

**AN EMPIRICAL ANALYSIS OF WOMEN EMPOWERMENT
THROUGH MICROCREDIT PROGRAMS: SOME SELECTED AREAS AT
SUJANAGAR UPAZILA UNDER PABNA DISTRICT**

SHATHIARA KHATUN



**DEPARTMENT OF DEVELOPMENT AND POVERTY STUDIES
SHER-E-BANGLA AGRICULTURAL UNIVERSITY
DHAKA-1207**

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UPAZILA UNDER PABNA DISTRICT**

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BY

SHATHIARA KHATUN

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Approved as to style and content by

Dr. Ashoke Kumar Ghosh

Professor

Dept. of Development and Poverty Studies

Sher-e-Bangla Agricultural University

Supervisor

Md. Abdul Latif

Professor

Dept. of Agricultural Statistics

Sher-e-Bangla Agricultural University

Co-Supervisor

Professor Dr. Ashoke Kumar Ghosh
Dept. of Development and Poverty Studies
Sher-e-Bangla Agricultural University, Dhaka-1207
Chairman of the Examination Committee

ডেভেলপমেন্ট এন্ড পোভার্টি স্টাডিজ বিভাগ
শেরেবাংলা কৃষি বিশ্ববিদ্যালয়
শেরেবাংলা নগর, ঢাকা-১২০৭, বাংলাদেশ
টেলিফোন: +৮৮-০২-৪৪৮১৪০৫৩



Dept. of Development and Poverty Studies
Sher-e-Bangla Agricultural University
Sher-e-Bangla Nagar, Dhaka-1207, Bangladesh
Telephone: +88-02-44814053

CERTIFICATE

*This is to certify that thesis entitled, “An Empirical Analysis of Women Empowerment Through Microcredit Programs” submitted to the faculty of Agribusiness Management, Sher-e-Bangla Agricultural University, Dhaka, in partial fulfillment of the requirements for the degree of **MASTER OF SCIENCE (MS) IN DEVELOPMENT AND POVERTY STUDIES DEPARTMENT**, embodies the result of a piece of bona fide research work carried out by **Shathiara Khatun**, Registration No. **13-05481** under my supervision and guidance. No part of the thesis has been submitted for any other degree or diploma.*

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

Dated: 20 June

Place: Dhaka Bangladesh

Professor Dr. Ashoke Kumar Ghosh
Department of Development and Poverty Studies
Sher-e-Bangla Agricultural University
Sher-e-Bangla Nagar, Dhaka-1207



*DEDICATED
TO MY
BELOVED PARENTS*

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ABSTRACT

The empowerment of women is a vital issue in developing countries. This paper evaluated the impact of microcredit on women empowerment in rural areas. It is a unique innovation of credit delivery technique to enhance income generating activities. The main objective of this study was to explore and describe some of the selected characteristics of the women credit borrowers and their relationships with the impact of micro credit program. The study was purposively conducted at Sujanagar upazilla under Pabna district. The information has been collected from 85 respondents through open-ended structured questionnaires. The data obtained from different respondents was analyzed and presented by tabular form by using computer-based software SPSS. A significant proportion of respondent's 69.4 percent were of the aged group 31-40 years. The highest proportion 47.1 percent source of family income of microcredit women borrower's had crop production compared to 20 percent of them having other source of income. Maximum respondent's 49.4 percent taken the credit for crop production purposes compared to 14.1 percent of them receiving the credit for poultry farming. So, monthly income of respondents has been increased after joining with programs from Tk. 12707.79 to Tk.32446.10. Most importantly this study shows that microcredit programs are successful in empowering women. It is concluded that rural women have improved their socio-economic well-being as well as sustainable livelihood by participating microcredit programs in Bangladesh. Also, self-perception about microcredit programs of respondents was increased to improve social awareness and confidence in problem facing criteria. High rate of interest identified as the main problem of the respondents in accessing credit services. Also, it opens doors for further research in order to explore the socio-cultural factors which influence women empowerment.

LIST OF CONTENTS

CHAPTER	TITLE	PAGE NO
	ACKNOWLEDGEMENT	I
	ABSTRACT	II
	LIST OF CONTENT	III-VI
	LIST OF FIGURES	VI
	LIST OF TABLE	VII
	LIST OF APPENDICES	VII
	ACRONYMS AND ABBREVIATIONS	IX
CHAPTER I	INTRODUCTION	1-17
1.1	General information	1-3
1.2	Statement of the problems	3-4
1.3	Status of microcredit programs in Bangladesh	4-8
1.4	Microcredit operational mechanism	9
1.5	Status of women in Bangladesh	10-12
1.6	Justification of the study	12-13
1.7	Objectives of the study	13
1.8	Assumptions of the study	14
1.9	Scope and limitation of the study	15
1.10	Definitions of related terms	10-17
CHAPTER II	REVIEW OF LITERATURE	18-25
2.1	Concepts of women empowerment and microcredit programs	18-24
2.2	Conceptual framework of the study	25
CHAPTER III	METHODOLOGY	26-39

