

**SATISFACTION OF WOMEN BENEFICIARIES ON
MICRO-CREDIT PROGRAM OF SHAKTI
FOUNDATION**

BY

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A Thesis

Submitted to the Faculty of Agriculture,
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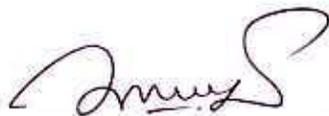
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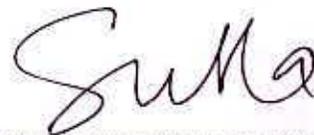
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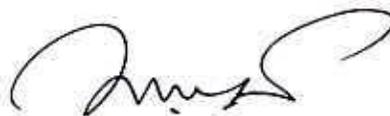
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This is to certify that thesis entitled “ **Satisfaction of Women Beneficiaries on Micro-Credit Program of Shakti Foundation**” submitted to the Faculty of Agriculture, Sher-e-Bangla Agricultural University, Dhaka, in partial fulfillment of the requirements for the degree of **Master of Science in Agricultural Extension & Information System**, embodies the result of a piece of *bonafide* research work carried out by **Md. Masud Hossain**, Registration No. 01049 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.



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(Prof. Dr. Md. Rafiqul Islam)

Supervisor

Dated:

Dhaka, Bangladesh

**DEDICATED
TO
MY BELOVED
PARENTS**



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ABBREVIATION AND GLOSSARY

Abbreviation	Acronyms
Ag.Ext.Ed.	= Agricultural Extension Education
ADB	= Asian Development Bank
ASA	= Association for Social Advancement
BBS	= Bangladesh Bureau of Statistics
BRAC	= Bangladesh Rural Advancement Committee
BRDB	= Bangladesh Rural Development Board
df	=Degrees of Freedom
et.al.	= All Others
GO	= Government Organization
GOB	= Government of Bangladesh
GNP	=Gross national Product
IFAD	= International Fund for Agricultural Development
IGA	=Income Generating Activities
NGO	= Non-government Organization
No.	= Number
P.	= Page
PNGA	= Perceived Net Goal Attainment
PFI	= Problem Facing Index
RDA	= Rural Development Activities
RDRS	= Rangpur Dinajpur Rural Service
SAT	= Satisfaction Attainment Theory
SF	= Shakti Foundation
Sl.	= Serial
Th.	= Thousand
Tk.	= Taka
UNDP	= United Nations Development Program



SATISFACTION OF WOMEN BENEFICIARIES ON MICRO-CREDIT PROGRAMME OF SHAKTI FOUNDATION

By

MD. MASUD HOSSAIN

ABSTRACT

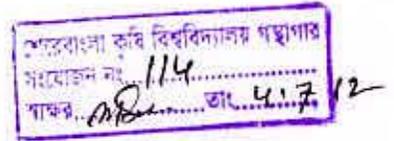
The major focus of the study was to have an understanding on satisfaction of women beneficiaries of Shakti Foundation. This study investigated the nature and extent of rural women's satisfaction and factors influencing it. The methodology of this study is an integration of quantitative and qualitative methods based on data collected in nine villages of Sadar upazila under Munshigonj district. Eleven key indicators of satisfaction covering four dimensions were chosen for this purpose. Data were collected from 105 respondents during January-February, 2010 following systematic sampling method. Finally, a cumulative satisfaction index (CSI) was developed adding the obtained scores of eleven satisfaction indicators.

Medium satisfaction took place among majority (44.9 percent) of the women, while high satisfaction among (28.2 percent) of them. The proportion of women having low satisfaction was only 26.9 percent. Thus the overwhelming majority (73.1 percent) of the rural women reported to have acquired satisfaction to the extent of medium to high. Among the eleven variables four namely family size, credit availability, credit utilization and training received were positively significant. On the other hand, age, education, annual family income, commercialization, aspiration, fatalism and wealth ownership did not show any significant relationship with their satisfaction.



CHAPTER 1

INTRODUCTION



1.1 General Background

Women in Bangladesh are disadvantaged in comparison to men even though the ratio of men and women is 105:100 which is constitute almost half of the total population (BBS,2009). Unfortunately they have remained economically unproductive, in other words their contribution in remained economically unproductive. In addition this contribution in Gross National Product (GNP) remained unacknowledged for long time. A country can never attain economic sustainability, if it keeps half of its work force unemployed or unproductive.

Women are practically 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 opportunities to change their situations. Most of them have little or no access to people or positions of influence as they are illiterate, they eat last. They are often deserted when husbands can't find income in the villages and move away to pursue work in the cities.

It is evident that no society in the world provided or provides the women equal status with man (Giriappa,1998). By social custom, Bangladeshi women are dominated by men in all spheres of life. The majorities of the women in Bangladesh work for longer hours compared to the men and contribute significantly to agricultural production on and family income although this fact is not generally recognized and hence is not reflected in official statistics. Therefore, it is important to have through understanding about the status of women particularly rural women and their level of involvement in income generating activities. The overall development of the country can't take place without massive participation of women in development efforts. Empirical evidence shows that the

women have little access to employment and income earning opportunities, leadership and decision making.

Against this background, Shakti Foundation along with other NGOs such as Grameen Bank , BRAC, Proshika , ASA, World vision, RDRS and other development agencies have realized that true development cant be achieved unless and until the women are made part of the development process.

Shakti Foundation, a pioneer NGO in rural Micro finance in Bangladesh was founded in 1992 by Humaira Islam, Ph.D and a group of men and women committed in poverty alleviation and bring qualitative in the life of women living in far below the poverty line, Its mission objective is "Socio economic empowerment of disadvantaged women who reside in the rural and squatters settlement through credit facilities." The credit program of Shakti Foundation offers two broad categories of financial products to its members, namely, credit and savings.

As part of the society women have an important role in productive activities. No society, no country is able to flourish and development itself if the women do not involve in productive activities, the country will lag behind. Article -10 and 28 and 28 (2) of the constitution of the peoples republic of Bangladesh reveals "Step shall be taken to ensure participation of women in all spheres of national life" and "Women shall have equal rights with man in all spheres of the state and public life."

The disadvantaged women from poorer households are the worst off in the society. They are not organized, hardly possessed any power and are the victims of various kinds of exploitation, deprivation and injustice. They are disadvantaged with 85% unable to read and write. Their plight is a matter of concern to the government and private sector development organizations alike(Lovell,1991)

To fight the poverty, NGO has taken various programs like micro credit. During mid seventies NGOs oriented with relief and charity alms, devoted to integrated community development programs with various sectoral activities such as agriculture, fisheries, livestock, health, sanitation and family planning credit and input delivery, co operative etc.

In view of the foregoing discussions the researcher under took an investigation entitled "Satisfaction of women beneficiaries on micro credit program of Shakti Foundation." The purpose of the study was to have understanding of the satisfaction of women beneficiaries on Shakti Foundation rural development activities in Sadar Upazila under Munshiganj district necessary to explore the problems faced by the women for participation in Shakti Foundation activities. The thirst of the study is also to determine the relationship of the selected attributes of the respondents and related factors for the poor to improve, to protect their food security and women's development activities.

1.2 Statement of the problems

Government of Bangladesh has strategic plan and program for getting women involvement in different income generating activities and empowering them. But literature and reports show that NGOs have been more successful in reaching women than GOs.

Shakti Foundation is an NGO that mostly deals with landless women, the disadvantaged class of the society. A substantial portion of such womenfolk form the most vulnerable class constituting the main target group of Shakti Foundation rural development activities. Many rural development activities like micro-credit, poultry, livestock, fisheries, social forestry, vegetable cultivation, sericulture, carpentry etc. are being conducted by the Shakti Foundation for poverty alleviation. Women need credit to buy input better equipment and improved

household technology (Mohiuddin,1991). 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 constraints are gender specific (Mohiuddin, 1991). All these activities are important income generating programs for the rural women in order to boost up their living status. The major objectives of these activities are: i) to improve food consumption and nutrient. ii) to generate income and employment for the group members, iii) to increase production and, iv) to promote decision making ability.

In this context, participation of rural women is of prime importance for the success of any development program. Their participation has to be encouraged and obtained so as to enable them learn to change their behavior for their own development. Rural women's participation in the Shakti Foundation activities are expected to influence their lives in personal, social and economic dimensions by increasing their access and control over available resources. In the process of implementing different program of Shakti foundation, it is necessary to investigate whether the programs are achieving what it intended to achieve. In this regard, the following questions or issues may be raised.

- i) What contributions are made by the Shakti Foundation to the target groups in relation to:
 - increase income
 - improve food consumption
 - increase housing environment
- ii) To what extent the rural women under Shakti Foundation participate in the rural development activities?
- iii) What is the level of satisfaction in Shakti Foundation activities as perceived by the rural women?
- iv) What are the rural women's characteristics that influence them to participate in their development activities?

- v) To what extent the characteristics of the women beneficiaries relate to their satisfaction of women benefices of Shakti Foundation rural development activities.
- vi) To what extent the problems are being faced by the rural women in performing their rural development activities?

The Shakti Foundation is carrying out different development activities for a long time. But a very few studies have been done to identify how far stated objectives of these activities have been achieved. The investigator thus undertook this study entitled Satisfaction of women beneficiaries on micro-credit program of Shakti Foundation

1.3 Specific objectives

The over all objectives of this study were to determine the level of satisfaction perceived by the women beneficiaries on micro credit program of Shakti foundation. To achieve these overall objectives the following specific objectives were formulated to give proper direction to the study:

1. To describe the selected characteristics of the women beneficiaries on micro credit program of Shakti Foundation. The selected characteristics were- (i) Age (ii) Family size (iii) Education (iv) Annual family income (v) Credit availability (vi) Credit Utilization (vii) Training received (viii) Commercialization (ix) Aspiration (x) Fatalism (xi) Wealth ownership.
2. To determine and describe the extent of satisfaction of women beneficiaries on Micro credit program of Shakti Foundation.
3. To explore the relationship between the selected characteristics of women beneficiaries and their extent of satisfaction on micro credit program of Shakti Foundation.
4. To determine and describe the problem faced by the women beneficiaries in the implementation on Micro-credit program of Shakti Foundation.

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 prerequisites for the overall economic development of Bangladesh. Most of the NGOs are believed to be working to meet-up the above prerequisites as the prerequisite for socio-economic development since the independence of Bangladesh. The NGOs were welcomed in Bangladesh to improve the socio-economic conditions of the poorest section of the population. However, the women's productive involvement is high, especially in rural areas, which is not clearly reflected on official statistics. In order to improve this position, a large number of NGOs like Shakti Foundation, Grameen Banks, RDRS, PROSHIKA, ASA are now working in the country. The initiated projects emphasizing on health and nutrition, family planning, education, agriculture, livestock, poultry, fisheries, house credit and saving etc. Which are facilitated by its credit, training, technical support services and going through overall socio-economic development programs and empowering the women.

However, only a few studies have so far been made to evaluate the effectiveness of Shakti Foundation rural development activities and beneficiaries satisfaction level of the women, especially none of these studies dealt with the contribution of women in household affairs. Thus the present study is an attempt to find out the satisfaction of the rural women beneficiaries of Shakti Foundation and continues to remain a great source of hope for a new and better life for its women beneficiaries and their families.

1.5 Assumptions of the study

An assumption is the supposition that an apparent fact or principle is true in the light of the available evidence (Good and Hatt, 1952). The following assumptions were in mind of the researcher while undertaking this study:

1. The respondent rural women included in the sample were capable of furnishing proper responses to the questions contained in the interview schedule.
2. The responses furnished by the respondents were valid and reliable.
3. Information furnished by the rural women beneficiaries included in the sample was representative of the whole population of the study area.
4. The researcher who acted as interviewer was well adjusted to the environment of the study area. Hence, the data collected from the women beneficiaries were free from bias.
5. The independent and the dependent variable of this study were normally and independently distributed with their respective means and standard deviation.
6. The findings of the study are expected to be useful for planning execution of various programs in connection with development of the country.

