are too cumbersome for the illiterate poor people. Thirdly, they prefer handling large amount loans rather than the petty loans suitable for the poor (Hossain, 1988).

The purpose of the study was to evaluate the "**Impact of Shakti Foundation's micro-credit on women development**". The study aimed to find out the answers to the following questions:

1. What are the personal characteristics of the rural poor women involved with Shakti Foundation's micro-credit program?
2. What contributions to the target groups are made by Shakti Foundation in relation to income, food consumption, housing unit etc.?
3. What are the relationships between the selected characteristics of the rural women beneficiaries and impact of Shakti Foundation's micro-credit program?
4. What are the problems that are faced by the rural women beneficiaries in receiving and utilizing the micro-credit?

In consideration of the above facts stated, the researcher undertook a piece of study entitled "**Impact of Shakti Foundation's micro-credit on women development**"

### 1.3 Specific Objectives of the study

The main theme of the study was to evaluate the impact of Shakti Foundation's micro-credit on women development. This is why; the following objectives were formulated in order to give proper direction to the study:

1. To determine and describe the selected characteristics of rural women beneficiaries of Shakti Foundation's micro-credit program. These characteristics are age, education, family size, farm size, credit received, cosmopolitaness, duration of the involvement with Shakti Foundation's micro-credit program and attitude towards Shakti Foundation's micro-credit program
2. To find out the Impact of Shakti Foundation's micro-credit on women development regarding their
  - change in income
  - change in food consumption
  - change in housing unit
  - change in toilet condition
  - change in drinking water source
  - change in family asset
  - change in decision-making ability
3. To find out the relationships between the selected characteristics of Shakti Foundations women beneficiaries with the impact of Shakti Foundation's micro-credit program
4. To identify the problems faced by the Shakti Foundation women beneficiaries in receiving and utilizing the micro-credit



### 1.4 Justification of the Study

Increased productivity, income, consumption and participation of the beneficiaries in socio-economic 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 since the independence of Bangladesh. The NGOs were welcome in Bangladesh to improve the socio-economic condition of the poorest sections of the society. As they do not have sufficient employment opportunities and income earning sources to maintain their livelihood, they are vulnerable class of the society and through their involvement with NGO activities, they are expected to uplift their personal, social and economic dimensions by increasing their access to and control over resources.

Shakti Foundation plays a very important role for alleviating poverty in rural and urban areas and it is a successful model for uplifting the socio-economic condition of the rural and the urban women, Shakti Foundation mainly provides credit in various agricultural and rural development programs and continues to remain a great source of hope for a new and better life for its women beneficiaries and their families. In June, 2009, it had 300000 borrowers, 100 percent of whom were women. With 218 branches, Shakti Foundation provides services in 3584 villages.

Access to credit is an important mechanism for the poor women to improve socio-economic condition and their standard of living. Most of the NGOs are working to improve the socio-economic condition. Shakti Foundation works at the grass root level for the poverty alleviation and employment generation.

So, there needs to conduct study to see and realize the performance of poverty alleviation programs arranged by Shakti Foundation. The researcher intended to take an attempt to know how the rural women beneficiaries could uplift their socio-economic condition being in the vicinity of Shakti Foundation's micro-credit program. To know why and how different changes in varied aspects like change in income, change in food consumption, change in housing unit, change in family asset etc. are taken place- might be an aspect of the rationality of this study. The findings of this study also might be expected to be useful to the researchers, planners and policy makers, extension workers and beneficiaries of Shakti Foundation and similar NGOs and to other organizations and personnel.

## **1.5 Assumptions and limitations of the study**

### **1.5.1 Assumptions of the study**

An assumption is the supposition that an apparent fact or principal is true in the light of the available evidence (Carter, 1945). The researcher cherished the following assumptions in mind while undertaking the study:

- i. The respondents were capable of furnishing proper responses to the questions contained in the interview schedule.
- ii. The responses provided by the respondents were valid and reliable.
- iii. Information furnished by the beneficiaries included in the sample was the representative of the whole population of the study area.
- iv. The researcher who personally collected data was well adjusted by himself to the social environment of the study area.
- v. The data collected from the respondents were free from interviewer bias.
- vi. The selected characteristics of the respondents and the 'Impact of Shakti Foundation's micro-credit program' of this study were normally and independently distributed with their respective means and standard deviation.

### **1.5.2 Limitations of the study**

Considering, the time, money and other resources available to the researcher, the following limitations were taken into consideration.

- i. The study was confined to one branch of Joydabpur sadar thana under Gazipur District.
- ii. Characteristics of the rural women were many and varied, but only eight characteristics were selected for investigation in the study.
- iii. In a peasant dependent economy like Bangladesh where women are mostly illiterate, it is very difficult to get accurate information with respect to their activities on production, income and the like.
- iv. There were many landless rural women in the study area, but only the rural women involved with Shakti Foundation's micro-credit holders were considered for this study.

- v. The women always remain very busy with household works and often they were not encouraged to provide household information without consulting their husbands or guardians. So, efforts were made to incorporate that information which was within their easy reach.
- vi. For information about the study, the researcher had to depend on data as furnished by the selected rural women beneficiaries during data collection.
- vii. The researcher was a male and the respondents were females. Some initial difficulties were faced in interviewing the female respondents due to cultural barriers. However, this gender problem was subsequently overcome by creating proper rapport with the beneficiaries in association with Shakti Foundation staff.

Findings of the study will be particularly applicable to the Shakti Foundation women beneficiaries of Joydabpur sadar thana under Gazipur District. However, the findings may also have relevance to other areas of same physical, socio-economic and cultural conditions in Bangladesh where similar activities are going on. Thus, the findings are expected to be useful to the researchers, planners and policy makers, extension workers and beneficiaries of Shakti Foundation and similar NGOs and other organizations and personnel.

### **1.6 Definition of important terms**

For clarity of understanding, certain frequently used terms are defined and interpreted below:

#### **Micro-credit**

The word micro-credit did not exist before the seventies. Now it has become a well-known among the development practitioners. In the process, the word has been imputed to mean everything to everybody. No one now gets shocked if somebody uses the term micro-credit to mean agricultural credit, or rural credit, or cooperative credit, or consumer credit, credit from the savings and loan

associations, or from credit unions or from money lenders. Moreover, the system that provides small credit without collateral in group-based socio-economic development approach to the poor for creating self-employment with a view to alleviating, poverty is called micro-credit.

### **Impact**

Impact is a term that referred to sustained structural changes that have lasting effect.

### **Impact of micro-credit**

The term referred to sustained desirable changes due to involvement in Shakti Foundation's micro-credit program as perceived by the involved beneficiaries. As the study was concerned with beneficiaries' involvement with selected activities, the impact was conceptualized as the after-effect of those selected activities in terms of extent of desirable changes occurred in seven dimensions.

### **Change**

It refers to the improvement or deterioration of the respondents in various aspects of Shakti Foundation's women beneficiaries.

### **Problem**

Problem means any difficult situation which requires some action to minimize the gap between 'what ought to be' and 'what is'.

### **Women beneficiaries**

Shakti Foundation beneficiaries are those who get benefit from Shakti Foundation's micro-credit program directly. Poor rural women involved in different activities under Shakti Foundation's micro-credit program may be termed as women beneficiaries. Women beneficiaries are also termed as respondents.

**Rural women**

Rural women refer to the women who live in rural areas, aged in mostly between 18 to 50 years and engaged in Shakti Foundation's activities.

**Education**

It is defined as the development of desirable knowledge, skill and attitude in an individual through the experience of reading, writing and other related activities.

**Family size**

It refers to the number of individuals in the participating beneficiary's family. In a joint family, the number of family member was higher than that of single family.

**Cosmopolitaness**

The orientation of an individual external to her own social environment.

**Attitude towards Shakti Foundation's micro-credit program**

An attitude may be defined as pre-disposition to act towards an object in a certain manner. It is an enduring psychological system consisting of three interacting components that may be classified as:

The cognitive component– the beliefs about the objects.

The affective component – the evaluation of objects and

The pre-disposition or behavioral component–the pre-disposition to take action with respect to the object.



## CHAPTER 2

### REVIEW OF LITERATURE

This chapter deals with a brief review of previous research studies relating to the present study and to formulate and construct a framework that will be fitting for accurate understanding of the research. Studies pertaining to the socio-economic development of beneficiaries or people participating in any NGO or GO programme are limited in number. So, related literature representing this study is not readily available.

The researcher has tried his best to collect needful information through searching relevant studies. Studies about impact of micro-credit towards poverty alleviation of beneficiaries were very few in number. The researcher tried to review literatures related to general review of impact of micro-credit and relationship of selected profiles of the beneficiaries with the impact of micro-credit towards uplifting their social status. Finally the researcher drawn a concept framework of the study presented in this chapter.

#### **2.1 General review of impact of micro-credit**

Begum (1994) conducted a study on impact of RDRS activities on the socio-economic development of women member in Sadar thana of Kurigram district and found the involvement of the households with RDRS has increased income, employment, basic needs situation and social awareness and status of the women. The income of the households under RDRS project sole of crops, vegetables, fruits, poultry and dairy products increased by 122% and non agricultural activities increased by 22% after their involvement with RDRS.

Nazu (1994) Conducted a study on impact of Grameen Bank Activities on the Socio Economic Development of Rural Women: A study in Rangpur District and noticed that the average income per family was Tk. 14337 which increased to Tk. 20442 indicating a 43% overall increase in income.

Khan (1996) found in his study that family planning acceptance raised by 25% after forming the GB groups. All members become aware of health and sanitation issues. Ninety five percent members developed their latrines and 97% used tube well water for every purpose. Ninety seven percent of the members developed household farming.

Gosh (1997) found that income from the vegetables; poultry and dairy products increased by 164% and overall labor absorption from non-agricultural source increased 74% after their involvement with homestead farming and income generating activities Proshika.

Khandker (1998) based on extensive survey data from Bangladesh observed that micro-credit programme were an effective policy instrument for reducing poverty among poor people to become self-employed. Micro-credit programme we found to be particularly important for Bangladeshi women, many of whom are restricted by social custom from seeking wage employment. For all the three of the micro-credit programme studied the impact on household consumption was twice as great when the borrowers were women. The three projects studied were: the Grameen Bank, the Bangladesh Rural Advancement Committee (BRAC) and RDRS.

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 not to depend on donor assistance.

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

Hossain (1998) indicated that there was a positive impact of agricultural program of Grameen Bank on the loaners. The change of loaners was higher after joining Grameen Bank program than before. The overall change in income was 50 percent and the change employment was 33 percent over the study period.

Zebunnesa (1998) designed a study to look into the impact of selected BRAC activities on women. The analysis revealed that participation of the households to BRAC program contributed significantly to socio-economic upliftment of the households in general and increased participation of women in economic activities and households' decision making in particulars.

Murshed *et al.* (1999) conducted a research on the Bangladesh Rural Advancement Committee (BRAC), to see how far it has been able to implement poverty alleviation and empowerment of the poor, particularly the rural women. They observed that through its multi-faceted programmes, enterprise development, health care, non-formal education for girl children and human rights and legal education, BRAC has been able to bring significant improvement to the lives of the poor and the disadvantaged women of rural Bangladesh.

Khan (1999) carried out a study on micro-credit programme in Bangladesh, with special emphasis on underprivileged rural women excellent repayment performance of women borrowers. It also tried to explore the effects of wage employment on gender relations. Women wage earners were found to value paid work more than they valued credit. The study thus concluded that more employment opportunities should be created for women as these would help to promote economic and social empowerment including gender and human development.

Khan (2001) points out the credit and saving is a very effective tool of poverty alleviation. The essence of credit programme in Bangladesh is the sole contribution of NGOs like Grameen Bank, BRAC, Proshika, Karitas etc. By the mid-nineties the credit programme turned as a pragmatic way. An increasing trend of credit programme by mainstream NGOs has almost abandoned all other programme except credit. Khan also says special credit activities of government agencies are yet to reach the majority of the rural poor. By taking the advantage of rural infrastructure few big NGOs disbursed 91 percent of that credit in the country. He also argues that another very important input in the poverty alleviation is micro-credit.

Ali (2001) said the attempt to rank the relative impact of various anti-poverty policy instruments yields the following results. Development of human capital has the largest impact on poverty, followed by investments in physical infrastructures such as road and electricity. The role of new HYV technology comes next in importance. While the existing studies show positive income effects of micro-credit, the elasticity is typically low, possibly reflective of the low productivity that characterizes most of the activities financed by it.

Ali (2001) stated that expansion of credit for the poor should be seen in the broader context of infrastructure development. Such a package (along with rural and human development) will not only enhance the return to micro-credit schemes and contribute to its viability but also accelerate the rate of poverty reduction.

Pallavi-chavan and Chavan (2002) stated that non-government 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 programme and institutions in several developing countries, and compares them with state-led credit-based poverty alleviation programme and institute in India. It is also revealed that micro-credit programmes have been able to bring about improvement in the beneficiaries income.

Mazumder (2003) stated that after taking loan respondents of all age group could increase their level of income. After taking loan the credit clients educational status were increased, large loan amount receiving client contribute maximum level of income, although it was not at a significant level. All farm size group respondents could increase their low level of income. By taking loan large family gave maximum amount of low and medium level of income than other types of family and other levels of income.