3.1	Selection of study area	26
3.2	Sampling technique and selection of sample	28
3.3	Preparation of survey schedule and pre-testing	28
3.4	Method of data collection	29
3.5	Period of survey and collection of data	29
3.6	Processing of data	30
3.7	Analyzing of data	30
3.8	Hypothesis of the study	31
3.9	Problems faced in data collection period	31
3.10	Measurement of variables	31
3.10.1	Measurement of independent variables	31-36
3.10.2	Measurement of dependent variables	37-38
3.10.3	Measurement of impact of microcredit program	39
CHAPTER IV	RESULTS AND DISCUSSION	40-64
4.1	Selected characteristics of microcredit borrowers	40
4.1.1	Age	40
4.1.2	Marital status	42
4.1.3	Family size	42
4.1.4	Educational level	42
4.1.5	Source of family income	43
4.1.6	Annual family income	43
4.1.7	Duration of involvement with microcredit program	43
4.1.8	Credit received times	44
4.1.9	Purposes of credit received	45
4.1.10	Amount of credit received	46

4.1.11	Average personal monthly income	47
4.1.12	Self-perception about microcredit programs	48
4.1.12.1	Improve level of children education	48
4.1.12.2	Increase confidence to problem face	49
4.1.12.3	Improve social activities and employability	49
4.1.12.4	Building awareness and knowledge	49
4.2	The Extent of change in income, housing environment and decision-making ability	50
4.2.1	Changes in income	51
4.2.2	Change in housing environment	52
4.2.2.1	Change in sanitation condition	53
4.2.2.2	Change in source of drinking water	54
4.2.2.3	Change in housing unit	54
4.2.3	Change in decision-making ability	54
4.3	Impact of micro-credit program on women empowerment	55
4.4	Relationship between selected characteristics and the impact microcredit programs of women empowerment	55-60
4.5	Problems faced by women borrowers in accessing microcredit services	60
4.5.1	High interest rate of installment	61
4.5.2	Lack of required assets as security	62
4.5.3	Lack of adequate knowledge and infrastructural facility	62
4.5.4	Lack of freedom to take credit without husband's consent	62
4.5.5	Long duration of credit approval	62
4.5.6	Lack of necessary inputs for efficient production	63
4.5.7	Limited opportunities for work	63

4.6	Probable solutions of the problems faced by credit borrowers	63-64
CHAPTER V	CONCLUSION AND RECOMMENDATION	65-73
5.1	Summary of Findings	65
5.1.1	Selected Characteristics of the Respondents	66-68
5.1.2	The Extent of Change in income, housing environment and decision-making ability	68-69
5.1.3	Summary of Hypothesis Testing	70
5.1.4	Decision -making Ability of Women	70
5.1.5	Problems Faced by Women Borrowers in Accessing Microcredit Services	70
5.2	Conclusion	70-71
5.3	Recommendation	71-73
5.3.1	Recommendation for policy implication	72
5.3.2	Recommendation for further research	73
CHAPTER VI	REFERENCES	74-77

LIST OF FIGURES

FIGURE	TITLE	PAGE NO
1.1	Conventional mechanism of microcredit operations	09
2.2	Conventional framework of the study	25
3.1	A map of pabna district showing sujanagar upazila	27

LIST OF TABLES

TABLE	TITLE	PAGE NO
1.1	Status of Microcredit Programs of Major NGO in Bangladesh	8
3.1	List of microcredit respondent of selected areas	28
3.2	Scoring of marital status of credit borrowers	33
3.3	Scoring of self-perception about programs	35
3.4	Scoring of housing unit	37
3.5	Scoring of sanitation condition	37
3.6	Scoring of drinking water sources	37
3.7	Scoring of change in decision-making ability	39
4.1	Socio-economic characteristics of microcredit borrowers	41
4.2	Classification of the respondents according to their duration of involvement with micro credit program	44
4.3	Distribution of micro credit borrowers according to their credit received times	45
4.4	Distribution of microcredit borrower`s according to their credit taking purposes	45
4.5	Classification of the respondents according to their credit received amount	46
4.6	Average monthly amount of personal income of microcredit borrowers	47
4.7	Self-perception of respondents about microcredit programs	49
4.8	Salient features of different dimensions of impact of microcredit programs	51

4.9	A summary statement showing different dimension of housing environment	53
4.10	Distribution of respondent based on their impact	55
4.11	Co-efficient of correlation (r) showing relationship between the respondents' selected characteristics and the impact on women empowerment	56
4.12	Rank order of major problems encountered by the respondents'	61