1.6 Limitation of the study

Considering the time, money and other necessary resources available to the researcher, the following limitations had to be imposed in conducting this research.

1. The study was confined to the women beneficiaries of two union under Sadar upazila of Munshiganj district.
2. There were many landless rural women in the study areas but only the rural women involved with developmental activities of Shakti Foundation were considered for this study.
3. In a peasant 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 so on. So, some of the information had to be based on their statements.
4. For information about the study, the researcher depended on data as furnished by the selected respondents during collection of data.
5. Characteristics of the women beneficiaries are many and varied. However, only eleven characteristics were selected for investigation.

6. Only 105 women beneficiaries of Shakti Foundation were considered as respondents for the survey.

7. The women always remain busy in doing household works and often they are not encouraged to provide household information without consulting their husbands or guardians. So, effort was made to incorporate that information which was within their easy work.

8. The researcher was male and the respondents were females. So, some initial difficulties were faced in interviewing the female respondents due to cultural barriers. However, this problem was subsequently overcome by creating proper rapport by the researcher and also with the support of Shakti Foundation personnel.

Findings of the study will be particularly applicable to the Shakti Foundation women beneficiaries of 1 unions under Sadar upazila of Munshiganj district. This may however, the findings may also have relevance to other areas of Bangladesh where the physical, socio-economic, cultural and geographic conditions do not differ much from those of the study area and where similar activities are on-going. Thus, the findings are expected to be useful to the researchers, planners, policymakers, extension workers and beneficiaries of Shakti Foundation and similar NGOs of Bangladesh.

1.7 Definition of Terms

The key terms used in the study are defined in this section for clarity of understanding

Rural women: Rural women refer to the women who live in the rural area, aged between 20 to 55 years and engaged in Shakti Foundation activities.

Shakti Foundation: Shakti Foundation is one of the famous non-government organizations of Bangladesh. It started its activities in 1992.

Shakti Foundation women Beneficiaries: Shakti Foundation beneficiaries are those who receive benefits from Shakti Foundation directly or indirectly. Rural women involved in different activities under Shakti Foundation program were considered as Shakti Foundation beneficiaries. They are mainly poor, helpless and most of them in villages.

Satisfaction: It refers to feeling of happiness and pleasure toward the various aspects of Shakti Foundation program.

Development: The term development indicates a quantitative growth in the social and economic areas, which ultimately should result in the process of a qualitative change reflecting improvement in the condition of living of the people. This implies that development is a process to which both social and economic elements would jointly and/ or individually contribute. In this study development is used to mean the real conscious raising. Learning and economic progress of rural women after intervention of Shakti Foundation programs.

Landless: The landless population. According to Shakti Foundation definition consists of those women who possess not more than five decimals of land including homestead and also who earn a livelihood by selling manual labour.

Age: Age of a respondent is defined as the span of his life and was operationally measured by the number of years from his birth to the time of interview.

Family size: Family size of a respondent is defined as the number of individuals in her family including herself, her husband, children and other dependent members who live and eat together.

Education: Education referred to the development of desirable knowledge, skill and attitude in individual women through the experience of reading writing observation and other related activities. It was measured in terms of years of formal schooling.

Annual family income: The term Annual income refers to the total earnings of respondent women and the members of her family from different source during the previous year.

Credit: It is defined as the amount of money received by the clients of Shakti Foundation for some specific purposes at a certain rate of interest generally repayable in a year.

Credit availability: Credit availability of a respondent is defined as the degree to which her credit requirement was fulfilled by the amount of credit actually received by her during last year.

Credit utilization: Shakti Foundation credits are distributed among women elements for certain specific purposes. Credit utilization was defined as the pattern of utilization of credit by the Shakti Foundation clients.

Training received: It refers to the number of days a respondent women received training in various subject matters in her life.

Commercialization: The term commercialization refers to the value of products (Crop production, vegetable, livestock, fisheries etc) sold out to the total value of produces raised.

Aspiration: Aspiration of a woman is defined as the goal or direction set by her herself, she wants to achieve with future performance.

Fatalism: It is a belief that human situation and facts are predetermined by some supernatural power and can never or seldom be influenced by the individual effort

Wealth ownership: The term wealth ownership refers to the total value of wealth of a respondent woman and the members of her family from land and different employment.

CHAPTER 2

REVIEW OF LITERATURE



Shakti Foundation is being very reputed NGO and its activities are devoted to a very sensitive cause of poverty alleviation. Shakti Foundation attracted a large number of scholars for evaluating its activities. Carrying out detailed literature survey on the Shakti Foundation is beyond the scope of the research. A few of the recent studies which are relevant to this research are briefly discussed in this chapter. However, in order to focus women's contribution, the available reviews were presented in four sections of this chapter.

- Section 2.1 : Concept of satisfaction
- Section 2.2 : Studies relating to satisfaction on the development activities by NGOs.
- Section 2.3 : Studies relating to relationship between dependent and independent variables.
- Section 2.4 : Conceptual framework of the study.

2.1 Concept of satisfaction

Satisfaction is defined as the act of satisfying or the state of satisfied, gratification of desire contentment in possession and enjoyment or repose of mind resulting from compliance with its desires or demands. The mind having a power to suspend the execution and satisfaction of any of its desires -Locke. Settlement of a claim, due to demand; payment; indemnification; adequate compensation shall make full satisfaction -Shak.

Briggs *et. al.* (2002) developed satisfaction attainment theory (SAT). Satisfaction attainment theory is a causal model of meeting satisfaction. SAT is based on four assumptions.

Assumption 1: Individuals hold multiple goals

A goal is an outcome or state that an individual wished to achieve. Example of goals that are ownership. Examples of goals that are states good health and loving family relationship. The desirability of goal varies and in general the strength of desire for a particular goal in function of the value and individual place on attaining the goal.

Assumption 2: the goals held by individuals may be conflicting or mutually exclusive. Individuals often find themselves with conflicting goals, such as meeting a project deadline, or taking a family vacation. Sometimes the goals are mutually exclusive. For example, an individual with the goal of becoming a catholic priest and the goal of having a spouse and children is faced with a situation in which the attainment of one goal necessarily prohibits the attainment of the other goal. When people consider salient goals they must often balance the value of attaining one goal against the value of attaining others.

Assumption 3: Awareness of a set of goals is accompanied by Perceived Net Goal Attainment (PNGA)

Individuals analyze their salient goals in terms of their value and likelihood of attainment PNGA refers to the change in the judgment of the value and likelihood of set of salient goal that takes place from one time period to the next, such as the duration of a meeting. When individuals perceive that the value of the goals that have been, or are likely to be, attained exceed the value of goals that have been or likely to be thwarted they should experience a positive degree of PNGA. Like wise, when individuals perceive that the value of goals that have been or are likely

to be attained or exceeded by the value of goals that been, or are likely to be thwarted they should experience a negative degree of PNGA. PNGA is directly impacted by the probability of goal attainment. For example, PNGA may be greater if less valued goals are perceived as imminently attainable as if high valued goals are costs resources such as time and effort. Thus, it assumed that individuals share the goal of optimizing their time and effort at varying degrees of desirability.

Assumption 4: PNGA is accompanied by an affective arousal that is proportional to the magnitude of the PNGA, and valanced in the direction of PNGA.

If one's assessment of the likelihood and value of salient goals holds at a constant from a one time period to the next, then, it would be unlikely that affective arousal would manifest in the duration. However, if the assessment of the likelihood and value of salient goals does change, then it would cause and effective arousal. Such effective arousal would be positively valanced if PNGA is positive and negatively balanced if PNGA is negative. For example, if one had a lofty goal with high value but low likelihood, such as writing a best selling novel, failure to achieve that goal would be unlikely to cause effective arousal in the short term because PNGA would be close to Zero with respect to that goal. If however, that person were to look back at the end of their like and realize they never achieve the goal, it then could produce effective arousal as the likely hood has completely diminished and thus caused a negative value of PNGA with respect to the goal of writing a best selling novel. If one wished to drive to the grocery store, and was completely confident of success. One might not feel affective arousal about success because PNGA would be largely unaffected. If, however, one wishes to earn a doctorate, success is not assured. Passing preliminary exams raises probability of success, creating positive PNGA, which may give rise to positively balanced affective arousal. However, successfully defending one's dissertation might be anti climatic for one who was fully certain of success, because success would not alter PNGA,

despite the occurrence of goal attainment. But, if someone struggled through a doctorate program, then a successful defense would raise the probability of attainment substantially. Such an event may cause, high PNGA and would give rise to a large positively balanced affective arousal. If the assumption of the SAT holds, then the satisfaction (affective arousal with a positive valence) one felt after a meeting would be a function of the perception that balancing conflicting and mutually exclusive goals the value of ones goals increased or the likelihood of their success increased because of the meeting. Meeting that produce positive PNGA should also produce high levels of meeting satisfaction and that meeting that produce negative PNGA should also produce low levels of meeting satisfaction.

There are at least two aspects of a meeting with which a person could feel satisfaction: (1) the meeting outcomes and (2) process by which the outcomes were attained. Satisfaction with meeting outcome (SO) is defined as an affective arousal with a positive valence on the part of a participant with in respect to that which was created or achieved in a meeting. Satisfaction with meeting process (SP) is defined as an affective arousal with respect to the procedures and tools used in a meeting.

Based on the assumptions of SAT, propose the following:

Proposition 1: Satisfaction with meeting outcome is a direct function of the perceived net goal attainment (PNGA) resulting from the meeting outcomes.

Proposition 2: Satisfaction with in meeting process is a direct function of the perceived net goal attainment (PNGA) resulting from the meeting process.

Proposition 3: Satisfaction with process is a direct function of satisfaction with outcome.

2.2 Studies relating to satisfaction on the development activities by NGOs

Briggs *et. al.* (2002) observed that meeting satisfaction is an affective arousal with a positive valence of the part of the participant toward a meeting a good feeling about the meeting.

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

Bangladesh bank (1992). found that about 57 percent of the group members possessed less than 0.06 hector or land (including homestead) and noticeable changes were marked after forming the groups of GB, Petty business increased from 20 percent to 44 percent, animal and poultry rearing rouse from form 14 percent to 27 percent, selling daily labor decreased from 14 percent 3 percent, participation in agriculture activities also decreased from 14 percent to 11 percent. It was also seen that the group members were more interested in cottage industry compared to other activities. Kashem (1992) ascertain the relationship between the job satisfactions of the Block supervisors with their credibility. He found that credibility of the Block. Supervisors varied significantly with their variation of job satisfaction. The trend of relation was positive.

Robinson (1991) dealt with impact of NGOs in rural poverty alleviation in India. Four case studies were reported in his paper. The results of the four case studies shows that some successes in improving the income and consumption levels of the poor but encountered difficulties for a favorable local environment specially in economic and climate factors.

Karim (1990) found that job satisfaction of the SMOs was not significantly related to their job performances and it had no significant influence on their job performance.

Rahman (1990) observed that the job satisfaction of the BSs was dependent to their job performance.

Hannan (1990) in his study revealed that wives can increase homestead production substantially when their male counterparts encourage them to adopt technological innovations.

Quadir (1983) found that income generating activities had positive impact on women and their family welfare. He suggested for expansion of women's participation in traditional crafts in addition to conventional activities.

Islam (1981) concluded that job performance and job satisfaction of the Barangay council officials were two separate concepts and they were not related in a simple manner, similar was the findings of Janardan (1980).

Dilla (1979) found that as to job satisfaction on firm management, technicians, those with higher education attainment manifest dissatisfaction with their job than those with low educational attainment.