**Table 2.1 NGOs' disbursement of micro-credit showing the amount of credit disbursement program of various organizations (June'2002)**

Name of the Organization	No. of Outstanding Borrowers	Disbursement Amount (Tk. in million)	Outstanding Amount (Tk. in million)
PKSF Partner Organizations' Borrowers funded by PKSF	3569565	67066.22	
PKSF Partner Organizations' Borrowers not funded by PKSF	4000979	90584.00	11912.45
NGO-MFIs not Partner Organizations of PKSF	1118931	29689.03	13880.68
Grameen Bank	2367641	161411.20	3503.925
BRDB	634500	26500.48	12218.7
Department of Youth Development	352956	4713.27	2148.20
Palli Daridra Bimochon Foundation	276923	9158.18	274.47
BARD	41494	734.33	1164.84
Department of Social Services	49452	N.A	167.88
Bangladesh Small and Cottage Industries Corporation	46002	N.A	139.71
Manpower, Employment & Training Bureau	1912	N.A	359.09
Jatiyo Mohila Sangstha	3052	N.A	131.04
Janata Bank	129920	16240.40	27.50
Rupali Bank Limited	1519	16.77	991.364
Bangladesh Krishi Bank (BKB)	418797	8346.00	9.09
Agrani Bank	516241	19188.40	3113.10
Rajshahi Krishi Unnoyan Bank	11615	N.A	5528.52
			468.20
<b>Total</b>	<b>13541499</b>	<b>433648.26</b>	<b>56038.75</b>

Sources : PKSF Statistics, CDF Statistics

Name of the Organization	No. of Borrowers	Disbursement Amount (Tk. In crore)	Outstanding Amount (Tk. in crore)
Shakti Foundation	300,000	270.66	160.35

Sources : Shakti Foundation, June-2009

### 2.1.1 Recent loan disbursement situation of Bangladesh:

GOs & NGOs have been disbursing credit to the hardcore vulnerable people for the betterment of living standard.

**Table 2.2 Disbursement of micro-credit by GOs and NGOs**

<b>Loan sources</b>	<b>Loan disbursed (percentage)</b>
NGOs	38.47
Grameen Bank	34.90
Banking Institution	17.86
Government departments	8.77

*Source: The Daily Ittefaq, 5 July, 2006*

Shakti Foundation is regarded as the pioneer of the introduction of micro-credit in the country. From the very beginning up to June 2009, the total amount of disbursed loan is Tk.270.66 crone among its beneficiaries. The repayment per cent is 99.12. Shakti Foundation has been working throughout the Bangladesh through 218 branches in 3584 villages among 300000 beneficiaries of which all beneficiaries are women (Source- Shakti Foundation, June, 2009).

Chossudovsky (1997) argued that population groups in individual countries with per capita income in excess of US \$1 a day are arbitrarily identified as 'non-poor'. He further argued that income and social inequalities between and within nations have been increasing, whereas the World Bank through the manipulation of income statistics shows that the poor are a minority group in developing countries. The World Bank estimates that 33 per cent of third world population is poor and 18 per cent is extremely poor.

## **2.2 Relationship of selected profiles of the beneficiaries with the impact of micro-credit on women's development**

Eight selected profiles of the beneficiaries involved in Shakti Foundation's micro-credit were selected as independent variables of this study. The researcher made utmost effort to search out studies dealing the relationships of each of the selected profiles of the beneficiaries with the impact of participation in micro-credit program and found that only a few such of research were done. Some of these are presented below.

### **2.2.1 Age and impact of micro-credit**

Zakaria (2000) observed a negative trend of relationship between age of the respondent and their credit utilization and repayment behavior.

Ali (2003) found that there was positive and significant relationship between age of the respondents and their change in income and in housing environment but non-significant relationship was found between age and their change in food consumption.

### **2.2.2 Education and impact of micro-credit**

Zakaria (2000) stated that there was no significant relationship between education of the respondents and impact of micro-credit as perceived by them.

Ali (2003) found that there was positive significant relationship between education of the respondents and their change in income, food consumption and housing environment.

### **2.2.3 Family size and impact of micro-credit**

Zakaria (2000) stated that family size of the beneficiaries had no significant relationship with impact of micro-credit.

Rashid (2001) found that family size of the BRAC rural women had no significant relationship with income of the households to participate in BRAC activities.

Ali (2003) found that the relationship between family size of the respondents and their change in income, change in food consumption and change in housing environment was non-significant.

### **2.2.4 Farm size and impact of micro-credit**

Perkins (1985) conducted a study during a program centered on ASA training center at Norsingdi, involving visits to land less groups and women's program in

the villages in near by upazilas. The report recommended that a association should benefit the land less, take steps to developed the quality and skill, encourage land less group members to moves into local government as elected representatives, facilitate access to banks, hospitals, schools and government services and encourage self reliance without foreign aid.

Sarker (2002) observed a positive significant relationship between farm size of the RDRS beneficiaries and their change in food consumption in Integrated Aquaculture Development Project, RDRS.

### **2.2.5 Credit received and impact of micro-credit**

Islam (2001) mentioned that credit received had negatively significant relationship with change in food habit of the respondents.

Sarker (2002) stated that women with more credit had more income than those with less credit. Credits received by some of the members were high because two or more persons Joined the group from the same family in order to receive more credit. They invested more credit in their self employment opportunities and got more return from those. So, their income has changed significantly.

Ali (2003) stated that ninety-one percent of the respondents were small to medium credit recipient. Credit received of the respondents showed a positively significant relationship with their change in income and housing environment. Credit received had a great influence for socio-economic development of the beneficiaries but it was not helpful in case of food consumption. As there was an existence of small to medium credit received by higher proportion of the respondents, there was a scope to increase impact of micro-credit towards poverty alleviation by increasing credit recipient.

### **2.2.6 Cosmopolitaness and impact of micro-credit**

Arshaduzzaman (2006) observed no significant relationship between cosmopolitaness and impact of micro-credit towards uplifting the socio-economic



condition of rural women.

### **2.2.7 Duration of involvement and impact of micro-credit**

Arshaduzzaman (2006) observed no significant relationship between duration of involvement with micro-credit program and impact of micro-credit towards uplifting the socio-economic condition of rural women.

### **2.2.8 Attitude towards micro-credit program and impact of micro-credit**

Arshaduzzaman (2006) observed significant relationship between attitude towards micro-credit program and impact of micro-credit towards uplifting the socio-economic condition of rural women

### 2.3 Conceptual framework of the study

In scientific research, selection and measurement of variables constitutes an important task. The hypothesis of a research while constructed properly contains at least two important elements i.e. a dependent variable and an independent variable. A dependent variable is that factor which appears, disappears or varies as the researcher induces, removes or varies the independent variables (Townsend, 1953). An independent variable is that factor which is manipulated by the researcher in his attempt to ascertain its relationships to an observed phenomenon. A simple conceptual framework for the study is shown below:

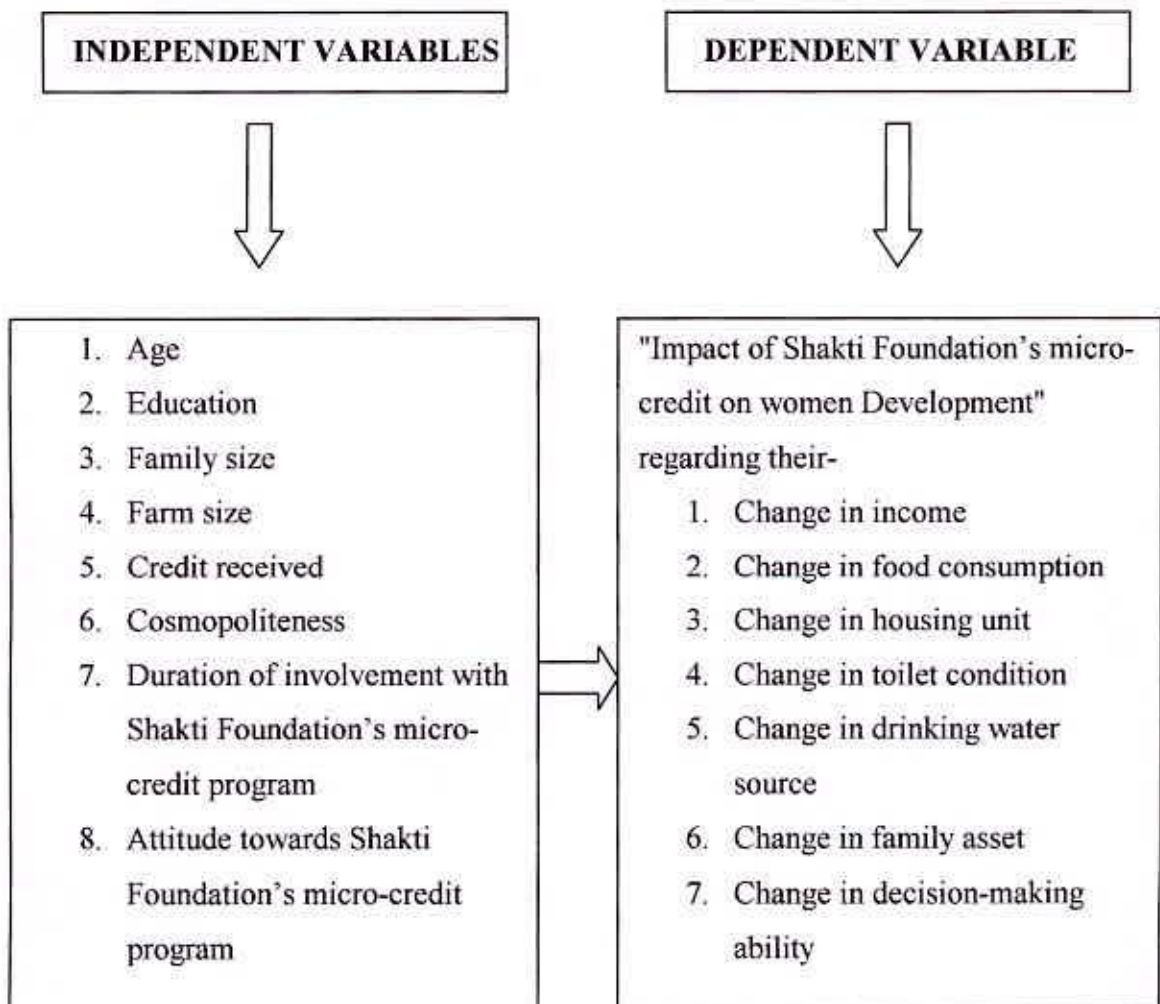


Figure 2.1 A Simple Conceptual Framework of The Study.

## CHAPTER 3

### METHODOLOGY

In any scientific research methodology plays an important role. To perform a research work systematically, careful consideration is a must. It should be such that it would enable the researcher to collect valid and reliable information to arrive at correct decisions. The methods and procedures followed in conducting this study have been described in this chapter.

#### 3.1.1 Locale and population

This study was conducted at Joydebpur sadar thana under Gazipur District where Shakti Foundation was operating extensively. Six villages were selected as the study area because Shakti Foundation activities were more concentrated in those villages in comparison to others. There were 661 women beneficiaries in those villages that constituted the population for this study. These beneficiaries were from 20 randomly selected centers spread over the said six villages. For clarity of understanding, one map of Gazipur District and one map of Joydebpur sadar thana showing the study areas have been presented in figure 3.1 and figure 3.2 respectively.

**Table 3.1 Distribution of population and sample of the rural women beneficiaries in the villages Joydebpur paurashova (Gazipur sadar thana) under Gazipur District.**

Name of the union	Name of the villages	Total number Of Beneficiaries	Number of beneficiaries interviewed
Joydabpur Paurashova (Gazipur sadar thana)	Chayabithi	125	20
	Bilashpur	118	18
	Purbo chandona	109	16
	Kalabagan	102	15
	Chotodaura	107	16
	Joydebpur bazar	100	15
<b>Total</b>		<b>661</b>	<b>100</b>



Figure: 3.1 A map of Gazipur District showing Joydebpur paurashava (Gazipur Sadar thana).