ABBREVIATIONS AND ACRONYMS

ADB	= Asian Development Bank
ASA	= Association for Social Advancement
BKB	= Bangladesh Krishi Bank
BBS	= Bangladesh Bureau of Statistics
BARD	= Bangladesh Academy for Rural Development
BRAC	= Bangladesh Rural Advancement Committee
et al.	= All others
GB	= Grameen Bank
GDP	=Gross Domestic Product
GDI	= Gender-related Development Index
GOs	=Government Organizations
IFAD	= International Fund for Agricultural Development
k. cal.	= kilo calorie
MCOs	=Micro-Credit Organizations
NGOs	= Non-Government Organizations
RDRS	= Rangpur Dinajpur Rural Service
RAKUB	= Rajshahi Krishi Unnayan Bank
RRSP	=Registered Retirement Savings Plan
TMSS	= Thenga9fmara Mohila Sabuj Sangha
US\$	=United States Dollar
VAW	= Violence Against Women
VOs	= Village Organizations

CHAPTER I

INTRODUCTION

1.1 General Information

Bangladesh is also one of the world's fastest-growing economies and one of the fastest growing middle-income countries. Bangladesh has achieved an outstanding development in empowering rural women during last decade because of successive nonstop endeavors of the government. The future of the country depends largely on the creation of more jobs for their landless people through new development programs. Empowerment and development are closely related. Empowerment leads to development.

According to the United Nations Gender-related Development Index (GDI) Bangladesh is a developing country and ranked 105th out of a total of 177 countries worldwide. Bangladesh having an area of 147,570 square kilometers with 165.7 million people, making it one of the most densely populated countries in the world. Among of the total population 81.7 million are male and 79.7 million are female. The country has 1124 people per Sq.km which is the highest in the world (Bangladesh Economic Review,2019). According to the provisional estimate of Bangladesh Bureau of Statistics (BBS), per-capita income is US\$1,906 in 2019, with a GDP of \$317 billion. The high rate of population growth in Bangladesh is increasingly exerting pressure on land, availability of human foods in general and nutritious food in particular.

According to the World Bank, as of 2016 14.8 percent of the country lives below the international poverty line on less than \$1.90 per day. Bangladesh with 65 percent of rural population living below the upper poverty line of 2122 k.cal. /day/person and 35per cent below the lower poverty line of 1805 k.cal. /day/person is one of the poorest countries in the world (BBS, 2018). Agriculture is the largest sector of the economy, making up 14.2 percent of Bangladesh's GDP in 2017 and employing about 42.7 percent of the workforce. According to the 7th Five Year Plan, it has been targeted to reduce poverty rate at 18.6 percent by 2020 (Bangladesh Economic Review, 2019).

It is evident that no society in the world provides the women equal status with man (Giriappa, 1998). By social custom Bangladeshi women are dominated by men in all spheres of their lives. The majorities of the women in Bangladesh work for long hours compared to 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 a thorough understanding about the status of women particularly rural women and their level of involvement in income generating activities. The male female ratio of Bangladesh is 102:100 (BBS, 2019). The overall development of the country cannot take place without massive participation of women in development efforts. Empirical evidences show that the women have little access to employment and income earning opportunities, leadership and decision making. 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 men in all spheres of the state and public life" consecutively (The constitution of the peoples' Republic of Bangladesh, 1996). As a part of the society women have an important role in productive activities.

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. They have little or no access to people or positions of influence; for the most part they are illiterate; they eat last and eat least. They are often deserted when husbands cannot find income in the village and more away to pursue work.

Although the Bangladesh constitution grants equal rights to women in all spheres except those governed by Muslim Inheritance law, in reality, there is a big gap between what women are legally entitled to and what society considers acceptable and justified. The pace of development in any country largely depends upon the participation and commitment of all the women concerned with development activities. This has been emphatically stated by the development experts and policy makers. Participation of rural women in microcredit activities is expected to bring about positive impact on the lives of the participants.

Four major areas of women's lives are concerned with the changes brought about by microcredit programs. These are:(a) increased attitude, skill and knowledge, (b) increased role in decision making in various family aspects, (c) increased income, (d) increased food consumption intake and (e) increased status of women within their families as well as society. Bangladesh is mainly an agro-based country and agriculture plays a vital role in ensuring food security, employment generation, poverty alleviation, and raising standard of living and increasing export earnings. The purpose of the study was to have understanding of the Analysis of Women Empowerment Through Micro-Credit Program in Sujanager upazila under Pabna district necessary to explore the problems faced by the women for participation in micro credit activities. The thirst of the study is also to determine the relationship of the selected characteristics of the respondents and related factors for the poor to improve, protect their food security, and improve their standard of living and women's development.