Perumal and Rai (1978) found that job satisfaction of the agricultural extension agents has no significant relationship with job performance.

Sandhu and Singh (1977) observed that there existed no significant relationship between job satisfaction of the agricultural extension agents and their job performance level.

Wanous (1974) indicated that there was probably no single correct relationship between satisfaction and performance. He concluded that some times there were relationships and sometimes no relationship between job satisfaction and performance scores of the village extension workers.

Slocum's (1970) found that satisfaction performance correlation for each different need level. A significant higher correlation was found for self actualization needs than for either security or steam needs.

2.3 Studies relating to relationships between dependent and independent variables

Eleven characteristics of the women under Shakti Foundation were selected as independent variables of this study. The researcher made almost effort to search out studies dealing with the relationships of each of the selected characteristics of the women with their satisfaction on the Shakti Foundation development activities and found that only a new research works have been done in Bangladesh. As result, there is a serious dearth of research work especially on the satisfaction of Shakti Foundation women beneficiaries in development activities. Adoption in one kind of satisfaction. Therefore, findings of farmer's adoption of improved practices with their different characteristics have also been presented here.

Age and Shakti Foundation women beneficiaries' satisfaction

Kalam (2000) found that job satisfaction of the female block supervisors had negative insignificant relationship between ages.

Akanda(1994) reported from his study that age of the rural women had significant positive relationship with their (1) participation in homestead vegetable cultivations and (2) participation in the cultivation of the fruit trees.

Seema (1985) reveals from her study that the nature of firm activities participated by women varied with their age participation in sowing harvesting and storage activities were dominated by women in age group of 25 to 40. Participation in irrigation practices and plant protection measures was confined to young women below 25 years.

Many studies have shown that among male in the united states, job satisfaction had a varied directly with age (Herzverg. Mausner, Peterson and Capvell, 1975; Hulin and Smith, 1965). In reporting their findings Glenn and Taylor (1977) stated that because a positive association of job satisfaction of with age among males in United states in already well established, it was not surprising that all three surveys showed a statistical significant positive relation for males.

Family size and Shakti Foundation women beneficiaries satisfaction

Family size and satisfaction of Shakti Foundation women beneficiaries related research study was not found. However, family size and adoption related literature are cited here.

Ullah (1995) concluded that family size had positive significant relationship with their adoption of livestock and green revolution technique.

Shadeque (1995) observed that there was a significant relationship between family size and adoption of polybag planning method of water melon and fish-rice culture.

Education and Shakti Foundation women beneficiaries' satisfaction

Kalam (2000) found that job satisfaction of the female block supervisor are significant relationship between education.

Hasan (1995) found that the largest contribution on wealth accumulation was made by the education scores.

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

Credit availability and Shakti Foundation women beneficiaries satisfaction

Khandaker *et. al.* (1995) found that the role of credit availability improved women's participation in economic activities.

Begum (1995) in her study found that credit availability of women had positive relationship with their income.

Khandaker *et al.*(1995) observed significant negative relationship between credit availability and impact in terms of improved well being.

Credit utilization and Shakti Foundation women beneficiaries' satisfaction

Zakaria (2000) found no relationship between credit utilization of the women beneficiaries and their attitude towards BRDB credit program. Such finding was supported by Islam (2001).

Uddin *et. al.* (1999) found that loan was utilized in capital expenditure (45.33%), current fund expenditure (16%), and investment in business (24%), house construction (2.67 %) and other (12%) from institutional sources.

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

Annual Family income and Shakti Foundation women beneficiaries' satisfaction

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

Ahmed (1991) in his paper " group approach to empowering women : an emerging paradigm of south Asia mentioned impact of various program on women and states their significant change in income and employment resulted from RDP activities. Per capita real income increased by 116 percent between 1981 and 1987.

Commercialization and Shakti Foundation women beneficiaries' satisfaction:

Mahmud (1985) carried out a research on the adaptation of all season vegetable cultivation by the farmers in the Sylhet region. Through there was no proven significant relationship between commercialization and adoption of all season vegetable cultivating but a considerable positive trend was observed between them.

Training received and Shakti Foundation women beneficiaries' satisfaction

Mahub *et. al.* (1995) observed that Capacity development through Training the case of BRAC village organization that group members who were provided with capacity development training are better of socially and economically than those who did not get his opportunity. Their performance in credit savings and attendance is significantly higher than those who did not receive training. Marital status, age, education were important factors in describing the condition of trained members. In general, affective skill development had positive impact on lifestyle of the members of the groups. They also found that skill development training one among many factors for the growth of a viable grass root organization.

Greenly et al (1992) found that knowledge about BRAC of rural women had significant positive correlation with their living condition. They also observed like cleanliness, use of tube well, sanitary and better housing.

Estep (1985) reported that having technical knowledge and a desire to seek actively for new information on improved practices were important factors in relation to adoption of improved farm practices.

Aspiration and Shakti Foundation women beneficiaries' satisfaction

Ali (1999) found that aspiration in life has significantly negative relationship with the opinion of the youth on undertaking agricultural income generating activities.

Shaha (1997) observed that aspiration in life was not related with the participation in agricultural activities and income generating activities.

Fatalism and Shakti Foundation women beneficiaries' satisfaction

Khandaker *et al.* (1994) in their study on the Grameen Bank found that fatalism of the women had no significant influence on their participation of Grameen Bank programs.

Lovell (1992) reported that fatalism of the rural women have significant negative influence on their adoption of BRAC programs. The higher the fatalism of the women, the lower was their adoption of BRAC programs.

2.4: Conceptual framework of the study

In scientific research selection and measurement of variables constitute 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 researchers introduces, removes or varies the independent variables (Townsend, 1953). An independent variable is that factor which is manipulated by the research in his attempt to ascertain its relationship to an observed phenomenon. A simple conceptual framework for the study is shown below-

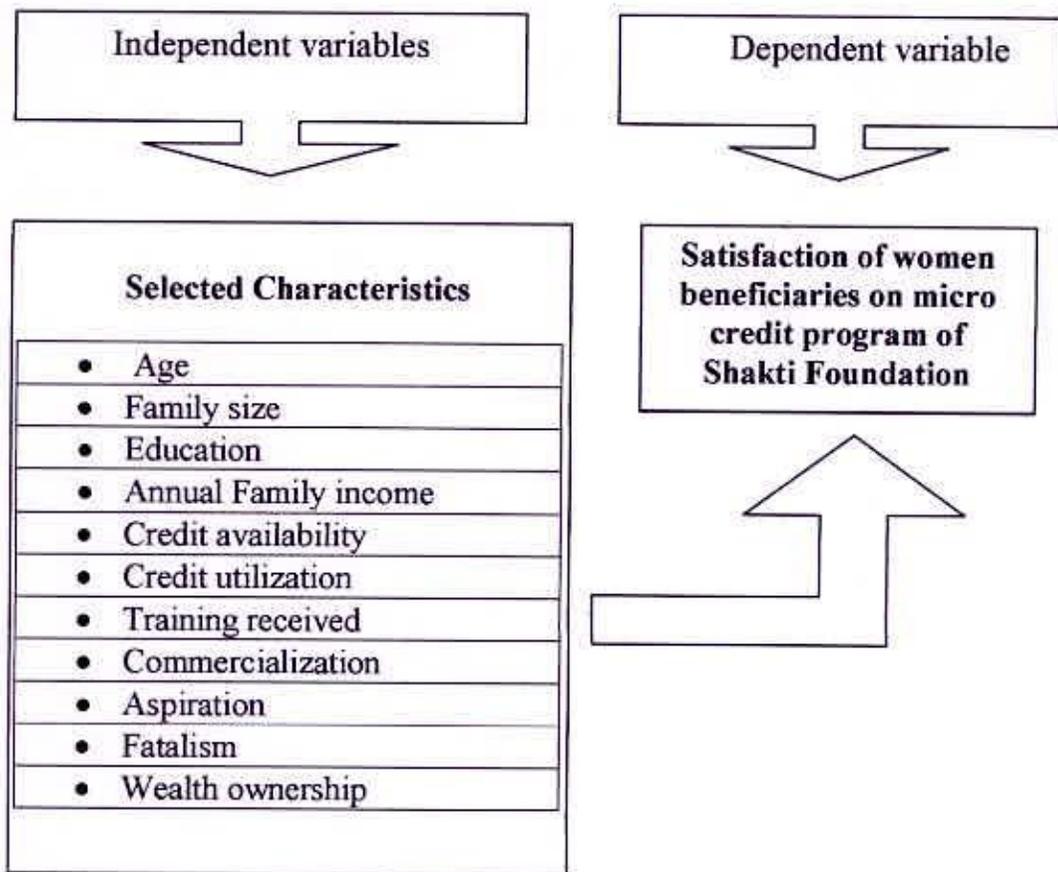


Fig-2. Conceptual Frame Work of the Study

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 Locale and Population

This study was conducted in Munshigonj sadar upazila where Shakti Foundation organize their activities . The Shakti Foundation organize their activities to 9 village organizations in Sadar upazila which constituted the population for this study. For clarity of understanding, one map of Munshiganj district showing Sadar upazila and another map of Sadar upazila showing the study area has been presented in Fig. 3.1 and Fig. 3.2 respectively.

3.2 Sampling Procedure

Data for this study were collected from a sample rather than the whole population. In these connection systematic sampling method was followed in order to select the respondent. An updated list of all the Shakti Foundation women beneficiaries of the selected upazila following the criteria was prepared with the help of the local Shakti Foundation officials.

The total number of union under sadar upazila was 9 and 25 percent of the population was selected as sample by using systematic sampling method, and a



Fig. 3.1 Map of Munshiganj district showing study area Sadar upazila

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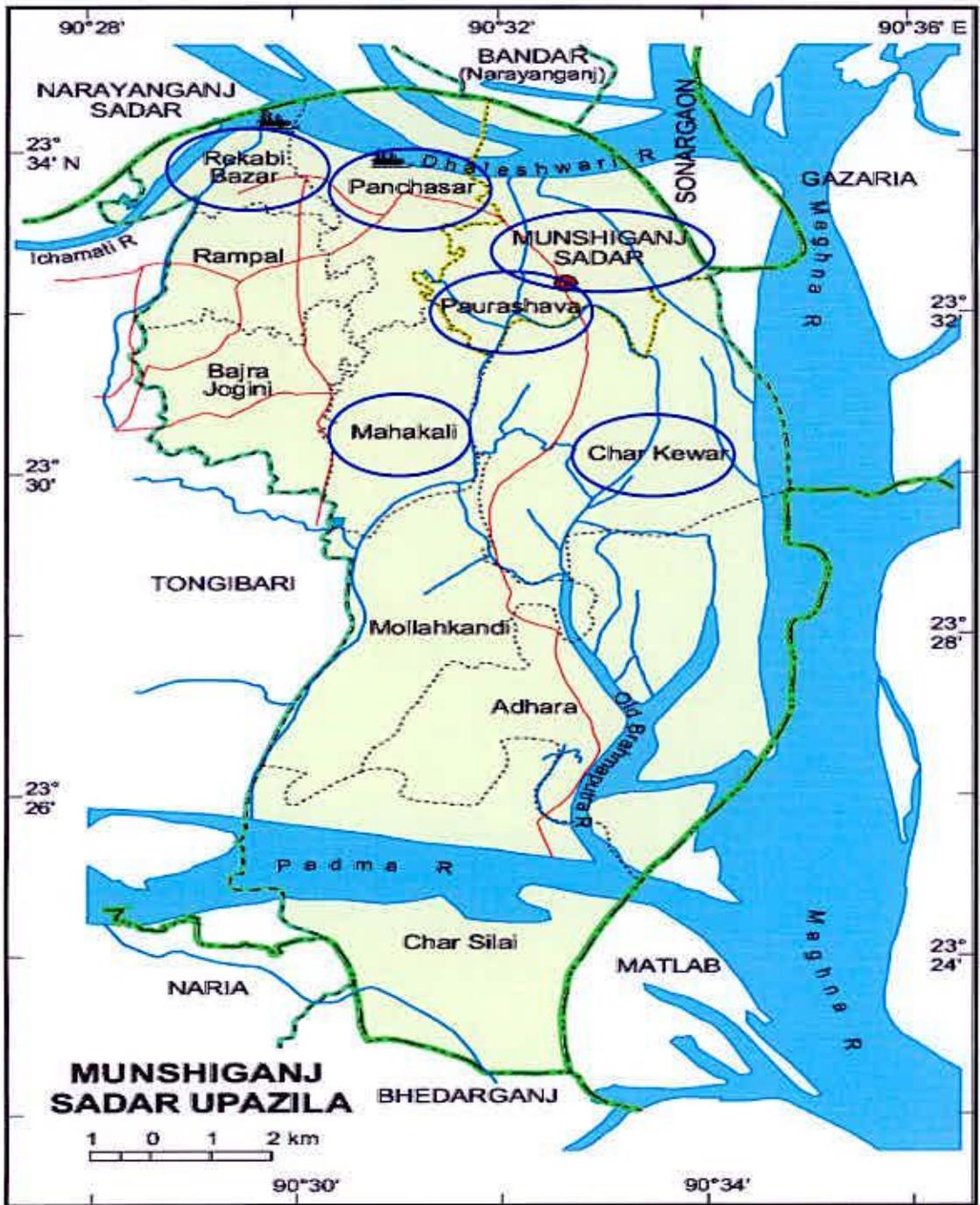