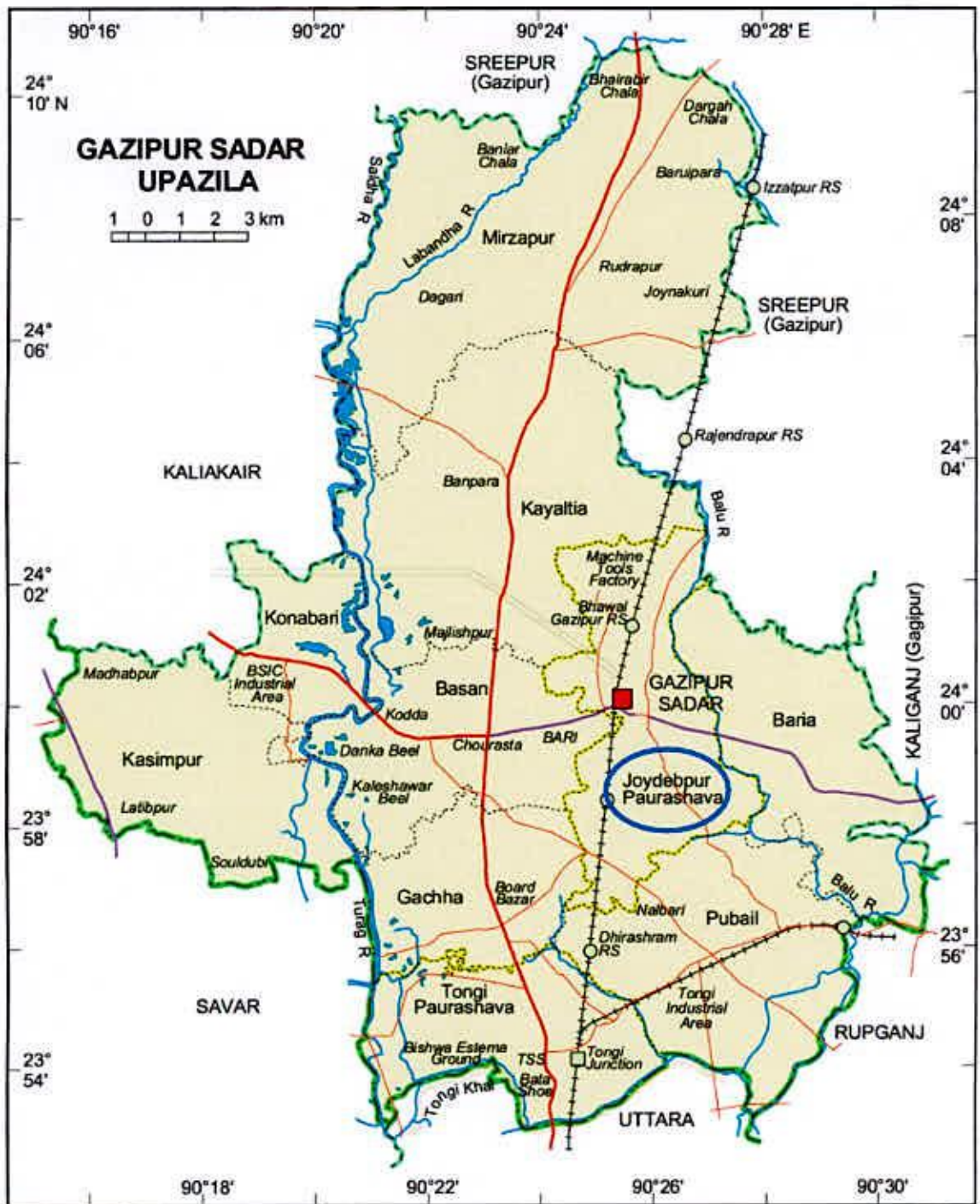


Figure: 3.2 A map of Joydebpur Paurashava (Gazipur Sadar thana) under Gazipur District.

### **3.1.2 Sampling procedure**

An updated list of all the women beneficiaries of Shakti Foundation's micro-credit program of the selected union was collected with the help of local Shakti Foundation officials. The total number of union under Joydebpur sadar thana was 8 and the researcher selected one large union. Data for this study were collected from a sample rather than the whole population. Out of 661 beneficiaries a sample of 100 beneficiaries were selected by systematic random sampling technique using a table of random numbers by taking 15% from each of six villages. A reserve list of 10 beneficiaries was also prepared for covering the positions case of the absence of the selected respondents during interview. The distribution of the population and the sample size are presented in table 3.1

### **3.1.3 Instrument for data collection**

In order to collect valid and reliable information from the Shakti Foundation women beneficiaries, an interview schedule (questionnaire) was carefully designed keeping in view the objectives in mind. Simple and direct questions and different scales were used to obtain information. Direct questions were included to collect information about age, education family size etc. Scales were used to measure the cosmopolitaness, attitude towards Shakti Foundation's micro-credit program etc. Open form questions were designed to obtain information relating to qualitative variable, which was finally measured by ranking, score.

An English version of the interview schedule has been presented in appendix A. The interview schedule was pre-tested with 10 sample respondents from the study area during April 2009. Necessary corrections, changes and modifications were made in the interview schedule on the basis of the pre-testing information. The modified and corrected interview schedule was then printed in the form of final copy.

### **3.1.4 Data collection**

The researcher himself collected data through personal interview with the individual respondent. An introductory visit to the respondents' house was made in

112

support of Shakti Foundation field workers when the aims and objectives of the study were explained to most of the sample respondents. This helped the researcher to have a friendly orientation to the group members. Before going to the respondents for interview, advanced information was taken with the help of branch manager and Shakti Foundation field supervisors. Brief information regarding the nature and purpose of the study was given to the respondents before actual interview. The researcher also established rapport with the respondents. Usually, the respondents kept records of annual or daily accounts of their data and researcher had to rely on those data and memory of the respondents as well. Questions were asked systematically and explanations were made whenever it was felt necessary. The information was checked in order to minimize errors. Some data were recorded in local unit. These were subsequently converted into appropriate standard units. The respondents were interviewed at their leisure time so that they could give accurate information in a cool mind. The investigator faced no serious problems. Excellent co-operation was obtained from all of the respondents. Other group members, Shakti Foundation workers and local leaders also rendered co-operation during the period of data collection. The data collection took near about 30 days from 1<sup>st</sup> April to 30<sup>th</sup> April, 2009.

### 3.1.5 Data processing and statistical analysis

37552

All the collected data were checked and cross-checked before transplanting to the master table sheets. The data were coded, compiled, tabulated, and analyzed to accomplish the specific objectives of the study. Qualitative data were converted into quantitative form by means of suitable scoring technique whenever applicable. Impact of Shakti Foundation's micro-credit on women development was examined by drawing 'before' and 'after' comparison. Data were presented mostly in the tabular form, because it is simple in calculation, widely-used and easy to understand. Various statistical measures like number, percentage distribution, range, mean, standard deviation, etc were calculated for describing the selected characteristics of the respondents and the impact of Shakti Foundation's micro-credit program. To find out the relationships between the

selected characteristics of the respondents with their impact of Shakti Foundation's micro-credit program, correlation co-efficient was used. One and five per cent level of probability was used as the basis for rejection / acceptance of any null hypothesis.

### **3.1.6 Hypothesis of the study**

The following research hypotheses were put forward to test the relationships between different characteristics considered. Each of eight selected characteristics (age, education, family size, farm size, credit received, cosmopolitanness, duration of involvement with Shakti Foundation's micro-credit program, attitude towards Shakti Foundation's micro-credit program) of the beneficiaries is related to impact of Shakti Foundation's micro-credit program 'after' involvement with it.

However, for statistical advantage, each of the above research hypotheses was converted into null form which states that 'there is no relationships between the selected eight characteristics (age, education, family size, farm size, credit received, cosmopolitanness, duration of involvement with Shakti Foundation's micro-credit program and attitude towards Shakti Foundation's micro-credit program) of the beneficiaries with the impact of micro-credit.

## **3.2 Measurement of variables**

### **3.2.1 Measurement of independent variables**

In this study, eight selected characteristics (independent variables) of the women beneficiaries were selected. These were age, education, family size, farm size, credit received, cosmopolitanness, duration of involvement with Shakti Foundation's micro-credit program and attitude towards Shakti Foundation's micro-credit program. The measuring procedures of the variables are presented below:

#### **3.2.1.1 Age**

Age of a respondent was measured based on time from her birth to the time of interview. A score of 1 was assigned for each year of her age.



### **3.2.1.2 Education**

The education was measured on the basis of completed years of schooling by a respondent in the educational institutions. A score of 1 was given for each completed year of schooling. A respondent who did not know how to read and write was given the score of zero. A score of .5 was given to a respondent who only could sign her name.

### **3.2.1.3 Family size**

Family size was measured by computing total number of members in the family. A family normally consisted of the head of household, wife, unmarried sons and other dependent relations who jointly live and eat together during interview. A score of 1 was assigned to each member of the family.

### **3.2.1.4 Farm size**

The farm size of a respondent was measured based on total area of land on which the family carried out farming operations. The farm size of a respondent was calculated by using the following formula and was expressed in terms of hectares.

$$FS = A1 + A2 + 1/2 (A3+A4) + A5 + A6$$

Where,

FS = Farm size

A1 = Homestead area

A2 = Cultivated area owned by a respondent

A3 = Land given to others on Borga

A4 = Land taken from others on Borga

A5 = Land taken from others on lease

A6 = Pond and others

### **3.2.1.5 Credit received**

It refers to the amount of money received by a respondent as loan from any sources. It was expressed in Tk. The total credit was calculated by adding all the split credit together. Thus the amount was taken for credit received.

### **3.2.1.6 Cosmopolitaness**

The term cosmopolitaness was used to refer the orientation of an individual external to her own social system. The cosmopolitaness score was computed for

each respondent to determine the degree of her cosmopolitanism on the basis of her visits to each type of place. Then all the scores were added together to obtain the total cosmopolitanism score for a respondent. The cosmopolitanism score is as follows:

**Table 3.2 The scoring of cosmopolitanism**

Place of visit	Weighting system
1. Visit to market/relatives'/friends'/ familiar home outside her own village per week.	0 = not even once a week 1 = once a week 2 = 2-3 times a week 3 = 4-5 times a week 4 = 6 or more times a week
2. Visit to Union Parisad Office per month	0 = not even once a month 1 = once a month 2 = 2-3 times a month 3 = 4-5 times a month 4 = 6 or more times a month
3. Visit to Own Upazila Sadar per three months	0 = not even once per three months 1 = once per three months 2 = 2-3 times per three months 3 = 4-5 times per three months 4 = 6 or more times per three months
4. Visit to other Upazila Sadar per three months	0 not even once per three months 1 once per three months 2 2-3 times per three months 3 4-5 times per three months 4 6 or more times per three months
5. Visit to Own District Sadar per six months	0 not even once per six months 1 once per six months 2 2-3 times per six months 3 4-5 times per six months 4 6 or more times per year
6. Visit to Other District Sadar per year	0 not even once per year 1 = once per year 2 = 2-3 times per year 3 = 4-5 times per year 4 = 6 or more times per year
7. Visit to Divisional Headquarter per year	0 = not even once per year 1 = once per year 2 = 2-3 times per year 3 = 4-5 times per year 4 = 6 or more times per year
8. Visit to Capital City per year	0 = not even once per year 1 = once per year 2 = 2-3 3 times per year 3 = 4-5 times per year 4 = 6 or more times per year

The probable cosmopolitanism score of a respondent could range 0 to 32 where 0 indicated no cosmopolitanism and 32 indicated high cosmopolitanism.

### **3.2.1.7 Duration of involvement with Shakti Foundation's micro-credit program**

It was measured considering the period of time of involvement of the respondents with Shakti Foundation's micro-credit program to the time of interview. It was calculated in terms of years on the basis of the respondent's responses and as verified from Shakti Foundation office.

### **3.2.1.8 Attitude towards Shakti Foundation's micro-credit program**

Attitude of a respondent refers to her feelings, beliefs and action tendencies towards the Shakti Foundation's micro-credit program. For measuring the attitude of respondents towards Shakti Foundation's micro-credit program a number of eight items (four positive and four negative) related to the objectives of the study were presented before the respondents. These items were called statements. The positive and the negative statements were arranged randomly in the interview schedule so that the respondent's real attitude could be reflected. A three-point scale was used to measure the attitude of the respondents towards Shakti Foundation's micro-credit program. A respondent was asked to express her opinion by choosing one suitable option from three alternatives namely 'agree', 'no opinion' and 'disagree'. Scores corresponding to these three options were given in the following manner.

**Table 3.3 Attitude scoring of the respondents**

<b>Options</b>	<b>Score assigned</b>	
	<b>For Positive statement</b>	<b>For Negative statement</b>
Agree	2	0
No opinion	1	1
Disagree	0	2

A respondents' attitude score was computed by summarizing scores of all 8 items. Hence, the attitude score of a respondent could range from 0 to 16, where 0 indicated low favorable attitude and 16 indicated high favorable attitude towards Shakti Foundation's micro-credit program.

### **3.3 Measurement of dependent variable**

In this study, the dependent variable was the 'Impact of Shakti Foundation's micro-credit women development'. This dependent variable was measured with the association of seven dimensions. These seven dimensions were i) change in income, ii) change in food consumption, iii) change in housing, unit, iv) change in toilet condition v) change in drinking water source vi) change in family asset vii) change in decision-making ability. In each case, two situations namely 'before' and 'after' situation i.e. situation 'before involvement' with Shakti Foundation's micro-credit program and situation 'after involvement' with Shakti Foundation's micro-credit program were considered. The difference between two situations was determined for each case stated. How the difference was measured is stated below:

#### **3.3.1 Change in income**

A beneficiary's family income was measured in thousand Tk. On the basis of her and other family members' total yearly income from agriculture and other sources like fisheries, livestock, poultry, business, labor, cottage industry etc. The method of ascertaining income from agriculture involves two phases. Firstly, the yields of crops were noted. Secondly, all the yields were converted into cash income. Price of each agricultural item was determined based on average of maximum and minimum price given by businessmen and other five men who were informed of the prices of the agricultural commodities. Incomes from other sources (e.g. wage, service, business) by other family members were also estimated. The total income in Tk. was converted into family income score. A score of one was arranged for each one thousand Tk. The change in income was determined by subtracting the income score of 'before involvement' from 'after involvement' income score.

### 3.3.2 Change in food consumption

It refers to the improvement or deterioration of respondents in respect of her amount of food consumption 'after involvement' with Shakti Foundation's micro-credit program. In this study, eight items were considered to determine the food consumption behavior. The methods of determining food consumption involved three phases. Firstly, consumption of rice, wheat, vegetables, pulse, fish, milk, meat and egg was determined by the amount of food consumed per day by a respondent. Secondly, the daily consumption of food items per person was calculated and was expressed in gram. Finally, the amount of items was converted into energy on the basis of their energy content value shown in table 3.4. Thus, the total energy was obtained by adding the energy from all the items. The change in food consumption was determined by subtracting 'before involvement' food consumption figure from 'after involvement' food consumption figure.