1.2 Statement of the Problems

Government of Bangladesh has strategic plan and programs for ensuring women's involvement in different income generating activities and empowering them. But literature and reports show that most of the NGOs have been more successful in reaching women than the GOs. Many rural development activities like micro-credit, poultry, livestock, fisheries, social forestry, vegetable cultivation, sericulture, carpentry etc. are being conducted by the BRAC for poverty alleviation. Women need credit to buy input (seeds, saplings and vaccines for example), better equipment (rice husker, fodder chopper, mechanical paddy mills, fruit drying tents and sewing machines) and improved household technology (Mohiuddin, 2005).

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 the constrains are gender specific (Mohiuddin, 2015). Some projects of IFAD have discovered that women's risk of failure and indebtedness would be reduced more by directing credit towards enterprises with small financial investment, short gestation period and the local market demand (Musharraf, 2011).

Rural women's participation in the BRAC 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 programs of microcredit, 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. Why does micro credit focus on women empowerment?
- ii. Do the women borrowers have the control over the loan and savings?
- iii. What are the reasons for promoting women's participation in micro credit programs?
- iv. Does micro credit effect for women empowerment in Bangladesh?
- v. How empowered women contribute to household well-being?
- vi. What are the problems faced by women borrowers and non-borrowers?

The microcredit program is carrying out different women empowerment activities for a long time. But a very few studies have so far been done to identify how far the stated objectives of these activities have been achieved. The investigator thus undertook this study entitled “An Empirical Analysis of Women Empowerment Through Micro-Credit Programs”

1.3 Status of Microcredit Programs in Bangladesh

Bangladesh is a developing country having a very poor financial market. In such type of market, the introduction of micro-credit is a financial innovation. The empowerment of women is a vital issue in developing countries. Women empowerment in the economic and social fields constitutes one of the fundamental objectives of all development efforts in the rural areas and it has emerged as an important issue in recent times. In Bangladesh women are engaged in a variety of economic activities ranging from homestead-based expenditure saving activities to outside paid work. Microcredit advocates promote their programs as an instrument for creating and enhancing women’s empowerment.

Microcredit is the extension of very small loans or microloans to impoverished borrowers especially women who typically lack collateral, steady employment or a verifiable credit history. It is a part of microfinance, which provides a wider range of financial services, especially savings accounts to the poor women in rural areas in our country. The microcredit programs provide the credit facilities in empowering women in rural areas. It is a unique innovation of credit delivery technique to enhance income generating activities. Microcredit is programs extending small loans, and other financial services such as savings, to very poor people for self-employment projects that generate income, allowing them to care for themselves and their families. The origins of microcredit in its current practical personification can be linked to several organizations founded in Bangladesh, especially the Grameen Bank. The total coverage of MCP in Bangladesh is approximately 13 million households.

Microcredit programs have been depicted as an efficient tool not only for alleviating poverty but also for empowering women and fostering equality in society. Though microcredit programs may help the poor financially, regarding their ability to enable them to have a better life in terms of education and health service provision, instituting better relations within their families, increasing their financial sustainability, empowerment and self-esteem. As a result, microcredit programs have been incrementally adopted by the government, commercial banks and non-government organizations (NGOs) to aid poor people and enhance their well-being. According to 2013 Census in Bangladesh 25.15 percent of women lives in urban and 74.85 percent lives in rural from the total population. In Bangladesh, half of the country's population lives below the poverty line with 80 percent in the rural areas.

The majority of rural women, perhaps 70 percent, were in small cultivator, tenant, and landless households; many worked as laborer part-time or seasonally, usually in post-harvest activities, and received payment in kind or in meager cash wages. Another 20 percent, mostly in poor landless households, depended on casual labor, gleaning, begging, and other irregular sources of income; typically, their income was essential to household survival.

The remaining 10 percent of women were in households mainly in the professional, trading, or large-scale landowning categories, and they usually did not work outside the home. More than 70% micro credit activities in Bangladesh are implemented by different NGOs, Grameen Bank, state-owned commercial banks, private commercial banks, and specialized programs of some ministries of Bangladesh government. The Grameen Bank, which is generally considered the first modern microcredit institution, was founded in 1983 by Muhammad Yunus. He was successfully pioneered microfinance as a sustainable tool for poverty alleviation and others followed suit. In recognition of the tangible contribution to poverty alleviation, Muhammad Yunus and Grameen Bank were jointly awarded the Nobel Peace Prize in 2006. Following the pioneering work of Akhter Hameed Khan on rural development at Bangladesh Academy for Rural Development (BARD), several NGOs in Bangladesh including BRAC is the world's largest NGO, and Grameen Bank, focused on rural development and poverty alleviation in the country.

Within this main objective, three secondary objectives also have been examined:

- (a) Microcredit programs improve the employment status of the poor households and increase their income.
- (b) Microcredit programs improve the consumption pattern of the poor households.
- (c) Microcredit programs improve the fulfillment of basic needs (education, health, shelter, clothing and the food availability) of poor households.