Fig. 3.2 Map of Sadar Upazila showing study area



sample frame was prepared alphabetically before taking the samples. Thus beneficiaries of village women were the sample size of this study. A reserve list of 12 beneficiaries was also prepared which was used if any selected respondent was not available for interview. The distribution of the population and the sample size are presented in Table 3.1.

Table 3.1 Distribution of population sample and reserve respondents (beneficiaries) of Sadar branch of Shakti Foundation

Name of the place	Center number	Number of beneficiaries		Number of beneficiaries included in the reserve list
		Population	Sample	
Panchasar	2,3	50	8	1
Mahakali	1,5	55	10	1
Muktarpur	4	45	18	2
Gosaibag	6,8	42	12	1
Sadar	7,11	50	20	3
Kewar	13	46	9	1
Rekabibaster	9	40	5	1
Rampal	10	45	8	1
Bajrajogini	12	47	15	1
Total	13	420	105	12

3.3 Selection of the Variables of the Study

In scientific research, selection and measurement of variable constitute an important task. Satisfaction of women beneficiaries on micro credit program of Shakti Foundation was the main focus of the study that is the dependent variable. Considering the relevant field, consideration of fund, time and resources available to the researcher were the basis for selecting the variables for the present study. As many as eleven characteristics of the rural women were selected as the independent variables. The characteristics include, age, family size, education, credit availability, credit utilization, commercialization, family income, training received, aspiration, fatalism and wealth ownership.

3.3.1 Measurement of independent variables

Eleven selected characteristics of the respondent women constituted the independent variables of this study. The procedure of measurement of the selected variables is described below.

3.3.1.1 Age

Age of a respondent rural woman referred to as the period of time from her birth to the time of interview. Age was measured in terms of years on the basis of her response.

3.3.1.2 Family size

Family size of a respondent was determined in terms of the total number of members included in the family of each respondent. The family member included the respondent himself / herself, wife / husband, sons, daughters & other dependents.

3.3.1.3 Education

Education was measured in terms of grades (class) passed by a respondent women. Education score was computed for each respondent by giving a point of 1 for each year of schooling completed. For example, if a respondent passed the final

examination of class VII, her education score was taken as 7. If a woman received education from outside the school, her education score was assessed in terms of the standard equivalent of a formal school. A score of 0.5 for education was given to a respondent who could sign her name only. Each illiterate person was given a score of zero.

3.3.1.4 Annual Family income

Family income of a beneficiary was measured in 1000 taka on the basis of the total yearly earning of her family from agricultural and other sources. For determining agricultural income of a beneficiary, first annual production of different farm outputs, like crops, livestock, poultry, fruits, fishes etc. was ascertained. Then the total market price of the above items was determined on the basis of the prevailing market prices of the items at the time of interviewing. Income of the respondent and other members of her family from other sources (Service, business etc.) was also determined on the basis of yearly earnings from agriculture and other sources, which were added together to obtain the total income of a respondent. Scores assigned to these responses for statements were 1000 equal to 1.

3.3.1.5 Credit availability

Credit availability of a beneficiary was defined as the degree to which her credit requirement was fulfilled by the amount of credit actually received by her. It was expressed in 1000 Tk. Score assigned to these responses for statements were Tk. 1000 equal to 1. In item No 7 of the interview schedule each beneficiaries was asked to indicate whether she got credit in time. If the reply was yes then she was asked to mention the source of credit and amount of credit.

3.3.1.6 Credit utilization

The utilization of credit by the respondent was measured on the basis of the amount of credit spent for the improvement of the specific areas out of the total credit received.

3.3.1.7 Training received

It was operationalized by the number of days that a respondent woman had received training in her entire life. It was indicated by the total number of days of training received by a respondent woman under different training programs.

3.3.1.8 Commercialization

It was measured on the basis of the value of items sold out to the total value of items produced.

3.3.1.9 Aspiration

Aspiration was measured on the basis of inferences drawn from her overt actions and her verbal statements of feelings. A five item scale was used to measure the aspiration of the respondents. The respondents indicated for each statement of the scale whether they strongly agree, had no opinion, disagree and had different. Weight assigned to the above five responses were 4,3,2,1 and 0 respectively. Aspiration score of a respondent was determined by summing up the weight for her responses to all the five items of the scale.

3.3.1.10 Fatalism

Fatalism score was computed by using a ten item Likert-type scale as furnished in serial no. 11 of the interview schedule. Among the ten statements five were positive and five were negative to fatalism. The respondents indicated for each statement of agreement. Scores assigned to these responses for positive statements were 4,3,2,1 and 0 respectively. For negative statements the scoring system was reversed. Fatalism score of a respondent woman was determined by summing the scores of her response to all the ten items in the scale. Fatalism score of the respondents could range from zero (0) to forty (40),) where (0) indicating no fatalism and 40 score indicating very high fatalism.

3.3.1.11 Wealth Ownership

Wealth ownership of a beneficiary was measured in 1000 taka on the basis of the total wealth of her family from agricultural and other sources.

3.3.2 Measurement of the dependent variable

Women beneficiaries' satisfaction on the rural development activities of Shakti Foundation was the dependent variable of this study. It was measured on the basis of Satisfaction Attainment Theory (SAT). This theory developed by Briggs *et. al.* (2002) " A Theory and Measurement of Meeting Satisfaction" which details describe the previous chapter (Review of literature). SAT buildup the three construct such as PNGA (Perceived Net goal attainment), it refers to the change in the Judgment of the value and likelihood of a set of salient goals that takes place from one time period to the next, such as the duration of meeting. SP (Satisfaction with meeting process) is defined as an affective arousal with a positive valance on the part of a participant with respect to the procedures and tools used in meeting. SO (Satisfaction with meeting outcome) is defined as an affective arousal with a positive valance on the part of a participant with respect to that which was created or achieved in a meeting. In this context, the researcher was used in three dimensions (PNGA-Perceived Net goal attainment with Shakti Foundation rural development activities; SP- Satisfaction with Shakti Foundation rural development activities process; SO Satisfaction with Shakti Foundation rural development activities Outcome) of this study. The researcher developed and refined a set of three questions for each Shakti Foundation rural development activities (Based on Sat theory), one for each of the three dimensions or construct in SAT (Appendix-1, item no-13). A five point likert-scal was used to measure the satisfaction of the respondents. The respondents indicated for each statement of the scale whether they strongly agree, agree had no opinion, disagree and strongly disagree. Weight assigned to the above five responses were 4,3,2,1 and 0 respectively. The probable range of satisfaction is 0-80 where 0 indicated no satisfaction and 80 indicated very high satisfaction. Satisfaction score of a respondent was determined by summing up to get total satisfaction on the respected aspect.

3.4 Comparative problem faced by the Shakti Foundation beneficiaries in ten selected problem

Problem faced by the Shakti Foundation women beneficiary in ten selected problems was investigated in this study. It was considered necessary to have understanding about the comparative problem facing of the Shakti Foundation women. For this purpose, a Problem Faced Index (PFI) was computed for each of the ten problem by using the following formula:

$$PEI = (N_1 \times 3) + (N_2 \times 2) + (N_3 \times 1)$$

Where,

PFI = Problem Facing Index

N_1 = Number of Shakti Foundation woman beneficiary having high problem face

N_2 = Number of Shakti Foundation women beneficiary having medium problem face

N_3 = Number of Shakti Foundation beneficiary having low problem face

The PFI for each of the problem could range from 105 to 315, where, 105 indicated low problem faced and 315 indicated high problem faced.

3.6 Hypothesis of the study

In order to guide collection of relevant data and analysis and interpretation of the same a set of hypothesis was formulated for empirical testing. As defined by Goode and Hatt (1952)" a hypothesis is proposition which can be put to a test to determine its validity.

The following null hypothesis was developed to explore the nature of relationship between the dependent and independent variables. "There is no relationship between satisfaction of women beneficiaries on micro credit program of Shakti

foundation and their following selected characteristics". The selected characteristics were:

- i. Age
- ii. Family size
- iii. Education
- iv. Annual Family income
- v. Credit availability
- vi. Credit utilization
- vii. Training received
- viii. Commercialization
- ix. Aspiration
- x. Fatalism
- xi. Wealth ownership



3.7 Collection of data

The investigator himself collected data for this study with the help of an interview schedule that was pre-tested before finalization. An English version of the interview schedule has been presented in Appendix-A. Interviews were made individually in the houses of the respondents. The researcher first selected the target clients in selected areas from the list of Shakti Foundation of Sadar branch. The researcher took all possible care to establish rapport with the respondents so that the respondents do not hesitate to furnish proper responses to the questions and statements. For this study data were collected during 20 January to 20 February 2010.

3.8 Data Processing and Analysis

For data processing and analysis the following steps followed.

3.8.1 Compilation of data

After compilation of field survey all the interview schedule were compiled and tabulated according to the objectives of the study. In this process all the responses in the interview schedule were given numerical coded values. Local units were converted into standard units. The responses to the questions in the interview schedule were transferred to a master sheet to facilitate tabulation. Tabulation and cross tabulation was done on the basis of categories developed by the investigator himself.

3.8.2 Categorization of respondents

For describing the various independent and dependent variable the respondents were classified into various categories. In developing categories the researcher was guided by the nature of data general consideration prevailing on the social system. The procedure and the effect of categorization of a particular variable have been discussed while describing the variable in the sub-sequent sections of next Chapter.

3.8.3 Data analysis procedure

The data were coded and tabulated for the purpose of analysis. Qualitative data were converted into quantitative data by means of suitable scaling wherever necessary. Descriptive statistics and correlation such as number distribution , range, mean, standard deviation and the Pearson product moment correlation coefficient was used to determine the relationship between the dependent and independent variables.

CHAPTER 4

FINDINGS AND DISCUSSION

In this chapter the findings of the study and their interpretations have been conveniently presented according to the objectives of the study. Findings have been discussed in relation to other similar studies whenever applied. In accordance with the objectives of the study findings are presented in four sections. The first section deals with the selected characteristics of the women beneficiaries'. The second section deals with the extent of satisfaction of women beneficiaries' on micro credit program of Shakti foundation. In the third section, discusses the relationship between the selected characteristics of the Shakti Foundation women beneficiaries and their satisfaction on the micro credit program of Shakti Foundation. Finally, in the fourth problems faced by the women beneficiaries in using micro credit of Shakti Foundation has been presented.