**Table 3.4 Energy content of some food items**

Food items (100 gm)	Energy (K. Cal)
Rice	364
Wheat	341
Vegetables	53.75
Pulse	338
Fish	89
Meat	127
Milk	61
Egg	158

*Source: FAO, 1997*

### 3.3.3 Change in housing unit

It refers to the number of housing unit of the beneficiaries both 'before' and 'after' involvement with Shakti Foundation's micro-credit program. There were four types of housing in the study areas e.g. no house, kacha ghar with straw roof, bamboo-made kacha ghar and kacha ghar with tin roof. For determining the type of housing unit, each respondent was asked to indicate the nature of housing unit

of 'before' and 'after' involvement with Shakti Foundation. A tick mark was given against her response against those four responses. The change in housing unit was measured on the basis of housing unit score of the respondents between the 'before' and 'after' involvement with Shakti Foundation's micro-credit program. Weights were assigned as follows:

**Table 3.5 The scoring of housing unit**

<b>Types of dwelling</b>	<b>Score assigned</b>
No house at all	0
Kacha ghar with straw roof	1
Bamboo-made Kacha ghar	2
Kacha ghar with tin roof	3

The range of housing unit score could be 0 to 3, where 0 indicated very low housing unit condition and 3 indicated very high housing unit condition.

### **3.3.4 Change in toilet condition**

It refers to the condition of toilet of the respondents both 'before' and 'after' involvement with Shakti Foundation's micro-credit program. There were four types of toilet facilities found in the study area e.g. open place or bush, kacha toilet and half- sanitary toilet and sanitary toilet. For determining the type of toilet facilities, each respondent was asked to indicate the nature of toilet facilities. A tick mark was given against her response against those three responses. The change in toilet condition was measured on the basis of toilet condition score of the respondents between 'before' and 'after' involvement with Shakti Foundation program.

**Table 3.6 Scoring of toilet condition**

<b>Types of toilet</b>	<b>Score assigned</b>
Open place or bush	0
Kacha toilet	1
Half-sanitary toilet	2
Sanitary toilet	3

The range of toilet condition score could be 0 to 3 where 0 indicated very low toilet condition and 3 indicated very high toilet condition.

### **3.3.5 Change in drinking water source**

It refers to the condition of drinking water source of the beneficiaries both 'before' and 'after' involvement with Shakti Foundation's micro-credit program. For determining the drinking water source of the respondents households, there were three types of drinking water sources namely, pond / kua / river, others tube and own tube well. Each respondent was asked to indicate the type of drinking water source. A tick mark was drinking given for her response against those three responses. Change in drinking water source was measured on the basis of drinking water source score of the respondents 'before' and 'after' involvement with Shakti Foundation's micro-credit program. Weights assigned to the responses were determined as follows:

**Table 3.7 Scoring of drinking water source**

<b>Type of drinking water source</b>	<b>Score assigned</b>
Pond/ kua /river	0
Others' tube well	1
Own tube well	2

The drinking water source score ranged from 0 to 2, where 0 indicated very low drinking water source and 2 indicated very high drinking water source.

### **3.3.6 Change in family asset**

It refers to the condition of family asset of the respondents both 'before' and 'after' involvement with Shakti Foundation's micro-credit program. In this study, 23 items were included to determine the asset possession of the respondents. Each respondent was asked to indicate her possession against 23 items. Unit score was assigned based on price value of the asset. All the specific items of possession were converted into family asset score of the respondents. The change in family asset was measured on the basis of family asset score of the respondents by

comparing the score of 'before' and 'after' involvement with Shakti Foundation's micro-credit program. Score of each asset possession was determined on the basis of average price as follows:

**Table 3.8 Scoring of family asset**

Sl. No	Items of assets	Unit score	No. of unit	Total score
1	Khat	3		
2	Choki	2		
3.	Chair	2		
4.	Bench	2		
5.	Table	2		
6.	Showcase	4		
7.	Wooden almirah	4		
8.	Alna	2		
9.	Radio	3		
10.	Mobile	4		
11.	TelevisionV	5		
12.	Wrist watch	2		
13.	Wall cock	2		
14.	Fan	3		
15.	Bi-cycle	5		
16.	Rickshaw	5		
17.	Van	5		
18.	Torch	2		
19.	Sewing machine	5		
20.	Cow	3		
21.	Goat	2		
22.	Hen	1		
23.	Duck	1		

Thus, family asset score of a respondent was obtained by adding score for possession of all the items. The family asset score ranged from 1 to 69, where 1 indicated very low family asset possession and 69 indicated very high family asset possession.

### **3.3.7 Change in decision-making**

It refers to the condition of family related-decisions which are governed by the family members of the beneficiaries' household both 'before' and 'after' involvement with Shakti Foundation's micro-credit program. For determining the



decision-making ability of the respondents, fifteen (15) statements were placed before them. Each of the respondents was asked to put tick against those statements. Those statements were then given score. Thus, score for two situations was found. Change in decision-making ability was measured on the basis of decision-making ability score of the respondents of 'before' and 'after' involvement with Shakti Foundation's micro-credit program. Weights assigned to the responses were determined as follows:

**Table 3.9 Scoring of change in decision-making ability**

Items	Score assigned
Full decision	3
Partial decision	2
Only discussion with husband	1
No influence	0

Thus, decision-making score of a respondent was obtained by adding score for statements. The decision-making, scores ranged from 0 to 45 because the respondents were given 15 statements. Here 0 indicated no decision-making ability and 45 indicated very high decision-making ability.

### **3.4 Measurement of score of Impact of Shakti Foundation's micro-credit on women development**

The dependent variable was determined in the light of seven different dimensions stated before. Here, change scores are concerned. The unit of each dimension (in case of change score) differed from each other, as for example the unit of income difference score was in Tk. and the unit of food consumption difference score was in kilo calorie. So, to get a unit-free score by calculating change score for the purpose of measuring impact score, the researcher had to categorize the change scores and finally, had to rank following more or less similar category (four categories). Each dimension that is change score was categorized into four category first and then ranks of seven dimensions were added together to get a unit-free score for '**Impact of Shakti Foundation's micro-credit on women**

**development'**. For the convenience of calculation and description, the following model was assumed to be used for assessment of 'Impact of Shakti Foundation's micro-credit on women development.

$$Y = Y_1 + Y_2 + Y_3 + Y_4 + Y_5 + Y_6 + Y_7$$

Where, Y Score of 'Impact of Shakti Foundation's micro-credit on women development'

$Y_1$  = Income difference score

$Y_2$  = Food consumption difference score

$Y_3$  = Housing unit change score

$Y_4$  = Toilet condition change score

$Y_5$  = Drinking water source change score

$Y_6$  = Family asset change score

$Y_7$  = Decision-making ability change score



Each of these seven dimensions *i.e.* 'change score' was categorized into four categories first like the following table.

**Table 3.10 Categorizations of dimension**

<b>Dimension of impact of micro-credit</b>	<b>Categories</b>	<b>Score assigned</b>
Change in income (Tk).	No and negative difference	0
	Low difference	1
	Medium difference	2
	High difference	3

Then ranks of seven dimensions were added together to get a unit-free impact score. The together could range against the probable range of 0-21.

## CHAPTER 4

### FINDINGS AND DISCUSSION

The findings are presented in this chapter in four sections. In first section, eight selected characteristics of the Shakti Foundation women beneficiaries are discussed. In second section, the extent of change in income, food consumption, housing unit, toilet condition, drinking water source, family asset and decision-making ability of the beneficiaries are presented. The third section deals with the relationships between the respondents' selected characteristics and impact of Shakti Foundation's micro-credit program. Finally, the fourth section contained the problems in receiving and utilizing the credit as perceived by the Shakti Foundation's women beneficiaries.

#### **4.1. Selected characteristics of the Shakti Foundation's women beneficiaries**

This section describes the findings of eight selected characteristics. A brief summary of the measuring unit, categories and distribution with basic statistics are presented in table 4.1

##### **4.1.1 Age**

The age of the respondents ranged from 18 to 57 years with an average of 35.38 years and the standard deviation of 8.231. On the basis of age, respondents were classified into three categories as shown in table 4.1

The highest proportion i.e. 39 per cent of the respondents was of young category and 30 per cent of them belonged to the middle-aged category (table 4.1), 31 per cent of the respondents belonged to the category of above 41 years i.e. to old-aged category. The percentage of the respondents was almost near and they have potential and energy to uplift their socio-economic condition. If they were trained, motivated and guided properly, they would be able to fight against poverty. In the path of struggling poverty GO and NGOs can utilize this manpower to build a prosperous rural future.

**Table 4.1 A summary statement showing categories and salient features of the selected characteristics of the Shakti Foundation's women beneficiaries**

Selected characteristics	Measuring unit	Ranges		Categories	Respondents		Mean	Standard Deviation
		Possible Score	Observed score		No.	Percent		
Age	Year	-	18-57	Young ( up to 30)	39	39	35.36	8.231
				Middle-aged (31-40)	30	30		
				Old-aged (41 and above)	31	31		
Education	Year of Schooling	-	0.5-10	Can sign only ( 5)	41	41	3.675	3.195
				Primary level ( 51-5)	39	39		
				Secondary level (6-10)	20	20		
Family size	Number	-	3-10	Small family ( up to 4)	24	24	5.74	1.593
				Medium family (5-6)	47	47		
				Large family (7 and above)	29	29		
Farm size	Hectare	-	.019-1.0	Small farm( up to .300)	39	39	.371	.214
				Medium farm (.301- .700)	54	54		
				Large farm (.701 & above)	7	7		
Credit received	Thousand Tk.	-	7- 40	Small credit (up to 10.50)	14	14	17.58	7.706
				Medium credit (10.51- 20.50)	63	63		
				Large credit (20.51 & above)	23	23		
Cosmo politeness	Scale score	0-32	6-25	Low cosmopoliteness (up to 9 )	25	25	12.05	3.540
				Medium cosmopoliteness (10-15)	61	61		
				High cosmopoliteness (16 & above)	14	14		
Duration of Involve	Year	-	1-9	Low length duration (up to 4)	36	36	5.34	1.924
				Medium length duration (5-7)	46	46		
				Long length duration ( 8 & above)	18	18		
Attitude towards Shakti Foundation's Micro-credit	Scale score	0-16	0-16	Low favorable attitude (up to 7 )	9	9	4.42	3.248
				Medium favorable Medium attitude ( 8-10)	86	86		
				High favorable attitude (11& above)	5	5		

#### **4.1.2 Education**

The level of education of the respondents ranged from 0.5 to 10. The average being 3.675 and standard deviation was 3.195. Based on their academic qualification score, the respondents were classified into three categories as shown in table 4.1

Data presented in table 4.1 showed that 41 per cent of the respondents could sign their name only. Thirty-nine per cent (39%) respondents fill the category of primary level education and 20 per cent of them belonged to secondary level of education. Therefore, it could be generalized that about half of the respondents did never study in any formal school or academic institution. Such type of educational state might be due to landlessness, homelessness and poorness. In similar findings by Saha (2002) stated that 32.4 percent people were educated at signing their name only. From the above table, it could also be learnt that 41 per cent of the respondents were illiterate at signing their name only. At present national adult literacy rate is 65 per cent. The adult literacy rate in research area is lower than that of national level rate.

#### **4.1.3 Family size**

The family size of the respondents ranged from 3 to 10 with an average of 5.74 and with the standard deviation of 1.593. On the basis of their family size, the respondents were classified into three categories as shown in table 4.1

Data presented in table 4.1(p.48) revealed that the highest proportion i.e. 47 percent of the respondents fell under medium family category. Of them 45 per cent belonged to family and remaining 7 per cent were of large family size category. The average family size (4.63) of the respondents was lower than that of national average 4.8 (BBS, 2002).

#### **4.1.4 Farm size**

The farm size of the respondents ranged from 0.019 to 1.0 ha. with an average of

0.371 . and with the standard deviation of 0 .214. On the basis of their farm size, the respondents were classified into three categories as shown in table 4.1

Data presented in table 4.1 revealed that the highest proportion i.e. 54 per cent of the respondents had medium farm, 39 per cent had small farm and 7 per cent had large farm. Thus, almost all the respondents i.e. 93 per cent of the respondents fell under the possession of small and medium farm. According to Shakti Foundation policy, this credit program is only for the resource poor people not for the rich people, so major portion of the respondents were marginal farm holder.

Islam (2001) found more or less similar findings in a study and he stated that 2 per cent of the respondents were landless, 63 per cent were marginal, 32 per cent were small and 3 per cent were medium farm holders in AGP.

#### **4.1.5 Credit received**

Credit received score of the respondents ranged from Tk. 7 thousands to Tk 40 thousands with an average of 17.58 and the standard deviation of 7.706. On the basis of amount of credit received, the respondents were classified into three categories as shown in table 4.1

Analyses of data indicated that most of the respondents i.e. 63 per cent of the respondents were medium credit recipients and 14 per cent of them were small credit recipients and 23 per cent of the respondents were large credit recipients. According to Shakti Foundation policy amount of credit depends on savings, duration of involvement with Shakti Foundation- and loan repayment performance of the beneficiaries. It was found that the most of the respondents had medium savings and medium-length duration of involvement with Shakti Foundation. Therefore, majority (63 per cent) of the respondents were medium credit recipients. The standard deviation showed that the study group was highly heterogeneous in terms of credit received.