As of 2015, the country had over 35 million microcredit borrowers. One of the principal challenges of microcredit programs is providing small loans at an affordable cost. The main goal of microcredit programs is to compensate for the inadequacies of regular financial institutions by providing small loans in nontraditional economic sectors. The microcredit organizations (MCOs) have been attempting to reach the poor with collateral-free loans at affordable costs and can thus help the poor especially women to become self-employed by implementing various income generating activities in rural areas.

The number of working women increased to 18.6 million in 2016-17 from 16.2 million in 2010 (BBS,2019). The most notable micro finance institutions in Bangladesh are the Grameen Bank and BRAC. In 2012, these two institutions covered 63 percent of total microcredit borrowers in Bangladesh. Bangladeshi women are primarily who these institutions target. The concept of micro credit is analyzed by using the size of loan received, recovery of loan, and period of loan and the socio-cultural empowerment and economic empowerment is used to analyze the empowerment. However, microcredit programs almost target women and it is an important tool to empower women from poor household level. It also improves awareness among women in society and creates employability skills. This is expected to lead to improved nutrition and improved education level of the borrowers' children.

Table 1.1 Status of Microcredit Programs of Major NGOs in Bangladesh

Major NGOs in Bangladesh	2016	2017	2018	Cumulative (Up to December 2019)
BRAC				
Disbursement	24302.78	29317.13	35362.76	205281.94
Recovery	21563.66	26486.85	31551.41	184484.16
Beneficiaries	5957954	6483486	7114726	7114726
Female	5188206	5633121	6165119	6165119
Male	769745	850365	949607	949607
ASA				
Disbursement	26958.63	29681.42	29681.42	185807.75
Recovery	23515.37	28953.34	28953.34	170166.31
Beneficiaries	7839119	7577355	7577355	7001114
Female	7171271	6930474	6930474	6405117
Male	667848	646881	646881	595997
BURO Bangladesh				
Disbursement	3951.54	5439.38	10460.50	33075.66
Recovery	3154.81	4604.82	8978.80	28316.08
Beneficiaries	1356572	1449085	1649923	1727403
Female	1241687	1329719	1501564	1559376
Male	114885	119366	148359	168027
TMSS				
Disbursement	2623.98	3305.85	4245.03	24944.34
Recovery	2460.35	2918.28	3838.84	22294.32
Beneficiaries	459558	503942	576683	6378150
Female	441176	492722	568207	6099402
Male	18382	11220	8476	278748
Grameen Bank				
Disbursement	20789.11	24321.50	17044.92	194490.90
Recovery	18270.10	22559.75	16694.02	178920.37
Beneficiaries	8915491	8986050	9132966	9132966
Female	860989	8689004	8834706	8834706
Male	305901	297046	298260	298260
Swanirvar Bangladesh				
Disbursement	135.00	113.00	50.00	2256.66
Recovery	147.00	133.00	66.00	2029.40
Beneficiaries	85632	65832	15625	1681489
Female	67020	50622	12125	1399160
Male	18612	15210	3500	282329

Source: Concerned NGOs,2019.

1.4 Microcredit Operational Mechanism

It is well-known to development practitioners that the concept of microcredit was revolutionized and popularized by the Nobel laureate Professor Muhammad Yunus and his institution, the Grameen Bank (Bonomo & Kirchstein, 2010; Yeasmin, 2012). Microcredit borrowers have to become members of a savings group and they have to save some money in the group savings fund before they become eligible for the loan (Hulme, 2007).

Notable here is that the lending institution develops a peer group within a community-based organization (CBO) in which each member of the village community is responsible for the activity of the others. Loans are given on the basis of the group leader’s recommendation, and the borrowers have to submit plans regarding the use of the loans. The group is liable for the individual borrower, and it is the responsibility of the group and the leader to make sure the weekly installments are repaid. The repayment starts from the week following the loan disbursement without any delay.

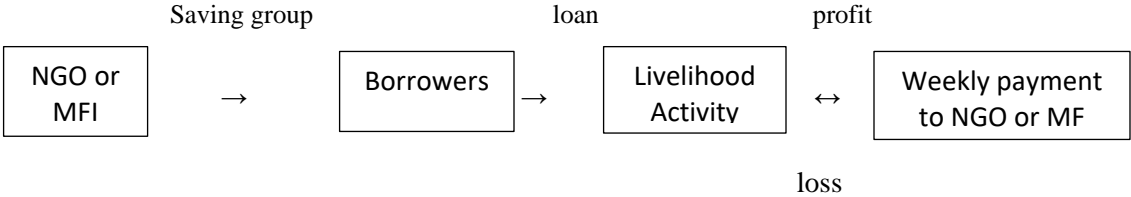


Fig:1.1 Conventional mechanism of microcredit operations

The loan amount varies from BDT 2,000.00 to BDT 25,000.00 depending on the organization, the borrower's relationship with the organization, and the borrower’s social status. Borrowers do not have any individual accountability to the microcredit-providing organizations; rather, group accountability is at work here.