4.1 Selected Characteristics of the Shakti Foundation Women Beneficiaries

Data on the salient features of the women beneficiaries selected characteristics are presented in Table 4.1.

4.1.1 Age

According to the Shakti Foundation policy the women having an age range between 18 and 55 years are eligible for its membership. However, the age of the respondents found from 20 to 55 years with an average of 33.19. The respondents were classified into three categories on the basis of their age as shown in Table 4.1.



Table 4.1 Salient features of the Shakti Foundation women beneficiaries selected characteristics

Variables	Categories according to their selected characteristics	Probable range	Observe range	Respondents number (N=105)		Mean	Standard deviation
				Number	Percent		
Age	Young (up to 30)		20-55	46	43.8	33.19	8.464
	Middle-aged (31-44)			44	42		
	Old (45 & above)			15	14.2		
Family size	Small (up to 4)		3-11	13	12.4	6.25	1.720
	Medium (5-7)			69	65.7		
	Large (8& above)			23	21.9		
Education	Illiterate (o)	0-16	0-10	8	7.6	5.62	2.887
	Primary (1-5)			48	45.9		
	Secondary (6-10)			49	46.5		
Annual Family income	Low (up to 100)		72-161	35	34.2	110.62	20.5527
	Medium (101- 121)			34	31.1		
	High (121.5 & above)			36	34.7		
Credit Availability	Low (up to 13)		5-45	39	37.3	18.48	8.649
	Medium (14-22)			37	35.2		
	High (23 & above)			29	27.5		
Credit Utilization	Low (up to 11)		5-40	51	48.6	15.70	7.884
	Medium (12-20)			37	35.4		
	High (21 & above)			17	16		
Training Received	Little (up to 3)		3-11	37	35.2	4.31	1.601
	Moderate (4-6)			53	50.5		
	High (7 & above)			15	14.3		
Commercialization	Low (Up to 25)		0-129.5	29	28.2	36.346	19.4986
	Medium (26-46)			42	40.7		
	High (47 & above)			34	31.1		
Aspiration	Low (Up to 29)	0-40	25-37	37	35.3	30.61	2.640
	Medium (30-32)			42	39.9		
	High (33 & above)			26	24.8		
Fatalism	Low (Up to 20)	0-40	15-31	39	37.2	22.80	3.987
	Medium (21-25)			45	42.9		
	High (26 & above)			21	19.9		
Wealth ownership	Low (Up to 140)		45-1010	33	31.7	210.92	138.953
	Medium (141- 279)			38	36.4		
	High (280 & above)			34	31.9		

The highest proportion (43.8 percent) of the Shakti Foundation women beneficiaries were young aged while 42 percent of them were middle and only 14.2 percent old aged. This shows that the young and middle -aged Shakti Foundation women beneficiaries have potential and energy to uplift their living standards. If they are trained, motivated and guided properly they would be able to fight against the poverty.

4.1.2 Family size

The family size of the Shakti Foundation women beneficiaries ranged from 3 to 11 with an average of 6.25. Based on the number of family members, the respondents were divided into three categories as shown in Table 4.1.

The majority (65.7 percent) of the Shakti Foundation women beneficiaries had medium sized family compared to 12.4 percent of them having small and only 21.9 percent were large family. Thus, 78.1 percent had small to medium sized family. The average family size (6.25 percent) in the study area. This warrants a challenge to the Shakti Foundation women beneficiaries for developing crucial plan to socio-economic change in the area.

4.1.3 Education

The level of education of the Shakti Foundation women beneficiaries in the study area ranged from 0 to 10 years schooling having an average of 5.62. Based on their education level, the women beneficiaries were grouped into three categories as shown in Table 4.1.

The highest proportion (46.5 percent) of the Shakti Foundation women beneficiaries had secondary level of education while 45.9 percent of them had primary level of education and only 7.6 percent were illiterate. Women literacy program, communication facility, adequate number of schools and other related

facilities enabled the women in this area at least to sign. So the education level in sign area is relatively better than average female education level in Bangladesh.

4.1.4 Annual Family income

Family income of the Shakti Foundation women beneficiaries varied from 72 thousand to 161 thousand Tk., the average was 110.629 thousand Tk. On the basis of the family income, the Shakti Foundation women beneficiaries were classified into the following three categories as shown in Table 4.1.

Data in Table 4.1 indicate that the highest proportion (34.7 percent) of the Shakti Foundation women beneficiaries had high income, whereas 31.1 percent medium and 34.2 percent low income categories. Most of the members other than the father of guardians have inadequate earning with various constraints a farm family needs to increase their per capita income. This indicated that the study group was heterogeneous in terms of income difference.

Sarker (2002) in his study found that 2.9 percent of the respondents had low income difference, 88.5 percent medium income difference and 8.6 percent high income difference in Integrated Aqua-culture Development Project, RDRS.

4.1.5 Credit availability

The ranged of credit received by the Shakti Foundation women beneficiaries was found from 5 thousand to 45 thousand Tk., with an average of 18.48. On the basis of the amount of credit received by the Shakti Foundation women beneficiaries, they were classified into three categories as shown in Table 4.1

Data furnished in Table 4.1 indicate that larger proportion (37.3 percent) of the Shakti Foundation women beneficiaries had low credit availability, while 35.2 percent of the women beneficiaries had medium credit availability and 27.5 percent of the women had high credit availability. Thus all the respondent women

beneficiaries had low medium and high credit availability. This was possibly because of the fact that Shakti Foundation credit was available to all of them.

4.1.6 Credit utilization

The ranged of credit utilization scores of Shakti Foundation women beneficiaries ranged from 5 to 40, with an average of 15.70. The credit utilization by the women beneficiaries of Shakti Foundation were classified into three aspects on the basis of their utilization of credit in receives items as shown in Table 4.1.

Data furnished in Table 4.1 indicate that larger proportion (48.6 percent) of the Shakti Foundation women beneficiaries had low credit utilization, while 35.4 percent of the women beneficiaries had medium credit utilization and 16 percent of the women had high credit utilization. The Shakti Foundation women beneficiaries usually utilize their credit for production oriented agricultural activities in their small agricultural farm, small business, preparation of handicraft items and other income generating activities.

4.1.7 Training received

The observed training received of the Shakti Foundation women beneficiaries ranged from 3 to 11 days the average being 4.31. The respondents were classified into there categories on the basis of their training days as shown in Table 4.1

Data presented in Table 4.1 reveal that more than half (50.5 percent) of the Shakti Foundation women beneficiaries had moderate training while 35.2 percent having little training and 14.3 percent had high training. The findings indicate that most of the respondents had moderate training and there was not a single respondent without any training.

4.1.8 Commercialization

It was found that the commercialization scores of the respondent women ranged from 0 to 129.5, the average being 36.346. On the basis of commercialization's scores mean, the respondents were classified into three groups as shown in Table 4.1.

It was showed that higher proportion (40.7 percent) of the respondent constituted the medium commercialization category as compared to 28.2 percent and 31.1 percent constituting the low and high commercialization category respectively.

4.1.9 Aspiration

The aspiration scores of women ranged from 25 to 37 against the possible ranged-0-40. The average was 30.61 Based on the computed scores of aspiration the respondents classified into three categories as shown in Table 4.1

It was showed that higher proportion (39.9 percent) had medium aspiration, 24.8 percent high and 35.3 percent low aspiration. Aspiration makes a man innovative and hard working to achieve success.

4.1.10 Fatalism

Computed fatalism scores ranged from 15 to 31 against the possible ranged-0-40 with an average of 22.80 . On the basis of their fatalism scores, respondent were classified into the three categories as shown in Table 4.1.

Data in Table 4.1 indicate that about 42.9 percent of the respondents belonged to medium fatalism, 19.9 percent high and 37.2 percent had low fatalism score. Data also revealed that 80.1 percent of the respondents had either low or medium fatalism. This may be due to less belief on fate and superstition.

4.1.11 Wealth ownership :

Wealth ownership of the Shakti Foundation women beneficiaries varied from 45 thousand to 1010 thousand Tk., the average was 210.92 thousand Tk. On the basis of the wealth ownership, the Shakti Foundation women beneficiaries were classified into the following three categories as shown in Table 4.1.

Data in Table 4.1 indicate that the highest proportion (36.4 percent) of the Shakti Foundation women beneficiaries had medium wealth ownership, whereas 31.9 percent high and 31.7 percent low wealth ownership.

4.2 Satisfaction towards Shakti Foundation Programs

The range of satisfaction scores of the respondents was 53 to 80 against the possible ranged 0-80 with an average of 63.44 and standard deviation of 5.564. The respondents were classified into three categories on the basis of mean and standard deviation of their satisfaction scores as shown in Table 4.2. Data furnished in Table 4.2 reveal that 26.9 percent of the rural women had low satisfaction towards Shakti Foundation programs compared to 44.9 percent and 28.2 percent having medium and high satisfaction of Shakti Foundation programs. Existence of medium and high (73.1 percent) satisfaction on Shakti Foundation programs among larger proportion of the respondent women indicates a positive impact on the rural development activities of Shakti Foundation programs.

Table 4.2 Satisfaction of women beneficiaries on micro-credit program of Shakti Foundation

Variables	Categories according to their selected characteristics	Probable range	Observed range	Respondents number (N=105)		Mean	Standard deviation
				Number	Percent		
Satisfaction	Low (Up to 59)	0-80	53-80	28	26.9	63.44	5.564
	Medium (60-66)			47	44.9		
	High (67 & above)			30	28.2		

4.3 Relationship between the Selected Characteristics of the Shakti Foundation Beneficiaries and their Satisfaction towards Micro-Credit Program

Pearson product moment correlation co-efficient was computed in order to determine the relationship between the dependent and independent variables. To reject or accept the null hypothesis five percent (0.05) level of probability was used. Statistically significant and insignificant relationships were observed when the computed value of 'r' was higher and lower than the tabulated value of respectively. The result of co-efficient of correlation between the independent and dependent variables have been presented in the Table 4.3. However, the results of interrelationships among different independent variables are presented at Appendix-B.

Table 4.3 Pearson's product moment co-efficient of correlation showing relationships between the dependent and independent variables

Dependent variable	Independent variables	Computed value of 'r'
Satisfaction of Women beneficiaries on micro-credit program of Shakti Foundation	Age	0.162 ^{NS}
	Family size	0.196*
	Education	-0.014 ^{NS}
	Annual Family income	0.170 ^{NS}
	Credit availability	0.228*
	Credit utilization	0.221*
	Training received	0.260**
	Commercialization	.080 ^{NS}
	Aspiration	0.158 ^{NS}
	Fatalism	0.042 ^{NS}
	Wealth ownership	0.139 ^{NS}

NS = Non significant

* Significant at p<0.05 level

** Significant at p<0.01 level

Tabulated value of 'r' with 103 degree of freedom

0.05 level = 0.193

0.01 level = 0.254

Eleven characteristics of the women were selected. Out of eleven characteristics of the women, four had significant correlations positively with satisfaction on the micro-credit program of Shakti foundation. In case of significantly correlated variables the concerned null hypothesis was rejected and for the insignificantly correlated variables null hypothesis could not be rejected. These relationships have been explained below.

4.3.1 Relationship between age and satisfaction on the micro credit program of Shakti Foundation

The relationship between age of the respondent women and their satisfaction towards the micro credit program of Shakti Foundation was examined by testing null hypothesis. There is no relationship, between age of the women and their satisfaction on the Shakti Foundation program. The co-efficient of correlation between age of the respondent and their satisfaction towards the micro credit program of Shakti Foundation was 0.162 (Table 4.3). This leads to the following relationships of the concerned variables.