#### **4.1.6 Cosmopolitaness**

The observed cosmopolitaness scores of the respondents ranged from 6 to 25 against range possible range of to 0 - 32. The average cosmopolitaness score of the respondents was 12.05 and the standard deviation was 3.54. On the basis of their cosmopolitaness score, the respondents were classified into three categories as shown in table 4.1

It can be seen from the table 4.1 that the majority (61 percent) of the respondents had medium cosmopolitaness, 25 per cent had low cosmopolitaness and there were 14 beneficiaries who were of high cosmopolitaness category. This indicated that the study group was highly heterogeneous in term of cosmopolitaness. Various social and economic hardships of the respondents discouraged them going outside from their own localities.

#### **4.1.7 Duration of involvement with Shakti Foundation's micro-credit program**

Duration of involvement with Shakti Foundation score ranged from 1 to 9 years with an average of 5.34 and the standard deviation of 1.924. Based on their duration of involvement with Shakti Foundation the respondents were classified into three categories as shown in table 4.1

Data presented in table 4.1 revealed that 46 per cent of the respondents had medium-length duration of involvement with Shakti Foundation, 36 per cent had small length duration of involvement and 18 per cent had long-length duration of involvement with Shakti Foundation. Most of the respondents were illiterate, their expectation was not high and strict rule of repaying of loan discouraged them to continue for a longer period.

#### **4.1.8 Attitude towards Shakti Foundation's micro-credit program**

Attitude score of the respondents towards Shakti Foundation's micro-credit program ranged from 0 to 16 against the possible score of 0 to 16, with an average

of 4.42 and the standard deviation of 3.248. On the basis of their attitude towards Shakti Foundation's micro-credit program, the beneficiaries were classified into three categories as shown in table 4.1

Data furnished in table 4.1 revealed that 9 per cent of the respondents had low favorable attitude towards Shakti Foundation's micro-credit program, 86 per cent had medium favorable attitude and 5 per cent of the respondents had high favorable attitude towards Shakti Foundation's micro-credit program. Most of the respondents were content with Shakti Foundation's micro-credit program. Existence of favorable attitude among larger proportion of the Shakti Foundation women beneficiaries indicated a positive impact of Shakti Foundation's micro-credit program. The respondents gave their expression of satisfaction with the credit of Shakti Foundation saying that they got benefited by using the credit for various purposes of socio-economic development

#### **4.2 The extent of change in some dimensions**

Respondents' participation in micro-credit program of Shakti Foundation has been an important aspect in uplifting the socio-economic condition of the rural women beneficiaries. The socio-economic condition of the households can be assessed by comparing information about past and present situation on change in different dimensions.

##### **4.2.1 Change in income**

The findings indicated that the average yearly income of the respondents increased to Tk.35.47 thousand from Tk 29.19 Thousand after involvement with Shakti Foundation's micro-credit program .The average yearly income after their involvement with Shakti Foundation's micro-credit program was higher than that of 'before involvement'. The income difference of the respondents due to involvement with Shakti Foundation was measured. Distribution of the respondents according their income difference has been presented in table 4.2. The income difference of the respondents ranged from Tk. 3 Thousands to Tk.21



Thousands with an average of Tk.5.42 Thousands. and the standard deviation of 3.92. On the basis of their income difference the beneficiaries were classified into four categories as shown in table 4.2.

**Table 4.2 Salient features on the impact of Shakti Foundation's micro-credit program**

Dimension of impact of micro-credit	Categories	Respondents		Mean	Standard deviation
		No.	Per cent		
Change in income (Th. Tk).	No and negative income difference (-3 to 00 )	6	6	5.42	3.92
	Low income difference (0.01 to 7.00)	65	65		
	Medium income difference (7.01 to 14.00)	24	24		
	High income difference (14.01 to 21)	5	5		

The table 4.2 revealed that the highest proportion i.e. 65 percent of the respondents fell into the category of low-income difference, 24 per cent of the respondents fell under medium-income difference category. Only 5 per cent of the respondents belonged to the high-income difference category and 6 per cent of the respondents belonged to the low and negative income difference category. This fact indicated that the study group was highly heterogeneous in terms of income difference.

#### **4.2.2 Change in food consumption**

The findings indicated that the average per capita per day energy (caloric) intake of the respondent's households increased to 2641.05 K.Cal. from 2357.39 K.Cal after the involvement with Shakti Foundation's micro-credit program. The average K.Cal. intake 'after' involvement' with Shakti Foundation's micro-credit program was higher than that of 'before involvement'. The calorie intake difference of the respondent's households due to involvement with Shakti Foundation's micro-credit program was measured. Distribution of the respondents according to their calorie intake difference has been presented in table 4.3.1

**Table 4.3.1 Salient features on the impact of Shakti Foundation's micro-credit program**

Dimension of impact of micro-credit	Categories	Respondents		Mean	Standard deviation
		No.	Per cent		
Change in food consumption (K.Cal.)	No or negative calorie intake difference (-195 to 0)	14	14	193.27	199.57
	Low calorie intake difference (1 to-400)	63	63		
	Medium caloric intake difference (401 to 600)	16	16		
	High calorie intake difference ( 601 to 832)	7	7		

The calorie intake difference of the respondent's households ranged from -195 K.Cal to 832 K.Cal with an average of 193.27 K.Cal and with the standard deviation of 199.57. Based on calorie intake difference, the respondents were classified into four categories as shown in table 4.3.1. It is revealed from the table 4.3.1 that the highest proportion i.e. 63 per cent of the respondents belonged to low calorie intake difference, 16 per cent of the respondents belonged to medium calorie intake difference. Only 7 per cent of the respondents belonged to high calorie intake difference. 14 percent of the respondents belonged no and negative calorie intake difference.

**Table 4.3.2 Distribution of the respondents according to their calorie intake**

Categories	Before		After		Before Average (K.Cal.)	After Average (K.Cal)	Per cent change
	No	Per cent	No.	Per cent			
Below poverty line- ii (up to 1805 K.Cal.)	23	23	9	9	2357.39	2641.05	10.74
Below poverty line- i ( up to 2122 K.Cal)	38	38	33	33			
Upper poverty line (over 2122 K.Cal.)	49	49	58	58			

The average energy intakes by the respondents 'before involvement' with Shakti

Foundation was 2357.39K.Cal and 'after involvement' with Shakti Foundation it was found 2641.05 K.Cal. The above data indicated that on an average the respondents were in average poverty line in case of both 'before' and 'after' involvement. According to BBS (2002), national average per capita per day K .Cal intake of rural people is 2263 K.Cal, while of urban people it is 2150 KCal. and of Bangladeshi people it is 2240 K.Cal. The average K.Cal intake of the respondents was higher than that of the national level after their involvement with Shakti Foundation.

The above table (4.3.2) showed that the rate of calorie intake increased after being a member of the Shakti Foundation's micro-credit program. Most of the respondents were of middle-aged group, afterwards they became interested in creating self-employment by utilizing credit, and thus they increased their income and calorie intake.

#### **4.2.3 Change in housing unit**

The housing unit change score of the respondents ranged from -3 to Tk.8 with an average of Tk.1.65 and the standard deviation of 1.51. On the basis of their income difference, the beneficiaries were classified into four categories as shown in table 4.4

The findings of the types of housing, unit of the beneficiaries 'before' and 'after' involvement with Shakti Foundation's micro-credit program has been shown in table 4.4The information of table revealed that nobody was found to be homeless 'before' and 'after' involvement with Shakti Foundation's micro-credit program. Seventy per cent respondents had kacha ghar with straw roof and 21 per cent respondents had kacha ghar with tin roof 'before involvement' with Shakti Foundation's micro-credit program. After involvement with Shakti Foundation's micro-credit program, 29 per cent respondents now have kacha ghar with straw roof and 58 per cent of the respondents have kacha ghar with tin roof. 16 percent respondents had bamboo-made house 'before involvement' and the figure became 13 percent after involving with Shakti Foundation's micro-credit program. This indicated that the respondents' housing type and unit changed due to most of the

respondents were middle-aged and they were found to change their housing condition.

Islam (2001) in his study found almost similar findings. He found 96.88 per cent findings in case of no house at all, 100 per cent change in case of kacha ghar with straw roof in Adarsha Gram Project.

**Table 4.4 A summary statement showing categories and salient features of some dimensions**

Dimensions of	Categories	Number		Per centage	
		Before	After	Before	After
	<b>Type of housing unit</b>				
Change in housing unit	No house at all	0	0	0	0
	Kacha ghar with straw	63	29	63	29
	Bamboo-made kacha	16	13	16	13
	Kacha ghar with tin roof	21	58	21	58
	<b>Type of toilet</b>				
Change in toilet condition	Bushes or open place	48	21	48	21
	Kacha toilet	41	57	41	57
	Half-sanitary toilet	8	14	8	14
	Sanitary toilet	3	8	3	8
	<b>Type of water source</b>				
Change in source of drinking water	Water from river, pond or kua	14	0	14	0
	Tube well of other	55	39	55	39
	Tube well of own	31	61	31	61
	<b>Change in family asset</b>				
Change in Family asset (score)	Low asset possession ( up to	55	22	55	22
	Medium asset possession	41	63	41	63
	High asset possession (51 &	4	15	4	15

#### **4.2.4 Change in toilet condition**

The findings about toilet facilities of the respondents 'before' and 'after' involvement with Shakti Foundation's micro-credit program has been shown in table 4.4.

The table 4.4 revealed that a moderate change occurred between 'before' and 'after' type of toilet facilities. 48 per cent of the beneficiaries families had no particular place for discharging human wastes 'before involvement' with Shakti Foundation's micro-credit program. However, 'after involvement' with Shakti Foundation's micro-credit program 21 per cent beneficiaries' families go to bushes or other open places for toilet purpose. The above table showed that 41 per cent families used to kacha toilet before getting involved with Shakti Foundation. After involvement with Shakti Foundation 57 per cent beneficiaries' families were using kacha toilet. On the other hand, 14 per cent beneficiaries' families were using half-sanitary toilet while before involvement 8 per cent of the beneficiaries used to use half-sanitary toilet. 3 per cent beneficiaries had sanitary latrine before involvement but 8 per cent of them had sanitary latrine after their involvement. This fact indicated that the respondents' toilet facilities increased due to increase of their income after involvement with Shakti Foundation's micro-credit program. Toilet facilities have increased because most of the respondents were middle-aged, and they increased income to develop their socio-economic condition.

#### **4.2.5 Change in source of drinking water**

The findings of source of drinking water of the respondents 'before' and 'after' finding with Shakti Foundation's micro-credit program has been shown in table 4.4. Table 4.4 revealed that 55 per cent of the respondents' families depended on others tube well for drinking, water before being a member of Shakti Foundation's micro-credit program, On the other hand, after involvement with Shakti Foundation's micro-credit program 39 per cent beneficiaries' families now depend on others tube well for drinking water. Before involvement 31 per cent of the beneficiaries' families used to use own tube well for drinking water while after

involvement with Shakti Foundation's micro-credit program. Sixty one (61) per cent beneficiaries' families were using their own tube well for drinking water. This fact indicated that the type of sources of drinking water changed on account of contribution of micro-credit provided by Shakti Foundation.

Islam (2001) found in his study more or less similar findings in Adarsha Gram Project. After settlement nobody at present use river/pond for drinking, water source while before involvement with the project 36.19 per cent used river/pond as drinking water source, 30.48 per cent of the respondent's use others tube well for drinking water source while before involvement it was 63.81 per cent.

#### **4.2.6 Change in family asset**

The findings of family asset score of the respondents' 'before' and 'after' involvement with Shakti Foundation's micro-credit program has been shown in table 4.4 Table 4.4 revealed that before involvement with Shakti Foundation's micro-credit program 55 per cent beneficiaries fell under the category of low asset possession and that number has decreased to 22 after involvement with Shakti Foundation. Forty one (41) per cent beneficiaries' families fell under the category of medium asset possession 'before involvement' and 'after involvement' it reached at 63 per cent and 15 per cent beneficiaries' families were found to have high asset possession 'after involvement' with Shakti Foundation's micro-credit program while it was 4 per cent before their involvement.

Islam (2001) stated that non-land household asset possession had increased due to contribution of Adarsha Gram Project towards the path of poverty alleviation effort.

#### **4.2.7 Change in decision-making ability**

The decision-making change score of the respondents ranged from 0 to 7 with an average of 0.91 and the standard deviation of 1.39. On the basis of their decision-making ability change score, the beneficiaries were classified into four categories as shown in table 4.5

**Table 4.5 Salient features on the impact of Shakti Foundation's micro-credit Program**

Dimension of impact of micro-credit	Categories	Respondents		Mean	Standard deviation
		No.	Per cent		
Change in decision-making ability	No or negative change ( 0)	51	51	.91	1.39
	Low change ( 1 )	37	37		
	Medium change ( 2)	9	9		
	High change (3)	3	3		

It is revealed from the table that most of the respondents (51%) fell under the category of no or negative change, thirty seven per cent of them was of low change category. Nine per cent of the respondents belonged to the medium change category and only 3% of the respondents fell under high change category.