1.5 Status of Women in Bangladesh

The status of women in Bangladesh has been subject to many important changes over the past few centuries. Bangladesh has been a role model in women's empowerment in the past decade, and the country is experiencing an appreciable change in society because of its efforts in this regard. Half of the population of Bangladesh is women and their economic participation has increased significantly. The study was conducted to measure the contribution of women to their household income, to analyze the pattern of women's participation in decision making process, their perceptions and impact of income on decision-making process. In Bangladesh, the women feel deprived of every sphere (economic as well as social) of their lives. Right from the birth, women are neglected in nursing, food sharing, education, work, independent thinking, right to property choice and matters of decision-making. Traditionally, in Bangladesh the role of women has been that of daughter, wife and mother. Their activities in socio-cultural background in Bangladesh are primarily domestic in nature confined to four walls of home. Most women's lives remained centered on their traditional roles, and they had limited access to markets, productive services, education, health care, and local government. This lack of opportunities contributed to high fertility patterns, which diminished family well-being, contributed to the malnourishment and generally poor health of children, and frustrated educational and other national development goals. The situation of women in Bangladesh can be well understood from the following discussion:

Education: Education is a social phenomenon that strongly influences on women's control of their individual future but low level of female education has been frequently cited in Bangladesh. The literacy rate of female is comparatively less than male particularly in rural areas. The situation is worse for women in higher and technical education. Early marriage is another obstacle in promoting women's rights. The Majority Act, 1875 clearly provides that a woman must at least be 18 years of age to be able to get married. Fear of poverty, perceptions of family honor and social insecurity are some of the major reasons behind early marriages. As a result, women's right to education, a pillar for realizing one's own rights, suffers.

Health and Nutrition: Bangladesh has seen impressive progress in health and nutrition in the last few decades. For women, in Bangladesh, generally life consists of high mortality, malnutrition and ill-health. Women`s general health care is greatly ignored and they face special health hazards due to severe anemic conditions, poor health, inadequate nutrition, multiple pregnancies, abortion etc. In Bangladesh, malnutrition is caused by multiple factors. The immediate causes are diseases and inadequate intake of food. The underlying causes of malnutrition include the inability of households to grow and/or purchase sufficient food for their needs; poor maternal and child-care practices, including inadequate breastfeeding and complementary feeding for infants and young children and inadequate provision of food for adolescent girls and pregnant and lactating women.

Legal Status: In Bangladesh women have inadequate access to law due to illiteracy, lack of information and resources, insensitivity and gender bias. They also lack of awareness of human rights in general. Women also lack of access of justice because of race, ethnicity, culture and religion. Because of such constraints from family, society and the State in general, Bangladeshi women are either sometimes unaware of their rights or are prevented from asserting them.

Economic Activities: The main aspect of women empowerment is the equal rights of women in the working field. From the ancient period women were engaged in household chores preparing field sowing seeds, weddings harvesting and many other activities. The picture of invisible contribution of women was shown in the moderate National income in 1993. According to this statistic, the production which is produced and used in house is it worth of 16 trillion dollars. Of them 10% to 35% production is produced in houses by women which does not need to pay. In 1990 it is stated in a statistic if the activities of women in the family are counted and added to the national income, the total income of the world increases from 20% to 30%. But these activities of women are not granted.

Violence Against Women: Bangladesh is one of the least developed countries in the world and its estimated prevalence rate of violence against women is extremely high which in turn, is an obstacle to the compensation of equality, development and peace.

Violence against women (VAW) has been a serious social, cultural and economic problem in Bangladesh, where nearly two out of three women have experienced gender-based violence during their lifetime, and domestic violence is a common. Different kinds of violence done against the adolescent girls and women in Bangladesh constitute a serious threat of physical and mental health, personal development and sometimes even their survival. It includes physical, sexual, psychological and economic abuse, and it cuts across boundaries of age, race, culture, wealth and geography. It takes place in the home, on the streets, in schools, the workplace, in farm fields, refugee camps, during conflicts and crisis. It has many manifestations from the most universally prevalent forms of domestic and sexual violence, to harmful practices, abuse during pregnancy, so called honor killings and other types of feticides.