Firstly the relationship did not show any trend. Secondly, the computed value of 'r' (0.162) was not significant at 0.05 level of probability with 103 degrees of freedom.

On the basis of the above findings the null hypothesis could not be rejected and it can be concluded that age of the women had no significant relationship with their satisfaction towards the Shakti Foundation program. This means that age had no influence in their satisfaction towards the Shakti Foundation program.

4.3.2 Relationship between family size and satisfaction on the micro credit program of Shakti Foundation

The relationship between family size of the women beneficiaries and their satisfaction on micro credit program examined by testing null hypothesis. "There is no relationship between family size of the women beneficiaries and their satisfaction towards micro credit program of Shakti Foundation .The co-efficient of correlation between family size of the respondents and their satisfaction on the micro credit program of Shakti Foundation was 0.196 (Table 4.3). This leads to the following relationships of the concerned variables.

Firstly, the relationship showed a positive trend. Secondly, the computed value of "r" (0.196) was significant at 0.05 level of probability with 103 degrees of freedom. Thirdly, a positive significant relationship was found between the two variables.

Based on the above findings, the null hypothesis was rejected and hence, it was conclusion that the women beneficiaries satisfaction on micro credit program of Shakti Foundation with the increase of their family size.

4.3.3 Relationship between education and satisfaction on the micro credit program of Shakti Foundation

The relationship between education of the women beneficiaries and their satisfaction on micro credit program of Shakti Foundation was examined by testing null hypothesis. There is no relationship between education of the SF women beneficiaries and their satisfaction towards micro credit program of Shakti foundation.

The co-efficient of correlation between education of the respondents and their satisfaction towards the micro credit program of Shakti foundation was -0.014 (Table 4.3). This leads to the following relationships of the concerned variables.

Firstly, the relationship did not show any trend. Secondly, the strength of relationship between the variables was very low. Thirdly, the computed value of "r" (-0.014) was not significant at 0.05 level of probability with 103 degrees of freedom.

On the basis of the above findings, the null hypothesis could not be rejected and it can be concluded that education of the women had no relationship with their satisfaction towards the in Shakti Foundation. This means that education had not any influence in their satisfaction towards the micro-credit program of Shakti Foundation.

4.3.4 Relationship between annual family income and satisfaction on the micro credit program of Shakti Foundation

The relationship between family income of the respondents and their satisfaction towards the micro-credit program of Shakti Foundation was examined by testing null hypothesis. "There is no relationship between family income of the Shakti Foundation women beneficiaries and their satisfaction on the micro-credit program of Shakti foundation".

The co-efficient of correlation between family income of the respondents and their satisfaction towards the micro-credit program of Shakti Foundation was 0.170 (Table 4.3). This leads to the following relationship of the concerned variables.

Firstly, the relationship showed a positive trend. Secondly, the computed value of "r" (0.170) was not significant at 0.05 level of probability with 103 degrees of freedom.

On the basis of the above findings, the null hypothesis could not be rejected and family income of the women had no significant relationship with their satisfaction the Micro credit Shakti foundation. High family income makes greater access to both formal and informal agencies. This means the women beneficiaries' with more income had more satisfaction towards the micro-credit program of Shakti foundation.

4.3.5 Relationship between credit availability and satisfaction on the micro credit program of Shakti Foundation

The relationship between availability of the respondent and their satisfaction on the micro-credit program of Shakti Foundation was examined by testing null hypothesis. There is no relationship between credit availability of the Shakti Foundation women beneficiaries and their satisfaction on the micro-credit program of Shakti foundation.

The co-efficient of correlation between credit availability of the respondents and their satisfaction on the micro-credit program of Shakti Foundation was 0.228 (Table 4.3). This leads to the following relationship of the concerned variables.

Firstly the relationship showed a positive trend. Secondly, the computed value of "r" (0.228) was significant at 0.05 level of probability with 103 degrees of freedom.

On the basis of the above findings, the null hypothesis could be rejected and it was concluded that the credit availability of the women beneficiaries had significant positive relationship with their satisfaction the micro-credit program of Shakti foundation. The findings indicated that who received less amount of credit had less satisfaction on the micro-credit program of Shakti Foundation than those who received more amount of credit. Shakti Foundation women beneficiaries being less educated might had traditional outlooks and consequently did not evaluate the systems of Shakti Foundation programs more positively.

4.3.6 Relationship between credit utilization and satisfaction on the micro credit program of Shakti Foundation

The relationship between credit utilization of the women beneficiaries and their satisfaction towards micro-credit program of Shakti Foundation was examined by testing null hypothesis. " There is no relationship between credit utilization of the women beneficiaries and their satisfaction on the micro-credit program of Shakti foundation.

The co-efficient of correlation between credit utilization of the respondents and their satisfaction on the micro-credit program of Shakti Foundation was 0.221 (Table 4.3). This leads to the following relationships of the concerned variables.

Firstly, the relationship showed a positive trend. Secondly, the computed value of "r" (0.221) was significant at 0.05 level of probability with 103 degrees of freedom.

On the basis of the above findings, the null hypothesis could be rejected. So there was positive relationship between credit utilization of the women beneficiaries' and their satisfaction on the micro-credit program of Shakti foundation. The findings indicated that women beneficiaries who utilized more credit had more satisfaction on the micro-credit program of Shakti foundation.

4.3.7 Relationship between training received and satisfaction on the micro credit program of Shakti Foundation

The relationship between training received of the women beneficiaries and their satisfaction on micro-credit program of Shakti foundation.

The co-efficient of correlation between training received by the respondents and their satisfaction on the rural development activities was 0.260 (Table 4.3). This leads to the following relationships of the concerned variables.

Firstly, the relationship showed a positive trend. Secondly, the computed value "r" (0.260) was significant at 0.01 level of probability with 103 degrees of freedom.

Based on the above findings, the null hypothesis could be rejected and hence, the researcher concluded that training received of the women beneficiaries had a highly significant relationship with their satisfaction towards micro-credit program of Shakti foundation. This means that the training received of the women beneficiaries' with higher levels of training received had more satisfaction towards micro-credit program of Shakti foundation. As mentioned above, training enables the individuals to gain knowledge and broaden their outlook. More training

means more being enlightened and consequently having broader outlooks and positive opinions.

4.3.8 Relationship between commercialization and satisfaction on the micro credit program of Shakti Foundation

The relationship between commercialization by the respondents and their satisfaction towards the micro-credit program of Shakti Foundation was examined by testing null hypothesis. "There is no relationship between commercialization of the Shakti Foundation women beneficiaries and their satisfaction on the micro-credit program of Shakti foundation.

The co-efficient of correlation between commercialization and their satisfaction towards the micro-credit program of Shakti Foundation was 0.080 (Table 4.3). This leads to the following relationships of the concerned variables.

Firstly, the relationship did not show any trend. Secondly, the computed value of "r" (0.080) was not significant at 0.05 level of probability with 103 degrees of freedom.

On the basis of the above findings, the null hypothesis could not be rejected and it can be concluded that commercialization of the women beneficiaries' had no significant relationship with their satisfaction towards the micro-credit program of Shakti foundation. This means that commercialization had not any influence in their satisfaction on the micro-credit program of Shakti foundation. The findings reveal that commercialization of the women beneficiaries and their satisfaction towards micro-credit program are independent to each other.

4.3.9 Relationship between aspiration and satisfaction on the micro credit program of Shakti Foundation

The relationship between aspiration of micro-credit program of Shakti Foundation between aspiration of women beneficiaries and their satisfaction on the micro-

credit program of Shakti Foundation was examined by testing null hypothesis. "There is no relationship between aspiration Shakti Foundation women beneficiaries and their satisfaction on the micro-credit program of Shakti foundation.

The co-efficient of aspiration in life of the respondents and their satisfaction towards the micro-credit program of Shakti Foundation was 0.158 (Table 4.3). This leads to the following relationships of the concerned variables.

Firstly, the relationship showed a positive trend. Secondly, the computed value of "r" (0.158) was not significant at 0.05 level of probability with 103 degrees of freedom.

On the basis of the above findings, the null hypothesis could not be rejected. So there was no relationship between aspiration in life of the women beneficiaries and their satisfaction on the micro-credit program of Shakti foundation. The findings indicate that a person having more aspiration was found to have more satisfaction

4.3.10 Relationship between fatalism and satisfaction on the micro credit program of Shakti Foundation

The relationship between fatalism of Shakti Foundation women beneficiaries and their satisfaction on the micro-credit program of Shakti Foundation was examined by testing null hypothesis. "There is no relationship between fatalism of Shakti foundation.

The co-efficient of correlation fatalism of the respondents and their satisfaction on the micro-credit program of Shakti Foundation was 0.042 (Table 4.3). This leads to the following relationship of the concerned variables.

Firstly, the relationship showed a negative trend. Secondly, the computed value of "r" (0.042) was not significant at 0.05 level of probability with 103 degrees of freedom.

On the basis of the above findings, the null hypothesis could not be rejected. So it was concluded that the fatalism of the women had no significant relationship with their satisfaction on the micro-credit program of Shakti Foundation. In other words, the women who had comparatively higher fatalism had less satisfaction on the micro-credit program of Shakti Foundation.

4.3.11 Relationship between women beneficiaries' wealth ownership and satisfaction on the micro credit program of Shakti Foundation

The relationship between wealth ownership of the women beneficiaries and their satisfaction on the micro-credit program of Shakti Foundation was examined by testing null hypothesis. "There is no relationship between wealth ownership the Shakti Foundation women beneficiaries and their satisfaction on the micro-credit program of Shakti foundation.

The co-efficient of correlation between wealth ownership of the respondents and their satisfaction on the micro-credit program of Shakti Foundation was 0.139 (Table 4.3). This leads to the following relationships of the concerned variables.

Firstly, the relationship showed a positive trend. Secondly, the computed value of "r" (0.139) was not significant at 0.05 level of probability with 103 degrees of freedom. On the basis of the above findings, the null hypothesis could not be rejected. So, there was no relationship between wealth ownership of the women beneficiaries and their satisfaction on micro-credit program of Shakti foundation. It can be concluded that women beneficiaries' who had more wealth ownership showed more satisfaction on the micro-credit program of Shakti Foundation than the other women beneficiaries who had low wealth ownership.

4.4 Problems faced by the Shakti Foundation rural women beneficiaries on their satisfaction on the micro credit program of Shakti Foundation

In this section some common problems encountered by Shakti Foundation women beneficiaries in the study area are discussed and the extent of these problems is presented in view of the (Probable) problem facing index (PFI) score was 315 and the lowest PFI was 105. High rate of interest for credit was the main problem of Shakti Foundation women beneficiaries with the problem facing index of 221. It is a common problem of all NGO beneficiaries. The Shakti Foundation women beneficiaries receive credit from Shakti Foundation comparatively at a high rate of interest. This could be the reason of slow progress of Shakti Foundation women beneficiaries' standard of living. Lack of sufficient amount of credit was the second problem with the problem facing index of 214. Due to lack of sufficient amount of credit, they can not run their small business and their work smoothly. The third rank of the problem was Inadequacy of technological Knowledge with a problem facing index of 212. The fourth problem was Discrimination of wage rate with problem facing index of 176. It is a common problem of Bangladeshi women. Lack of training having a problem facing index of 140 ranked the fifth (5th) in respect of problem faced by Shakti Foundation women beneficiaries towards their satisfaction of Shakti Foundation rural development activities. Lack of training results lack of technical knowledge of the beneficiaries. The Shakti Foundation women beneficiaries receive less training and for this reason they could prosper in their work. Lack of communication and Distance of meeting place and training center had problem facing indices of 137 and 136 respectively. These problems ranked 6 and 7 respectively. The ranks from 8 to 10 were lack of commercialization, false propagands of the "Fatuabaz" and Religious belief facing indices were 131, 117 and 106 respectively. For more valid presentation, fig. 4.1 is furnished.