#### **4.3 Overall impact of Shakti Foundation's micro-credit program**

The impact score of the respondents ranged from 2 to 20 against the possible range of 0 to 21 with an average of 10.14 and the standard deviation of 4.73. On the basis of their impact score, the beneficiaries were classified into three categories as shown in table 4.6

**Table 4.6 Number and percentage distribution of the respondents according to their impact**

Impact of Shakti Foundation micro-credit Program	Categories	Respondents		Mean	Standar
		No.	Per cent		
	Low impact (2 to 7)	27	27	10.14	4.73
	Medium impact ( 8 to 14)	54	54		
	High impact ( > 14)	19	19		

It is revealed from the table that 27% of the respondents fell under the category of low impact, 54% per cent of them were of medium impact. Nineteen per cent of the respondents belonged to the high impact category.

#### **4.4 Relationship between the respondents' selected characteristics and the impact of Shakti Foundation's micro-credit program**

This section deals with the relationships between the eight selected characteristics of the respondents with the impact of micro-credit of Shakti Foundation. Eight characteristics of the respondents were age, education, family size, farm size, credit received, cosmopolitaness, duration of the involvement with Shakti Foundation's micro-credit program and attitude towards Shakti Foundation's micro-credit program. Pearson's Product Moment Co-efficient of Correlation was used to explore the relationship between eight selected characteristics of the respondents with the impact of Shakti Foundation's micro-credit program. Five per cent level of significance was used as the basis for acceptance or rejection of the hypothesis. The computed values of correlation coefficient were compared with the relevant tabulated values in order to determine if the relationships between the respondents' selected characteristics and the impact of Shakti Foundation's micro-credit program were significant. The summary of the results of correlation analysis is presented in table 4.7



**Table 4.7 Co-efficient of correlation showing relationship between the respondents' selected characteristics and the impact of Shakti Foundation micro- credit program**

Respondents' selected characteristics(in dependent variable)	Dependent Variable	Co-efficient of correlation (r)
Age	Impact of Shakti Foundation micro-credit on women development	-.150 NS
Education		.246(*)
Family size		.155 NS
Farm size		.319(**)
Credit received		.282(**)
Cosmopolitaness		.163 NS
Duration of involvement with Shakti Foundation's micro-credit program		.265(**)
Attitude towards Shakti Foundation micro-credit program		.233(*)

NS = Not Significant

\* = Significant at 0.05 level of probability

\*\* = Significant at 0.01 level of probability

Tabulated value of r at 5% level of probability at 98 df = 0.194

Tabulated value of r at 1% level of probability at 98 df = 0.254

#### **4.4.1 Relationship between age of the respondents and the impact of Shakti Foundation's micro-credit program**

The correlation co-efficient between age of the respondents and the impact of Shakti Foundation's micro-credit program towards uplifting the socio-economic condition of rural women beneficiaries was measured by testing the following null hypothesis 'there was no relationship between age of the respondents and the impact of Shakti Foundation's micro-credit program'. The calculated value of correlation co-efficient (1) between these two concerned variables was found to be

-0.150 as shown in table 4.7 Based on the observed r-value, the following inferences were made regarding the relationship between these variables.

- ✓ There existed a negative trend between these two concerned variables. i.e. the relationship showed a tendency in the negative direction between these two concerned variables.
- ✓ The computed value of 'r' was found to be smaller than that of tabulated value with 98 degrees of freedom at 0.05 level of probability.
- ✓ The null hypothesis could not be rejected.
- ✓ The correlation co-efficient between two concerned variables i.e. age and impact of Shakti Foundation's micro-credit program has no significant relation, that is, a negative significant relationship was found between these two variables.

Based on the above findings, the researcher concluded that age of the rural women beneficiaries had no significant relationship with the impact of Shakti Foundation's micro-credit program.

Age of the respondents is one of the most important factors which has influence in changing income. The older respondents were found to be more effective in earning more money than the younger respondents. The aged respondents were more capable of utilizing loans because they were more judicious and responsible. They were experienced enough in mobilizing money than younger ones. As the aged ones were guardians and heads of the families, they were more concerned for the welfare of their families; therefore, they attempted to earn more for the sake of their development.

Islam (2001) found similar relationship between age of the respondents and the impact of micro-credit.

#### **4.4.2 Relationship between education of the respondents and the impact of Shakti Foundation's micro-credit program**

The correlation co-efficient between education of the respondents and the impact of Shakti Foundation's micro-credit program towards uplifting the socio-economic condition of the rural women beneficiaries was measured by testing the null hypothesis, 'there was no relationship between education of the respondents and the impact of Shakti Foundation's micro-credit program'. The calculated value of correlation co-efficient ( $r$ ) between these two concerned variables was found to be 0.246 as shown in table 4.7 Based on the observed  $r$ -value, the following inferences were made regarding the relationship between these variables.

- ✓ There existed a positive trend between these two concerned variables. i.e. the relationship showed a tendency in the positive direction between these two concerned variables.
- ✓ The computed value of  $r$  was found to be greater than that of tabulated value with 98 degrees of freedom at 0.05 level of probability.
- ✓ The null hypothesis was rejected
- ✓ The correlation co-efficient between these two concerned variables i.e. education and impact of Shakti Foundation's micro-credit program was significant.

Based on the above findings, the researcher concluded that the education of the rural women beneficiaries had a positive and significant relationship with the impact of Shakti Foundation's micro-credit program.

The above findings indicated that education has been the most important attribute and variable for any individual. The respondents who were literate were found to be a bit conscious of selecting areas of scope for investing the credit and thereby they became able to cause development in their daily life. An educated individual sees many more things than others, develops positive outlook, knows what to do, why to do. They are more conscious of health status. Hence, educated respondents

consume necessary food items and were interested to improve the housing environment.

#### **4.4.3 Relationship between family size of the respondents and the impact of Shakti Foundation's micro-credit program**

The correlation co-efficient between family size of the respondents and the impact of Shakti Foundation's micro-credit program towards uplifting the socio-economic condition of the rural women beneficiaries was measured by testing the following null hypothesis 'there was no relationship between family size of the respondents and the impact of Shakti Foundation's micro-credit program'. The calculated value of correlation co-efficient ( $r$ ) between these two concerned variables was found to be 0.155 as shown in table 4.7. Based on the observed  $r$ -value, the following inferences were made regarding the relationship between these variables.

- ✓ There existed positive trend between these concerned variables. i.e. the relationship showed a tendency in the positive direction between these concerned variables.
- ✓ The computed value was found to be smaller than tabulated value with 98 degrees of freedom at 0.05 level of probability.
- ✓ The null hypothesis could not be rejected.
- ✓ The correlation co-efficient between the concerned variables i.e. family size and impact of Shakti Foundation's micro-credit program was not significant.

Based on the above findings, the researcher concluded that the family size of the rural women had no significant relationship with the impact of Shakti Foundation's micro-credit program. It meant that the impact increased insignificantly as the family size increased.

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

#### **4.4.4 Relationship between farm size of the respondents and the impact of Shakti Foundation's micro-credit program**

The correlation co-efficient between farm size of the respondents and the impact of Shakti Foundation's micro-credit program towards uplifting the socio-economic condition of the rural women beneficiaries was measured by testing the following null hypothesis 'there was no relationship between the farm size of the respondents and the impact of Shakti Foundation's micro-credit program'. The calculated value of correlation co-efficient ( $r$ ) between these two concerned variables was found to be 0.319 as shown in table 4.7. Based on the observed  $r$ -value, the following inferences were made regarding the relationship between these variables.

- ✓ A positive trend was observed between these two variables.
- ✓ The computed value of  $r$  was found to be greater than that of tabulated value with 98 degrees of freedom at 0.01 level of probability.
- ✓ The null hypothesis was rejected.
- ✓ The correlation co-efficient between these two concerned variables i.e. farm size and impact of Shakti Foundation's micro-credit program was significant.

on the above findings, the researcher concluded that the farm size of the rural women beneficiaries had significant relationship with the impact of Shakti Foundation's micro-credit program. It meant that the impact increased as the farm size increased.

The size of the farm of the respondents was the important factor for bringing the changes in income of the beneficiaries. Higher the farm size was, higher the possibility of high income was and it was due to the elaborate chances of using the credit in farming practices, in particular. The above findings indicated that farm size is one of the vital factors for higher annual income. Respondents having large farm size could take various income generating activities for increasing their income.

#### **4.4.5 Relationship between credit received of the respondents and the impact of Shakti Foundation's micro-credit program**

The correlation co-efficient between credit received of the respondents and the impact of Shakti Foundation's micro-credit program towards uplifting the socio-economic condition of the rural women was measured by testing the following null hypothesis 'there was no relationship between the credit received of the respondents and the impact of Shakti Foundation's micro-credit program'. The calculated value of correlation co-efficient ( $r$ ) between the concerned variables was found to be 0.282 as shown in table 4.7. Based on the observed  $r$ -value, the following inferences were made regarding the relationship between these variables.

- ✓ A positive trend of relationship was observed between these two concerned variables.
- ✓ The computed value of  $r$  was found to be larger than tabulated value with 98 degrees of freedom at 0.01 level of probability.
- ✓ The null hypothesis i.e. 'there was no relationship between credit received of the respondents and the impact of Shakti Foundation's micro-credit program' was rejected.
- ✓ The correlation co-efficient between these concerned variables was significant at 0.01 level of probability.

Based on the above findings, the researcher concluded that credit received had influence in upgrading the socio-economic condition of the rural women beneficiaries. It also indicated that women with more credit were found to earn more income than those with less credit.



#### **4.4.6 Relationship between cosmopolitanism of the respondents and the impact of Shakti Foundation's micro-credit program**

The correlation co-efficient between cosmopolitanism of the respondents and the impact of Shakti Foundation's micro-credit program towards uplifting the socio-economic condition of the rural women beneficiaries was measured by testing the following null hypothesis 'there was no relationship between the cosmopolitanism of the respondents and the impact of Shakti Foundation's micro-credit program'. The calculated value of correlation co-efficient ( $r$ ) between these concerned variables was found to be 0.163 as shown in table 4.7. Based on the observed  $r$ -value, the following inferences were made regarding the relationship between these variables.

- ✓ A positive trend of relationship was observed between these two concerned variables.
- ✓ The computed value of  $r$  was found to be smaller than that of tabulated value with 98 degrees of freedom at 0.05 level of probability.
- ✓ The null hypothesis could not be rejected.
- ✓ The correlation co-efficient between these two concerned variables was insignificant at 0.05 level of probability.

Based on the above findings, the researcher concluded that cosmopolitanism of the rural women beneficiaries had no significant relationship with the impact of Shakti Foundation's micro-credit program.

The above findings indicated that the persons having more cosmopolitanism were found to have more opportunity to come in contact with different personnels at different level of communication. As a result, they had the opportunity to gather knowledge about different issues more than persons having less cosmopolitanism. They were also more active in doing various income generating activities, thereby, their income increased and ultimately their social status increased.

#### **4.4.7 Relationship between duration of involvement of the respondents and the impact of Shakti Foundation's micro-credit program**

The correlation co-efficient between duration of involvement of the respondents and the impact of Shakti Foundation's micro-credit program towards uplifting the socioeconomic condition of the rural women beneficiaries was measured by testing the following null hypothesis 'there was no relationship between duration of involvement of the respondents and the impact of Shakti Foundation's micro-credit program. The calculated value of correlation co-efficient ( $r$ ) between these concerned variables was found to be 0.265 as shown in table 4.7. Based on the observed  $r$ -value, the following inferences were drawn regarding the relationship between these variables.

- ✓ A positive trend of relationship was observed between these two concerned variables.
- ✓ The computed value of  $r$  ( $r = 0.265$ ) was found to be greater than that of tabulated value with 98 degrees of freedom at 0.01 level of probability.
- ✓ The null hypothesis i.e. 'there was no relationship between duration of involvement of the respondents and the impact of Shakti Foundation's micro-credit program' was rejected.
- ✓ The correlation co-efficient between these two concerned variables was highly significant at 0.01 level of probability i.e. this meant that duration of involvement had significant influence on uplifting the socio-economic condition.

Based on the above findings, the researcher concluded that the duration of involvement of the rural women had positive but highly significant relationship with the impact of Shakti Foundation's micro-credit program. It meant that the impact increased as the duration of involvement increased. The respondents having more involvement might have possibility to develop their social condition. The early-involved respondents were more experienced regarding the utilization of



the credit than the late-involved respondents were. A respondent remaining involved with Shakti Foundation's micro-credit program for a longer period had opportunity to get more loans.

#### **4.4.8 Relationship between attitude towards Shakti Foundation micro-credit program of the respondents and the impact of micro-credit program**

The correlation co-efficient between attitude of the respondents towards Shakti Foundation and the impact of Shakti Foundation's micro-credit program towards uplifting the socio-economic condition of the rural women was measured by testing the following null hypothesis 'there was no relationship between the attitude of the respondents towards Shakti Foundation's micro-credit program and the impact of Shakti Foundation's micro-credit program. The calculated value of correlation co-efficient ( $r$ ) between these two concerned variables was found to be 0.233 as shown in table 4.7. Based on the observed  $r$ -value, the following inferences were drawn regarding the relationship between these variables.

- ✓ A positive trend of relationship was observed between the two concerned variables.
- ✓ The computed value of  $r$  ( $r = 0.233$ ) was found to be greater than that of tabulated value with 98 degrees of freedom at 0.05 level of probability.
- ✓ The null hypothesis was rejected i.e. 'there was no relationship between the attitude of the respondents towards Shakti Foundation's micro-credit program and the impact of Shakti Foundation's micro-credit program' was rejected.
- ✓ The correlation co-efficient between these two concerned variables was significant at 0.05 level of probability.