1.6 Justification of the Study

Economy of Bangladesh largely depends on agricultural development. Most of the NGOs are working to meet up overall economic development activities. After the Independence of Bangladesh, NGOs were allowed to improve the socio-economic conditions of the poorest section of the population who do not have sufficient employment opportunities and income earning sources to well maintain their livelihood through, involvement in micro credit activities. These programs are sponsored by both the government and non-government organizations. Microcredit services led to women empowerment by influencing their decision-making power at household level and their overall socio-economic status. Micro credit is a very popular form of financing for rural poor people, especially for women. The aim of this research work is to examine the role of micro credit in income generating activities of women and its impact on their socio-economic empowerment. The results showed that most of the females who availed the facility of microcredit finally got socioeconomic empowerment through acquiring the self-esteem, business skills, confidence level, decision making power, etc. A large number of NGOs like GB, ASA, BRAC, TMSS, BURO Bangladesh, Swanirvar Bangladesh, RDRS, PROSHIKA etc. are working to improve the situation.

Among of major NGOs in Bangladesh, GB works at grassroots level for employment generation and poverty alleviation. It has initiated a number of incomes generating activities such as agriculture, livestock, fisheries, education, health care and sanitation, nutrition, small business, rural entrepreneurship development etc. which are facilitated by its credit, training and technical support services. The findings of this study revealed that micro credit is a powerful tool in enhancing women empowerment for its all indicators like household economic decision making, economic security, family decision making, mobility and legal awareness. This study is conducted in some selected areas of Pabna district of Bangladesh.

The present study is an attempt to find out the recent picture of women empowerment through micro credit programs in some selected areas of Sujanagar upazila in Pabna district. The study will also provide information to the researchers, who are interested in conducting studies in future. The result of this study will provide information to policy makers of government, extension workers and beneficiaries of GB and similar micro credit programs of different NGOs and organizations.

1.7 Specific Objectives of the Study

The main objective of the microcredit is to reduce the poverty via promoting self-employment among the poor and ensure stability in the income of the poor people.

The specific objectives of the study are as bellows:

- i. To explore the socio-economic profile of micro credit borrowers
- ii. To examine the impacts of micro credit programs on women empowerment.
- iii. To identify problems that women face in accessing microcredit services.
- iv. To draw the conclusion based on the findings of the study.

1.8 Assumptions of the Study

“An assumption is the supposition that an apparent fact or principle in the light of available evidence” (Goode and Hatt, 2002). The researcher had the following assumptions keep in mind while undertaking this study:

- i. The respondents included in the sample were capable of furnishing proper responses to the questions contained a set of structured questions that have been prepared.
- ii. The responses furnished by the respondents were valid and reliable. They expressed the truth about their convictions or opinions.
- iii. The data collected by researcher from the respondents were free from any bias and well-adjusted to the social environment of the study area.
- iv. It is expected that the findings of the study to be useful for planning and implementation of various programs for women empowerment in rural area in Bangladesh.
- v. All the data concerning the variables of the study were normally and independently distributed and independently distributed with their respective means and standard deviation.
- vi. The findings of the study would have general applications to other parts of the country of group areas with similar personal, socio- economic and cultural conditions.

Microcredit is a necessary but not a sufficient condition for microenterprise promotion. Other inputs are required, such as identification of livelihood opportunities, selection and motivation of the micro-entrepreneurs, business and technical training, establishing of market linkages for inputs and outputs, common infrastructure and some -times regulatory approvals. In the absence of these, microcredit by itself, works only for a limited set of activities like small farming, livestock rearing and petty business.

1.9 Scope and Limitation of the Study

The findings applicable of the present study would particularly applicable to 4 villages of 2 unions of Sujanagar upazila under Pabna district. The findings of this study also will throw some light in the field of microcredit approach to women`s empowerment which would be of great use to the concerned planners and policy makers. Considering the time, fund and other necessary resources availability, the study was conducted with the following limitations:

- i. The study was confined to different selected areas of Sujanagar upazila in Pabna district.
- ii. For information of the study, the researcher depended on data as finished by the sampled women during the interview.
- iii. In a present economy like Bangladesh, where women are mostly illiterate. It was a difficult to get accurate information because they did not keep any written records with respect to their activities, production and income.
- iv. For information about the study, the researcher depended on data as furnished by the selected respondents during collection of data. As a result, respondents provided data from their memories. Hence the respondents furnished their correct opinions without hesitation.

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 micro credit programs and similar organization of Bangladesh.

1.10 Definitions of Important Related Terms

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

Empowerment

Empowerment means the transformation of structures of subordination, through radical changes in law, property rights, control over women's labor and bodies, and the institutions that reinforce and perpetuate male domination. Empowerment is a set of measures designed to increase the degree of autonomy and self-determination in people and in communities in order to enable them to represent their interests in a responsible and self-determined way, acting on their own authority. It is the process of becoming stronger and more confident, especially in controlling one's life and claiming one's rights. Empowerment as action refers both to the process of self-empowerment and to professional support of people, which enables them to overcome their sense of powerlessness and lack of influence, and to recognize and use their resources. In social work, empowerment forms a practical approach of resource-oriented intervention.