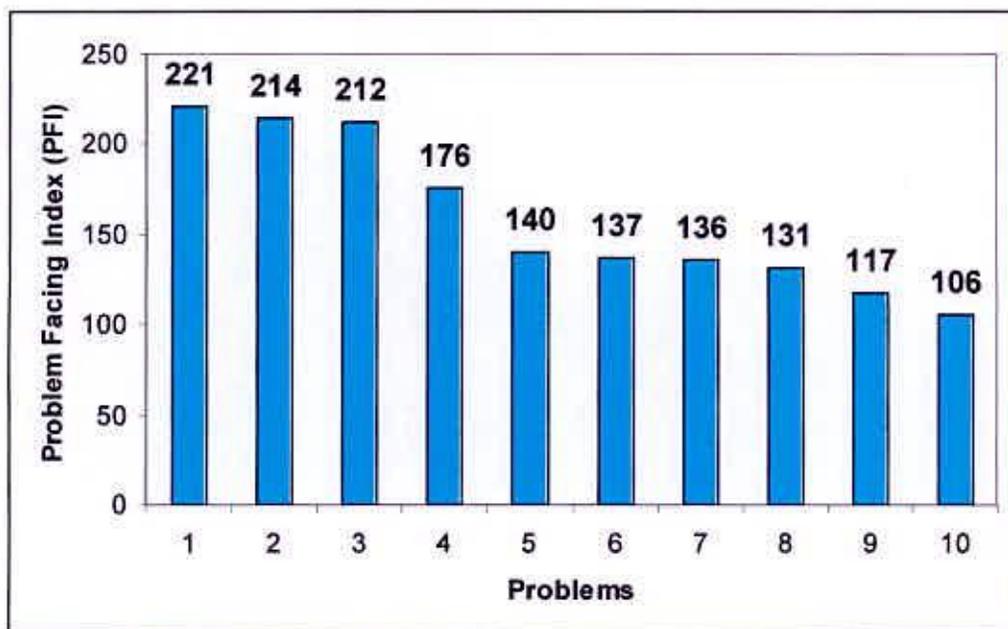


Fig . 4.1 Showing the extent of problem of Shakti Foundation women beneficiaries towards the satisfaction of Shakti Foundation women beneficiaries

Legend

- 1= High rate of interest for credit
- 2= Lack of sufficient amount of credit
- 3= Inadequacy of technological Knowledge
- 4= Discrimination of wage rate
- 5= Lack of training
- 6= Lack of communication
- 7= Distance between the meeting place and training center
- 8= Lack of commercialization
- 9= False propagandas by the "fatuabaz'
- 10= Religious belief

Possible solution

The Shakti Foundation is a quite leading NGO in Bangladesh. If Shakti Foundation really wishes to develop the women beneficiaries, the following solutions might be suggested:

- i) Authority should consider to following the interest rate of their distributed of the Shakti Foundation women beneficiaries would be high.

- ii) The Shakti Foundation women beneficiaries had low technological knowledge. For this reason, the authority should think for package program of trainings for them for a limited period so that they could smoothly run their agro-business of crop cultivation activities.

- iii) Women usually face discrimination relating to wage rate. If such, disparity continues in wage rate, women beneficiaries' satisfaction will be greatly hampered. Effective steps are necessary to reduce discrimination of wage rate between men and women as far as possible and to ensuring greater participation of women in development activities.



CHAPTER 5

CONCLUSION AND RECOMMENDATIONS

5.1 Summary of the findings

The findings in respect of satisfactions of women beneficiaries on micro-credit of Shakti Foundation have been summarized below.

5.1.1 Selected characteristics of the Shakti Foundation women beneficiaries

Findings in respect of eleven selected characteristics of the Shakti Foundation women beneficiaries are summarized below:

Age: Age of the respondent's women ranged from 20 to 55 years with a mean of 33.19 years. The highest proportion 43.8 percent of the respondents women were young aged and 42 percent of them belonged to the middle aged. Only 14.2 percent respondents belonged to the aged of above 45 years.

Family size: The family members of the respondents ranged from 3 to 11 with mean of 6.25. The highest proportion 65.7 percent of the Shakti Foundation women beneficiaries had medium family size consisting of 5 to 7 members each, while 21.9 percent of the respondents had big family size. Only 12.4 percent of the Shakti Foundation women beneficiaries had small family size.

Education: The level of education of the respondent ranged from 0 to 10 years of schooling having average of 5.62. The highest proportion (46.5 percent) of the Shakti Foundation women beneficiaries had secondary level of education while 45.9 percent of them had primary level of education and only 7.6 percent were illiterate.

Annual Family income: Family income scores of the respondents ranged from 72 to 161, the average was 110.629. The higher proportion (34.7 percent) of the respondents belonged to the high income category as compared to 34.2 percent low income.

Credit availability: Credit availability of the respondent was found to range from 5 to 45, the mean being 18.48. Largest proportion (37.3 percent) of the respondents had low credit availability, while 35.2 percent of the respondents had medium credit availability and 27.5 percent of the respondents had high credit availability.

Credit utilization: Credit utilization of the women beneficiaries ranged from 5 percent to 40 percent. Credit utilization of the Shakti Foundation women beneficiaries are three categories. The highest proportion (48.6 percent) of the Shakti Foundation women beneficiaries had low credit utilization, while 35.4 percent of the women beneficiaries had medium credit utilization and 16 percent of the women had high credit utilization.

Training received: The training received scores ranged from 3 to 11, the average being 4.31. Half (50.5 percent) of the Shakti Foundation women beneficiaries had moderate training while 35.2 percent having little training and 14.3 percent had high training.

Commercialization: Commercialization of the respondent ranged from 0 to 129.5, the mean being 36.346. The higher proportion (40.7 percent) of the respondent constituted the medium commercialization compared to 31.1 percent high commercialization and only 28.2 percent had low commercialization to their farm produce.

Aspiration: The aspiration scores of the respondents ranged from 25 to 37. The average was 30.61. The highest proportion (39.9 percent) of the respondents had medium aspiration.

Fatalism: Fatalism scores of the respondents ranged from 15 to 31 with an average of 22.80. The highest proportion (42.9 percent) of the respondents belonged to medium fatalism, 19.9 percent high and 37.2 percent had low fatalism.

Wealth ownership: Wealth ownership of the Shakti Foundation women beneficiaries varied from 45 thousand to 1010 thousand Tk., the average was 210.92 thousand Tk. The highest proportion (36.4 percent) of the Shakti Foundation women beneficiaries had medium wealth ownership, whereas 31.9 percent high and 31.7 percent low wealth ownership.

5.1.2 Satisfaction of women beneficiaries on micro-credit program of Shakti Foundation

The overall satisfaction level of the Shakti Foundation women beneficiaries ranged from 53 to 80 with an average of 63.44. About 26.9 percent of women beneficiaries had low satisfaction, 44.9 percent medium satisfaction and 28.2 percent of them had high satisfaction level on the micro-credit program of Shakti foundation.

5.1.3 Results of hypothesis testing

The relationship between the eleven selected characteristics of the women beneficiaries and their satisfaction on micro-credit program of Shakti Foundation were explored. For this, eleven null hypotheses were formulated. The results of the hypothesis testing are presented below in brief.

1. Satisfaction of the women beneficiaries toward micro-credit program of Shakti Foundation was positively and significantly relate to each of their family size, credit availability, credit utilization and training received at 0.05% level of probability.

2. There were no relationships between the respondents' satisfaction towards the micro-credit program of Shakti Foundation and each of their age, education, annual family income, commercialization, aspiration, fatalism and wealth ownership.

5.1.4 Problems faced by the Shakti Foundation rural women beneficiaries towards satisfaction on the micro-credit program of Shakti foundation

An attempt was made to identify the problems faced by the women beneficiaries towards satisfaction on the micro-credit program of Shakti Foundation. As many as 10 problems were mentioned by the women. These were ranked in order of problem facing index ranging from 105 to 315. The problems were as follows:

1. High rate of interest for credit
2. Lack of sufficient amount of credit
3. Inadequacy of technological Knowledge
4. Discrimination of wage rate
5. Lack of training
6. Lack of communication
7. Distance between the meeting place and training center
8. Lack of commercialization
9. False propagandas by the "fatuabaz"
10. Religious belief



5.2 Conclusion

It is very much important to have satisfactory clarification about the findings of the research study and to draw a meaningful conclusion. Conclusion draw on the basis of the findings of this study and their interpretation in the light of the other relevant factors are furnished below:

1. Age of the women had no significant relationship with their satisfaction on the micro-credit program of Shakti Foundation. Thus it may be concluded that age of the respondents was not an important factor for satisfaction on the micro-credit program of Shakti Foundation.
2. There was significant positive relationship between women beneficiaries' family size and their satisfaction on the micro-credit program of Shakti Foundation respondents was an important factor for satisfaction on the micro-credit program of Shakti Foundation.
3. Education of the women had no significant relationship with their satisfaction on the micro-credit program of Shakti Foundation. Education of the women beneficiaries had no significant relationship with their satisfaction on the micro-credit program of Shakti Foundation. Thus, it may be concluded that education had not any influence in their satisfaction towards the micro-credit program of Shakti Foundation.
4. Family income of the respondent women had no significant relationship with their satisfaction on the micro-credit program of Shakti Foundation. Overwhelming majority (65.8 percent) of the respondents had medium to high family income. This fact lead the conclusion that any arrangement made to increase annual level of the respondent women would be definitely helpful to them in achieving favorable satisfaction on the micro-credit program of Shakti Foundation.

5. There were significant positive relationship between women beneficiaries' credit availability and their satisfaction on the micro-credit program of Shakti Foundation. Overwhelming majority (62.7 percent) of the respondents had medium to high credit received. Hence, it may be concluded that women beneficiaries who received more amount of credit had more satisfaction on the micro-credit program of Shakti Foundation than those who received more amount of credit.
6. Credit utilization of the respondent women had a significant positive relationship with their satisfaction on the micro-credit program of Shakti Foundation. This implies that women beneficiaries who utilized more credit had more satisfaction on the micro-credit program of Shakti Foundation than those who utilized less amount of credit.
7. The training received of the women beneficiaries had positive and highly significant relationship with their satisfaction towards the micro-credit program of Shakti Foundation. The training received of the women beneficiaries might have influence upon the respondents' satisfaction towards micro-credit program of Shakti Foundation. The women beneficiaries having more received with training had better knowledge and knowledge person is more aware about micro-credit program of Shakti Foundation. In view of these facts it may be concluded that providing adequate training to the women beneficiaries will help develop positive satisfaction towards micro-credit program of Shakti Foundation.
8. Commercialization of the women beneficiaries' had no significant relationship with their satisfaction on the micro-credit program of Shakti foundation. Thus, it may be concluded that commercialization had not any influence in their satisfaction on the micro-credit program of Shakti Foundation. The findings reveal

that commercialization of the women beneficiaries had their satisfaction towards the micro-credit program of Shakti Foundation.

9. Aspiration of the respondents had no significant correlation with their satisfaction towards micro-credit program of Shakti Foundation. Considering the above fact it may be concluded that arrangements made for increasing respondents' aspiration might help in increasing their satisfaction towards micro-credit program of Shakti Foundation.

10. Fatalism of the respondents had a no significant relationship with their satisfaction towards micro-credit program of Shakti Foundation. This might be due to fact that fatalistic persons give emphasis on their luck rather than involvement in different rural development activities for any desired change, Thus, it may be concluded that the women who had comparatively higher fatalism had less satisfaction on the micro-credit program of Shakti Foundation. Hence, any step taken by the respective organization to reduce fatalism among the respondents might be useful for involving the poor women in different rural development activities.