Based on the above findings, the researcher concluded that the attitude of the respondents towards Shakti Foundation's micro-credit program had significant and positive relationship with the impact of Shakti Foundation's micro-credit program.

#### **4.5 Problems faced by the Shakti Foundation women beneficiaries in receiving and utilizing the micro-credit**

In this section, some common problems encountered by the beneficiaries of Shakti Foundation's micro-credit program in the study area are discussed and the causes and effects with the extent of these problems are presented in view of the Shakti Foundation rural development activities. The women beneficiaries were asked to express their opinion against some statements focusing problems they usually faced. To determine the intensity and extent of the problems, the researcher used a scoring system which facilitated the understanding of the problems. Each respondent was asked to give her opinion. Among the six selected problems insufficient amount of credit as per demand ranked first. Problems faced by the respondents were measured by Problem Faced Index (PFI) with the following formula for each problem:

$$PFI = 3 \times f_3 + 2 \times f_2 + 1 \times f_1 + 0 \times f_0$$

Where,

PFI = Problem Faced Index

$f_3$  = No. of respondents faced severe problem

$f_2$  = No. of respondents faced moderate problem

$f_1$  = No. of respondents faced little problem

$f_0$  = No. of respondents faced no problem



Thus, the possible PFI for a particular problem could range from 0 to 300, while 0 indicating no problem and 300 indicating severe problem.

**Table 4.8 Major problems encountered by the respondents in connection with Shakti Foundation's micro-credit program**

Sl.No.	Problems confronted	Problem facing index	Rank order
1.	Credit is not available in the time of need	265	1
2.	Insufficient amount of credit as per demand	238	2
3.	Pay back period starts early	211	3
4.	High rate of interest	195	4
5.	The misuse of credit for repayment of former loan	180	5
6.	The misuse of credit for another activities	165	6

#### **4.5.1 Credit is not available in the time of need**

Credit is not available in the time of need-was found as the main problem and it appeared with the problem facing index of 255. The beneficiaries usually demand for the credit as they do feel it necessary. But Shakti Foundation is not prepared to deliver the credit while the respondents demand for loan. They usually remain confined to their rules and regulations of giving loan.

#### **4.5.2 Insufficient amount of credit as per demand**

Insufficient amount of credit as per demand was the number second important problem of Shakti Foundation women beneficiaries and it appeared with the problem facing index of 238. The beneficiaries opined that they were not allowed to have credit as they demanded. They claimed that the credit that Shakti Foundation sanction for them was absolutely insufficient to serve their intention which hampers the path of the development enterprise.

#### **4.5.3 Pay back period starts early**

Pay back period starts early-was considered as the third important problem in their point of view. They felt that they had to pay their loan soon after taking it .They

did not get enough time within which they could produce crops or rear animals to make benefit. This problem suffers them a lot.

#### **4.5.4 High rate of interest**

High rate of interest was found to be the fourth important problem in order of rank with the Problem Facing Index (PFI) of 195. It was a common problem of all the NGOs' beneficiaries. The Shakti Foundation women beneficiaries receive credit from Shakti Foundation comparatively at a high rate of interest. But how the rate of interest is high-most of them were unknown to the reasons. This fact might be a reason for slow progress of Shakti Foundation women beneficiaries' standard of living. The beneficiaries felt that they were encountered with this problem but there were no alternative path open to them but taking credit from Shakti Foundation. For meeting their needs they resorted to Shakti Foundation.

#### **4.5.5 The misuse of credit for repayment of former loan**

The misuse of credit for repayment of former loan-was the fifth felt important problem in order to rank. The beneficiaries take their loan for investing in a number of productive sectors and for which they need time. But, Shakti Foundation has very short time within which they try to get back. So, finding no other ways they had to pay the part of repaying, money from their picked money.

#### **4.5.6 The misuse of credit for other activities**

The misuse of credit for other activities' was felt as the last important problem. The beneficiaries were very poor and hardcore. They felt want almost all the time. To meet up their need they used plucked money for their daily purposes. Their husband alone could not manage themselves to run their family with their small income. So, they were found to be dependent of the income by their wives.

## CHAPTER 5

# SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

### Summary of the findings

A developed union namely Joydebpur paurahava (Gazipur sadar thana under) Gazipur district was the locale of the study. A sample of 100 respondents was drawn from a population of 661. Data were collected from 1<sup>st</sup> April to 30<sup>th</sup> April'2009, using a pre-tested interview schedule. However, the major findings of the study are summarized below.

### 5.1 Selected characteristics (independent variables) of the respondents

#### 5.1.1 Age

The age of the respondents ranged from 18 to 57 years with an average of 35.36 years and with the standard deviation of 8.231. The highest proportion *i.e.* 30 per cent of the beneficiaries was middle-aged and 39 per cent of them belonged to the young category (table 4.1). Only 31 per cent of the respondents belonged to the category of above 40 years.

#### 5.1.2 Education

The level of education of the respondents ranged from .5 to 10. The average being 3.675 and standard deviation was 3.195. Data presented in (table 4.1) showed that 41 per cent of them could sign name only. About 39 per cent of the respondents fell under the category of primary level of education and 20 per cent of them fell under the category of secondary level of education.

#### 5.1.3 Family size

The family size of the respondents ranged from 3 to 10 with an average of 5.74 with the standard deviation of 1.593. The highest proportion *i.e.* 47 per cent of the respondents fell under medium family category compared to 24 per cent small family category and remaining 29 per cent were of large family size category.

#### **5.1.4 Farm size**

The farm size of the respondents ranged from 0.019 to 1.0 ha. with an average of 0.371 ha. and with the standard deviation of 0.214. The highest proportion i.e. 54 percent of the respondents was found to have medium farm in comparison to 39 per cent small farm and 7 per cent of the respondents were of large farm category.

#### **5.1.5 Credit received**

Credit received score of the respondents ranged from Tk.7 Thousands to Tk 40 thousands with an average of Tk.17.58 Thousands and with the standard deviation of 7.706. Analyses of data indicated that most of the respondents i.e. 63 per cent of respondents were medium credit recipients, 23 per cent of respondents were high credit recipients and 14 per cent of them were small credit recipients.

#### **5.1.6 Cosmopolitaness**

The observed cosmopolitaness score of the respondents ranged from 6 to 25. The average cosmopolitaness score of the respondents was 12.35 and the standard deviation was 3.54. The majority of the respondents about 61 per cent of the respondents belonged to medium cosmopolitaness category compared to 25 per cent of the respondents of low cosmopolitaness category and there were 14 per cent of the beneficiaries who were of high cosmopolitaness category.

#### **5.1.7 Duration of involvement with Shakti Foundation's micro-credit program**

Duration of involvement with Shakti Foundation's micro-credit program ranged from 1 to 9 years with an average of 5.34 years and with the standard deviation of 1.924. Thirty six per cent of the respondents fell under the category of short-length duration of involvement with Shakti Foundation's micro-credit program, 46 per cent of the respondents were of medium-length duration of involvement and 18 per cent belonged to long-length duration of involvement category.

### **5.1.8 Attitude towards Shakti Foundation's micro-credit program**

Attitude of the respondents towards Shakti Foundation's micro-credit program ranged from 0 to 16 with an average of 4.42 and the standard deviation of 3.248. Five per cent of the respondent fell under high favorable attitude towards Shakti Foundation's micro-credit program, 86 per cent of the respondents were of medium favorable attitude towards Shakti Foundation's micro-credit program and 9 per cent of the respondents belonged to low favorable attitude towards Shakti Foundation's micro-credit program.

## **5.2 Selected characteristics (dependent variables) of the respondents**

Participation in Shakti Foundation's micro-credit program by the respondents has played some significant roles in changing the socio-economic condition of the beneficiaries' family in particular. For measuring, the impact of micro-credit, the socio-economic conditions of the participants 'before' joining the program was compared with their 'present' condition.

### **5.2.1 Change in income**

The average yearly income of the respondents increased to Tk.35.47 Thousand, from Tk 29.19 after the families were enrolled as the member of Shakti Foundation's micro-credit program. The income difference of the respondents ranged from Tk. -3 to 21 thousands, with an average of Tk.5.42 thousands and the standard deviation of 3.92. The highest proportion i.e. 65 per cent of the respondents was of low-income difference, 24 per cent of respondents were of medium-income difference. Only 5 per cent of the respondents belonged high-income difference and the rest 6 per cent were of no or negative difference category.

### **5.2.2 Change in food consumption**

The findings indicated that the average per capita per day energy (caloric) intake of the respondent's households increased to 2641.05 K.Cal. from 2357.39 K.Cal after the involvement with Shakti Foundation's micro-credit program. The caloric

intake difference of the respondent's households ranged from -195 K.Cal to 832 K.Cal with an average of 193.27 K.Cal and with the standard deviation of 199.57. Based on calorie intake difference, the respondents were classified into four categories as shown in table 4.3.1. It is revealed from the table 4.3.1 that the highest proportion i.e. 63 per cent of the respondents belonged to low calorie intake difference, 16 per cent of the respondents belonged to medium calorie intake difference. Only 7 per cent of the respondents belonged to high calorie intake difference. 14 percent of the respondents belonged no and negative calorie intake difference.

### **5.2.3 Change in housing unit**

The findings of the types of housing, unit of the beneficiaries 'before' and 'after' involvement with Shakti Foundation's micro-credit program has been shown in table 4.4 The information of table revealed that nobody was found to be homeless 'before' and 'after' involvement with Shakti Foundation's micro-credit program. Sixty three per cent respondents had kacha ghar with straw roof and 21 per cent respondents had kacha ghar with tin roof 'before involvement' with Shakti Foundation's micro-credit program. After involvement with Shakti Foundation's micro-credit program, 29 per cent respondents now have kacha ghar with straw roof and 58 per cent of the respondents have kacha ghar with tin roof. 16 percent respondents had bamboo-made house 'before involvement' and the figure became 13 percent after involving with Shakti Foundation's micro-credit program. This indicated that the respondents' housing type and unit changed due to most of the respondents were middle-aged and they were found to change their housing condition.

### **5.2.4 Change in toilet condition**

A moderate change has been occurred between before and after type of toilet facilities used by the beneficiaries' families of the Shakti Foundation. About 48 per cent beneficiaries' families had no particular place for discharging human wastes before involvement with Shakti Foundation's micro-credit program. However,



after involvement with Shakti Foundation's micro-credit program 21 per cent beneficiaries' families go to bushes or other open places for toilet purpose. The above table 4.4 showed that 41 per cent families did use kacha toilet before membership. After membership still 57 per cent beneficiaries families were using kacha toilet. On the other hand, 8 per cent beneficiaries' families were using half-sanitary toilet while 'before' involvement 14 per cent of the beneficiaries used to use half-sanitary toilet. Three per cent beneficiaries had sanitary latrine before involvement but 8 % of them had sanitary latrine after their involvement.

### **5.2.5 Change in source in drinking water**

Fifty five per cent of the respondents families depended on others tube well for drinking water before being a member of Shakti Foundation's micro-credit program, On the other hand, after involvement with Shakti Foundation's micro-credit program 39 per cent beneficiaries' families now depend on others tube well for drinking water. Before involvement 31 per cent of the beneficiaries' families used to use own tube well for drinking water while after involvement with Shakti Foundation's micro-credit program 61 per cent beneficiaries' families were using their own tube well for drinking water. This fact indicated that the type of sources of drinking water change due to the contribution of Shakti Foundation micro-credit.

### **5.2.6 Change in family asset**

Before involvement with Shakti Foundation's micro-credit program 55 per cent beneficiaries had low asset possession and that number has decreased to 22 after involvement' with Shakti Foundation. Forty one per cent beneficiaries families had medium asset possession 'before involvement' and 'after involvement' it appeared with 63 per cent and only 15 per cent beneficiaries families have high asset possession 'after involvement' with Shakti Foundation's micro-credit program while it was 3 per cent before their involvement.

### **5.2.7 Change in decision-making ability**

The decision-making change score of the respondents ranged from 0 to 7 with an average of 0.91 and the standard deviation of 1.39. On the basis of their decision-making ability change score, the beneficiaries were classified into four categories as shown in table 4.5. Most of the respondents (51%) fell under the category of no or negative change, 37 per cent of them was of low change category. Nine per cent of the respondents belonged to the medium change category and only 3% of the respondents fell under high change category.

### **5.3 Impact of Shakti Foundation's micro-credit program**

The impact score of the respondents ranged from 2 to 14 against the possible range of 0 to 21 with an average of 10.14 and the standard deviation of 4.73. On the basis of their impact score, the beneficiaries were classified into four categories as shown in table 4.6.

It is revealed from the table that 27% of the respondents fell under the category of low impact, 54% per cent of them were of medium impact. Nineteen per cent of the respondents belonged to the high impact category.

### **5.4 Summary of the hypothesis testing**

Education, farm size, credit received, duration of involvement with Shakti Foundation's micro-credit program and attitude towards Shakti Foundation's micro-credit program had positive significant relationship with impact of Shakti Foundation's micro-credit program. But age, family size and cosmopolitaness of the involvement with Shakti Foundation's micro-credit program had insignificant but positive relationship except age with impact of Shakti Foundation's micro-credit program. Only age shows negative relationship with impact of Shakti Foundation's micro-credit program.



### **5.5 Relationship between the respondents selected characteristics and the impact of Shakti Foundation's micro-credit program**

The correlation between education and attitude towards Shakti Foundation's micro-credit program and impact of Shakti Foundation's micro-credit program was found to be positively related at 5% level of probability and significant. Farm size, credit received and duration of involvement with Shakti Foundation's micro-credit program and impact of Shakti Foundation's micro-credit program was found to be highly positively related at 1% level of probability and highly significant.. The correlation between age, family size and cosmopolitaness and impact of Shakti Foundation's micro-credit program was not significant.

### **5.6 Problem faced by the Shakti Foundation women beneficiaries in receiving the micro credit**

Six problems were faced and perceived by the respondents. Among those problems 'Credit is not available in the time of need' ranked first. 'Insufficient amount of credit as per demand' ranked second. 'Pay back period starts early' was the third ranking problem. 'High rate of interest' was the fourth ranking problem. 'The misuse of credit for repayment of former loan' was the fifth ranking problem. 'The misuse of credit for another activities' was the least stated problem among the six problems.

### **5.7 Conclusions**

On the basis of the findings of the study and the logical interpretation of their meaning in the light of other relevant facts enabled the researcher to draw the following conclusions:

I. Most of the respondents (69%) were young to middle aged and 31 per cent were old, while age of the respondents had negative significant relationship with the impact of Shakti Foundation's micro-credit program. Therefore, it may be concluded that special attention needs to be given on particular age group. As large proportion of the respondents are young to middle-aged, therefore, it may be

necessary to put especial emphasis on young to middle-aged respondents.

II. Majority (41 %) of the respondents was illiterate and can sign only their name. Education of the respondents showed a positive relationship with their impact of micro-credit towards uplifting their socio-economic condition. Education makes an individual more responsible and more accountable. Consequently, the educated loanees become more cautious to utilize their loan properly. Hence, it may be concluded that a literacy program would be very effective for the illiterate loanees.

III. The findings indicated that the respondents having larger farm size were more likely to have higher impact of Shakti Foundation's micro-credit program. It may, therefore, be concluded that earning ability of rural women may be increased, those who have larger farm size.

IV. Majority (86%) of the respondents were medium to high credit recipient. Credit received of the respondents showed a positively significant relationship with the impact of Shakti Foundation's micro-credit program. Credit received has a great influence on socio-economic development of the beneficiaries. As there is an existence of small to medium credit received by the higher proportion of the respondents there is a scope to increase impact of micro-credit towards uplifting the socio-economic conditions by increasing number of credit recipient.

V. Involvement with micro-credit Program has a great influence on socio-economic development of the respondents; thirty six per cent of the respondents had involvement of not more than 4 years. So it is likely that impact on women will be highlighted in the course of time.

VI. The respondents having favorable attitude towards Shakti Foundation were more likely to have higher impact of micro-credit. It may, therefore, be concluded that motivational works and various training programs may increase favorable attitude towards Shakti Foundation's micro-credit program.

## **5.7 Recommendations:**

### **5.7.1 Recommendations for policy implication**

On the basis of conclusions and on the present and past experience, the following recommendations are formulated below:

I. Credit is an important input, which supports other inputs for higher production, and raises income of the women. It is, therefore, recommended to supply sufficient amount of micro-credit which must be provided timely to the beneficiaries at low interest rate, with simple terms and conditions.

II. The beneficiaries should be allowed more time to return their money after adoption. Otherwise, they will still have the tendency to borrow money from village moneylenders and return the Shakti Foundation's loan as per schedule.

III. Special care should be taken by Shakti Foundation's authorities and concerned others so that participation of the women in micro-credit program could be further enhanced.

IV. Shakti Foundation needs to take steps for wider literacy program in order to accelerate different activities of the women.

V. As cited by the respondents, there were six problems in receiving and utilizing, the micro-credit .All these problems deserve to be addressed by the Shakti Foundation personnel. It is, therefore, recommended that the Shakti Foundation authorities should give attention to the solution of those problems as far as possible in order to make their program successful.

### **5.7.2 Recommendations for further study**

I. Impact of micro-credit in alleviating poverty of the Shakti Foundation women beneficiaries was conducted in Joydabpur sadar thana of Gazipur District. Findings of the study may be verified and compared by similar study in other upazila in Bangladesh.

II. This research examined the effect of eight characteristics of the respondents on their impact of micro-credit towards uplifting the socio-economic condition. Therefore it is recommended that further research may be undertaken involving, other characteristics of the respondents and the impact of micro-credit in this regard.

III. To assess the impact of micro-credit in uplifting the socio-economic condition seven dimensions like change in income, change in food consumption, change in housing unit, change in toilet condition, change in drinking water source, change in family asset and change in decision -making have been considered. Further study may be undertaken involving other dimensions like change in social status, change in purchasing power, and change in confidence of the beneficiaries.

IV. Similar study may be conducted taken other leading NGOs of the country such as CARE, Grameen Bank, BRAC , ASA, PROSHIKA etc. in order of gain more meaningful insights.

V. A study on problems by the participating members of Shakti Foundation in different dimensions of micro-credit program can also be undertaken.

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## APPENDIX- A

### TITLE: IMPACT OF SHAKTI FOUNDATION'S MICRO-CREDIT ON WOMEN DEVELOPMENT

(This is a questionnaire for field research on *Impact of Shakti Foundation's Micro-credit on Women Development*. This is the questionnaire for long-term loan borrowers of the organization. We do ensure all of you that all the collected information will be used for the research purpose only)

Sample No. : .....

Name of the respondent : .....

Husband's or father's name : .....

Village : .....

Union : .....

District : .....

**(Please answer the following questions, put tick wherever necessary)**

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

**2. Educational qualification:** Please mention your educational qualifications.

- I cannot read and write ( )
- I can sign only
- I have studied up to class.....

**3. Family size:** What is the number of your family member?

a. Male ..... b. Female ..... c. Total .....

**4. Farm size:** Please indicate the homestead area and other land area under your possession

Sl. No.	Farm area	Local	acre	hectare
1.	Homestead area			
2.	Land under own cultivation			
3.	Land given to others on Barga			
4.	Land taken from others on Barga			
5.	Land taken from others on lease			
6.	Own pond			
7.	Own gardens and vegetables and			
8.	Others			

**5. Amount of Credit Received:** Have you received any loan from any organizations?

Yes ..... Not.....

If yes, from which sources you have received loan? Please mention.

Sl. No.	Sources of credit received	Amount of credit received (Tk.)
1.	Shakti Foundation	
2.	Bank or NGOS	
3.	Village money lender	
4.	Friends or relatives	
5.	Neighbors	
6.	Other sources	



## 6. Cosmopolitaness:

Please indicate the place you visit within the specific period.

Sl. No.	Place of visit	Nature of visit	
		Time Duration	Frequency
1	Visit to market/relatives'/friends'/ familiar home outside her own village per week.	Per week	
2	Visit to Union Parisad Office per month	Per month	
3	Visit to Own Upazila Sadar per three months	Per three month	
4	Visit to other Upazila Sadar per three months	Per six month	
5	Visit to Own District Sadar per six months	Per six month	
6	Visit to Other District Sadar per year	Per year	
7	Visit to Divisional Headquarter per year	Per year	
8	Visit to Capital City per year	Per year	

## 7. Duration of involvement with Shakti Foundation:

How many years ago you got involved with Shakti Foundation's micro-credit program?

..... years ago.

### 8. Attitude towards Shakti Foundation:

Please express your attitude towards Shakti Foundation's micro-credit program in the following aspects.

Sl. No.	Statements	Extent of agreement		
		Agree	No Opinion	Disagree
1.	I am happy because I have received loan from Shakti Foundation's			
2.	My social prestige has been hampered by adoption of loan.			
3.	Shakti Foundation's micro-credit program is very important in uplifting socio-economic status of the rural women.			
4.	High rate of interest than other organizational rate of interest			
5.	Shakti Foundation's micro-credit program is better than any other poverty alleviation program.			
6.	The amount of credit is not sufficient as per demand.			
7.	Changes have been occurred due to adoption of loan.			
8.	Some beneficiaries have left micro- credit program due to mis-management.			



### 9. Annual income:

Please furnish the annual family income from different sources 'after' and 'before' involvement with Shakti Foundation

Sources of income	Before involvement with Shakti Foundation (Tk./Year)	After involvement with Shakti Foundation (Tk./Year)
<b>Agriculture</b>		
Rice and other cereal crops		
Vegetables		
Fruits		
Cattle rearing,		
Goat rearing		
Poultry rearing		
Fisheries		
Nursery		
Seed production		
Sericulture		
Silk rearing		
Others		
<b>Non-agriculture</b>		
Small business		
Service		
Day laboring		
Cottage industries		
Grocery		
Tailoring		
Others		
Total		

### 10. Change in food consumption:

Please mention the quantity of the following food items you used to uptake before involvement with Shakti Foundation and uptake at present.

Sl. No.	Food items	Intake before involvement with Shakti Foundation	Intake after involvement with Shakti Foundation
1.	Rice (daily)		
2.	Bread (daily)		
3.	Vegetable (daily)		
4.	Pulse (daily)		
5.	Fish (weekly)		
6.	Meat (monthly)		
7.	Milk (monthly)		
8.	Egg (monthly)		

### 11. Change in housing unit:

Please, give information relating to type of your dwelling house before and after receiving credit.

Sl. No.	Type of housing unit	involvement with Shakti Foundation	After involvement with Shakti Foundation
1.	No house at all		
2.	Kacha ghar with straw roof		
3.	Bamboo -made kacha ghar		
4.	Kacha ghar with tin roof		
5.	Paka ghar		



### 12. Change in toilet condition:

Please mention the type of latrine used by your family.

Sl. No.	Type of latrine	Before involvement with Shakti Foundation	After involvement with Shakti Foundation
1.	Bushes or open places		
2.	Kacha latrine		
3.	Half-sanitary latrine		
4.	Sanitary latrine		

### 13. Change in source of drinking water:

Please tell about the sources of drinking water for your family.

Sl. No.	Type of sources of drinking water	Before involvement with Shakti Foundation	After involvement with Shakti Foundation
1.	Water from river or pond		
2.	Tube well of your own		
3.	Tube well of other people		
4.	Water from wasa supply		
5.	Water filter machine		

**14. Change in family asset:**

Please give the information relating to following items.

Sl. No.	Items of assets	Unit score	Before involvement with Shakti Foundation			After involvement with Shakti Foundation		
			No.	Score	Total	No.	Score	Total
1.	Khat							
2.	Chowki							
3.	Chair							
4.	Table							
5.	Bench							
6.	Showcase							
7.	Wooden almirah							
8.	Alna							
9.	Radio							
10.	Two-in-one							
11.	Black and white or color TV							
12.	Wrist watch							
13.	Wall cock							
14.	Fan							
15.	Bi-cycle							
16.	Rickshaw							
17.	Van							
18.	Torch							
19.	Sewing machine							
20.	Cow							
21.	Goat							
22.	Hen							
23.	Duck							

**15(a) Decision-making ability before receiving the credit**

Sl. No.	Items	Level of decision-making			
		Full decision	Partial Decision	Only discussion with husband	No influence
1.	Utilization of credit				
2.	Purchase, sale or mortgage of land				
3.	Education of children				
4.	Making and purchasing of furniture				
5.	Family health care and treatment				
6.	Casting vote				
7.	Observe of social solemnity				
8.	Marriage of sons or daughter				
9.	Family planning				
10.	Crop production				
11.	Vegetable cultivation in homestead area				
12.	Lending and borrowing of money				
13.	Increase in family income				
14.	Making new house				
15.	Daily expenditure				

**15(b) Decision-making ability after receiving the credit**

Sl. No.	Items	Level of decision making			
		Full decision	Partial Decision	Only discussion with husband	No influence
1.	Utilization of credit				
2.	Purchase, sale or mortgage of land				
3.	Education of children				
4.	Making and purchasing Of furniture				
5.	Family health care and treatment				
6.	Casting vote				
7.	Observe of social solemnity				
8.	Marriage of sons or daughter				
9.	Family planning				
10.	Crop production				
11.	Vegetable cultivation in homestead area				
12.	Lending and borrowing of money				
13.	Increase in family income				
14.	Making new house				
15.	Daily expenditure				

## 16. Problems confrontation:

What problems do you face in receiving and utilizing the micro-credit? Please mention.

Sl. No.	Nature of problems	Extent of problem confrontation			
		Severe	Moderate	Little	No
1.	Insufficient amount of credit as per demand.				
2.	Pay back period starts early.				
3.	Credit is not available in the time of need.				
4.	The misuse of credit for repayment of former loan				
5.	The misuse of credit for other activities.				
6.	High rate of interest				

Thank you for collaborating me by spending your priceless time.

Date: .....

.....  
(Signature of interviewer)

## APPENDIX- B

### CORRELATIONS

Correlation matrix showing inter-correlations among all of the variables

	Age	Education	Family size	Farm size	Credit received	Cosmopoliteness	Duration	Attitude	Impact
Age	1								
Education	-.603(**)	1							
Family size	.316(**)	-.148	1						
Farm size	-.344(**)	.602(**)	.076	1					
Credit received	.037	.084	.105	.328(**)	1				
Cosmopoliteness	-.020	.149	-.118	.123	.139	1			
Duration	.035	-.020	.214(*)	-.056	.019	-.029	1		
Attitude	-.131	.159	-.068	-.082	-.051	-.024	-.085	1	
Impact	-.150	.246(*)	.155	.319(**)	.282(**)	.163	.265(**)	.233(*)	1

\*\* Correlation is significant at the 0.01 level (2-tailed).

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



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