11. Satisfaction of the respondent women with their wealth ownership had no significant relationship. Thus is may be concluded that wealth ownership of the respondents was not an important factor for satisfaction on the micro-credit program of Shakti Foundation.



5.3 Recommendations

On the basis of findings and conclusion of the study recommendation are made as follows

5.3.1 Recommendations for policy implication

1. Special care should be taken by Shakti Foundation authorities and concerned others so that the satisfaction of the women beneficiaries in different micro-credit program of Shakti Foundation could be further enhanced.
2. Shakti Foundation needs to take steps for under literacy program in order to accelerate different learning activities of the women beneficiaries in the study area.
3. Shakti Foundation should take more effective steps for increasing income of the women beneficiaries by creating various employment opportunities.
4. Sector programs should be included which could increase the commercialization of the agricultural produces of the beneficiaries' women. Ultimately opportunities should be created to uphold the commercialization spirit.
5. Credit is an important input which supports other inputs for increased production and raising income of the women beneficiaries. It is, therefore, recommended that sufficient amount of credit need to be supplied timely to the Shakti Foundation women beneficiaries at low interest rate with simple terms and conditions.
6. Shakti Foundation needs to take into account to mobilize their field staff for functional education meetings, training etc. to increase their satisfaction in Shakti Foundation and be sensitive and compassionate towards its activities.

7. The main focus of micro-credit program of Shakti Foundation is to alleviate the poverty from the poorest section of the people. But apparently it is observed that the achievement relatively low. So, greater concentration should be given to the poorest section of the rural area.

8. The beneficiaries should be allowed more time to repay their credit received from the Shakti foundation. Otherwise, they will have the tendency to borrow money from village money lenders.

9. Fatalism is one kind of superstition that hampers involvement in different rural development activities. So, educational programs may be undertaken in order to reduce wide scale fatalistic behaviour of the women.

11. As sited by the respondents there were some major micro-credit program of Shakti Foundation creating disturbances in participation and implementation of the micro-credit program of Shakti foundation. All those problems need to be recognized by the Shakti Foundation personnel. It is, therefore, recommended that the Shakti Foundation authorities should give attention for the solution of those problems as far as possible in order to make their activities successful.

5.3.2 Recommendations for further study

Short term and sporadic study being conducted in some specific location cannot provide all information for proper understanding about various activities and related matters. Future studies should be undertaken covering more dimensions in the related matters. The following recommendations are suggested in this connection.

1. The study on satisfaction of women beneficiaries on micro credit program of Shakti Foundation was conducted in Sadar upazila of Munshigonj district. Findings of the study may be verified and compared by similar study in other upazilla of Bangladesh.

2. The study examined the effects of eleven characteristics of the group members of Shakti Foundation on their satisfaction on the micro-credit program of Shakti foundation. Therefore, it is recommendation that further research may be undertaken involving other variables in this regard.
3. Similar study may be conducted taking leading NGOs of the country (Such as CARE , ASA, PROSHIKA, Grameen Bank, BRAC etc.) in order to gain more meaningful insights.
4. Findings indicate that there was no relationship between age, education and commercialization of the respondent and their satisfaction towards micro-credit program of Shakti Foundation. Further research is necessary to verify such relationships.
5. Satisfaction of women beneficiaries on micro credit program of Shakti Foundation can be determined by using other techniques and methods which may be used in conducting further research.
6. Policies and regulations that effect the poor should be reviewed nationally at regular intervals and reform the same, if necessary.
7. A study on the problems faced by the participating rural women beneficiaries of Shakti Foundation can also be undertaken.
8. Views and opinions of the extension officials, NGO personnel and village leaders regarding the means for improvement of the conditions of the poor rural women may be helpful. Research should be undertaken to ascertain their views and opinions

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APPENDIX-A

An English version of the interview schedule
Department of Agricultural Extension and Information System
Sher-e-Bangla Agricultural University
Dhaka-1207

Interview schedule on “Satisfaction of Women Beneficiaries on Micro Credit Program of Shakti Foundation”.

Serial no. :

Name of the respondent :

Husband's/ father's name :

Village :

Union :

Thana :

District :

(Please answer the following questions. Please put (√) mark wherever necessary)

1. How old are you?

..... years

2. Family size: what is the number of your family members?

a) Male

b) Female

c) Total

3. Education: what is the level of your education?

a) Do not know reading and writing

b) Can sign only

c) Read up to class

d) Did not go to school but know reading and writing equivalent to class.....



4. Annual family income: Please furnish the annual family income from different sources
(a) Agriculture sources:

Sl no.	Sources of income	Yearly production (Maund)	Value per maund	Tk.
1	Crop Cultivation			
2	Vegetables cultivation			
3	Fruit production			
4	Poultry rearing			
5	Livestock			
6	Fish Culture			

(b) Non Agriculture sources:

Sl no.	Sources	Yearly income
1	Business	
2	Handicraft	
3	Service	
4	Others	

5. Credit availability

Please mention your credit availability from different sources

Sl. No.	Source of credit	Amount of credit received
1	Shakti foundation	
2	Bank (Sonali, Janata, Krishi etc.)	
3	NGOs (Grameen, Brac etc.)	
4	Village money lender	
5	Relatives	
6	Friends	
7	Others	

6. Credit Utilization:

Please furnish the different sectors from where you have received credit and mention of there different utilization sectors

Sl. No.	Credit receiving sectors	Amount of utilization		
		Direct and productive	Concealed and productive	Concealed and unproductive
1.	Crop Cultivation			
2.	Poultry rearing			
3.	Vegetables & Fruit production			
4.	Livestock			
5.	Fish Culture			
6	Repairing house			
7	Business			
8	Others			

7. Training received:

What types of training have you received?

Sl. No.	Name of the provider	Purpose	Period (no of days)	Training place
1.				
2.				
3.				
4.				
5.				

8. Commercialization: Please furnish the particulars of selling of your produces last year after involvement with Shakti Foundation.

Sl. No.	Sources of Production	Production (maund)	Value (Maund/Tk.)	Tk.
1	Crop Cultivation			
2	Poultry Rearing			
3	Vegetable cultivation			
4	Nursery			
5	Fruit cultivation			
6	Handy craft			
7	Others			

9. Aspiration: Please mention your opinion on the following statements

Sl. No.	Statements	Opinions				
		Strongly agree	Agree	No opinion	Disagree	Strongly disagree
1	I hope that every body should do what I do.					
2	I hope that every body should accept my suggestion					
3	By doing agricultural activities, I want to be socially and economically established					
4	I want to enlarge my small business					
5	I hope to establish my children through education					
6	If I shell get ten lakh in lottery then I will build pucca brick house					
7	If opportunity comes to establish my self, I shall establish an agricultural farm					
8	As expert Shakti Foundation women member, I am eager to get national basis award					
9	If I become a leader, I will help the women to be independent					
10	If I get an opportunity to receive loan, I will in large my poultry farm					

10. Fatalism: please provide your opinion against the following statement.

Sl. No.	Statements	Extent of opinion				
		Strongly agree	Agree	No opinion	Disagree	Strongly disagree
-1	Many man think that fate is the key to success in life, but this idea is wrong, man can change his fate with the use of his intelligence, efficiency and work					
+2	None should go to the Shakti foundation for loan, if fate is favorable money will come automatically					
-3	Instead of depending on fate in the present condition of our country, every able couple should adopt family planning measures					
-4	Many people think that man has no control over fate, but I do not think so.					
+5	If fate is not favorable, one can't prosper in life even after receiving load from the Shakti foundation					
+6	If fate is favorable, the production will be satisfactory without using any sort of process.					
-7	It is, of course, possible to succeed in life if a person works hard with honesty and intelligence.					
-8	One can change her luck by effort, so it is meaningless to sit idle depending only on fate					
+9	It is said that vegetable is important for sound health, but I do not believe it. If fate is favorable sound health is possible without eating vegetables					
+10	If fate is not favorable one can't prosper in her business even she works hard with honesty					



12. Wealth ownership:

Please mention your wealth ownership by the following statement-

(a) Mention your land:

(b) Agril equipments and machinery:

Item	Number	Value
1) Power tiller		
2) Tractor		
3) Mould board plough		
4) Shallow machine		
5) Others		
Total		

13. Satisfaction: please mention the extent of your opinion towards the following statement.

(a) Credit program

Sl. No.	Statements	Extent of satisfaction				
		Strongly agree	Agree	No opinion	Disagree	Strongly disagree
1	Credit program is helpful for women's socio-economic development					
2	Credit process is easy so I am benefited					
3	I am self dependent by receiving credit					
4	The credit is sufficient for me					
5	The credit interest is marginal for us					

(b) Health program

Sl.No	Statements	Extent of satisfaction				
		Strongly agree	Agree	No opinion	Disagree	Strongly disagree
1	Health program is helpful for women's self awareness and family health development					
2	Health program is available so I am benefited					
3	Health program have given me the opportunity of self employment					
4	Health program decrease the birth & death rate					
5	The health support is sufficient for us					

(c) Women in Development Program (WID Program)

Sl. No.	Statements	Extent of satisfaction				
		Strongly agree	Agree	No opinion	Disagree	Strongly disagree
1	WID Program is helpful for women's socio-economic development					
2	WID Program is supportive for distressed women so I am benefited					
3	I have got return of my human rights through WID Program					
4	WID program is rehabilitate us properly					
5	WID program increase the woman empowerment					

(d) Business Development Service Program (BDS Program)

Sl.No.	Statements	Extent of satisfaction				
		Strongly agree	Agree	No opinion	Disagree	Strongly disagree
1	BDS Program is helpful for women's socio-economic development					
2	BDS Program helps me to gather Knowledge so I am benefited					
3	Willingly I keep profit-loss calculation by using BDS Khata					
4	BDS program ensure us self dependent					
5	BDS program helps to increase the working ability					

14. Problems: please mention the extent of problems encountered during implementation of Shakti Foundation activities.

Sl. No.	Problems	Level of problem facing		
		High	Medium	Low
1	False propaganda of the "Fatwabaz"			
2	Religious belief			
3	High rate of interest for credit			
4	Lack of sufficient amount of credit			
5	Lack of training			
6	Discrimination of wage rate			
7	Distance of meeting place and training centre			
8	Inadequacy of technological knowledge			
9	Lack of communication			
10	Lack of commercialization			

Thanks for your co operation

Signature of the interviewer

Date.....

Appendix – B

Correlation Matrix of the Dependent and Independent Variables (N= 105)

	X ¹	X ²	X ³	X ⁴	X ⁵	X ⁶	X ⁷	X ⁸	X ⁹	X ¹⁰	X ¹¹	Y
X ¹	1											
X ²	.758**	1										
X ³	-.708**	-.575**	1									
X ⁴	.274**	.341**	-.135	1								
X ⁵	.278**	.255**	-.238**	.060	1							
X ⁶	.223*	.207*	-.187	.046	.950**	1						
X ⁷	.098	.045	-.076	.012	.662**	.643**	1					
X ⁸	.371**	.512**	-.332**	.310**	.237*	.190	.084	1				
X ⁹	-.002	.030	.052	.151	.053	.000	.013	.121	1			
X ¹⁰	-.048	.028	.016	-.083	.042	.036	-.056	.036	-.018	1		
X ¹¹	.310**	.446**	-.247*	.332**	.205*	.177	.010	.817**	.147	-.111	1	
Y	.162	.196*	-.014	.170	.228*	.221*	.260**	.080	.158	.042	.139	1

NS= Non-Significant

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

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

X ¹ =	Age	X ⁷ =	Training Received
X ² =	Family Size	X ⁸ =	Commercialization
X ³ =	Education	X ⁹ =	Aspiration
X ⁴ =	Annual Family Income	X ¹⁰ =	Fatalism
X ⁵ =	Credit Availability	X ¹¹ =	Wealth Ownership
X ⁶ =	Credit Utilization	Y =	Satisfaction

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