Women empowerment

Women empowerment is a movement involving respect, honor and recognition toward all women. Empowerment includes the action of raising the status of women through education, raising awareness, literacy, and training. Women empowerment is all about equipping and allowing women to make life-determining decisions through the different problems in society. Women empowerment and achieving gender equality is essential for our society to ensure the sustainable development of the country. Empowerment of women refers to giving decision making power to women in social, economic and political sphere of life.

Micro-credit

The term micro-credit did not exist before the seventies. Now it has become a buzz-word among the development practitioners. In the process, the word has been imputed to mean everything to everyday. No one can get shocked if somebody uses the term micro-credit to mean agricultural credit, or rural credit, or cooperative, or consumer credit, credit from the savings and loan association or from credit unions or from money lenders. Moreover, the system that provides small credit without collateral in group-based socio-economic development approach to the poor for creating self-employment with a view to alleviating poverty is called micro-credit.

Impact of micro-credit

The term referred to sustained desirable changes due to involvement in micro-credit program as perceived by the involvement borrowers. As the study was concerned with borrowers' involvement with selected activities, the impact was conceptualized as the after effect of those selected activities in terms of extent of desirable changes occurred in various dimensions. Micro-credit plays a vital role for women socio-economic development, as it effects on all aspects of their life.

CHAPTER II

REVIEW OF LITERATURE

This chapter deals with a brief review of previous research studies relating to the present study and to formulate and construct a framework that will be fitting for accurate understanding of the research. Economists, feminists, development workers as well as policy makers round the globe are in a consensus that emphasizing and evaluating women`s empowerment would bottom the way for a balanced development. A few studies are available on women`s empowerment literature reviews relating to the women`s empowerment, various aspects of their activities and other related matters are presented below:

2.1 General Review of Empowerment Status

Yunus (2004) said in his paper, ‘Grameen Bank, Micro Credit and Millennium Development Goals’, traces the evolution of the ideas and practice of microcredit as pioneered by the Grameen bank. Over the years of microcredit programs in Bangladesh have grown, providing a wide range of services to meet the economic and social needs of its citizens, mostly poor women. It comes up with suggestions regarding the emerging issues of financial self-reliance and institutional sustainability of microcredit programs.

Om Prakash (2010) revealed that non-governmental organizations are to create awareness amongst women through mass media about the electoral process and also the candidates contesting for election, thereby eliminating powerful men taking advantage of the ignorance of women and controlling their decisions in exercising their right to vote. Also, it is required to disseminate information on the functions and responsibilities of the elected representatives. It is necessary to earmark special funding assistance to enable women to contest elections. Media should endeavor to put out stories of best practices, i.e., success stories of elected women who are performing their political duties. The Right to Information Campaign Act can be very useful as far as empowerment of women is concerned.

Asha Kashappa and Sreeramulu (2010) carried out a study on women empowerment is a multi-dimensional social process that helps people gain control over their lives, communities, and in their society, by acting on issues that they define and as important. Empowerment occurs within sociological, psychological, economic spheres and at various levels such as: individual; group, and community, and challenges our assumptions about status quo, asymmetrical power relationship, and social dynamics. Empowering women puts the spotlight on education and employment, which are essential elements to secure sustainable development. They further remarked that the concept of self-help groups is one of the components of development in India. Women have become the center point in the development or welfare. In the process of development, in the beginning, the women were not considered and as a result of failure of the other programs of development the shift has taken place. Therefore, the present self-help group programs are a boon for the development of the Indian society.

Rahman and khandaker (2010) carried out a study on effect of NGO's activities in respect of employment and income especially for women. The findings indicated that credit programs of BRAC, BRDB and Grameen Bank had been successful in expending in self-employment opportunities among rural women.

Zebunnesa (2011) designed a study to look into the impact of selected BRAC activities on women. The analysis revealed that the participation of households to BRAC programs contributed significantly to socio-economic upliftment of the household in general and increased participation of women in economic activities and household decision making in particular.

Singhal (2011) explained that women empowerment in urban society is similar to that of other structure, that is, not many women are involved in it, especially in the decision-making bodies. It is hard for them to participate in public spheres such as the political, administrative, judiciary and trade union due to cultural barriers, low educational levels, domestic responsibilities and other problems. The empowerment of women needs to develop and utilize women's full potential a resource for rational development in its economic, political and social cultural matters.

Akhter (2011) conducted a study in participation of rural women in microcredit programs for poverty alleviation and income generating activities and found that females share in the group membership and credit disbursement in such programs increased satisfactorily which increased their employment and average productivity. The study identified that average net return was lower than their male counterparts and the gender dimension in such changes due to women focused the importance of microcredit programs.

Khan (2011) pointed out that the credit and the savings are very effective tools of poverty alleviation. The essence of credit program in Bangladesh is the sole contribution of NGOs like BRAC, ASA, Grameen Bank, TMSS, PROSHIKA etc. An increasing trend of credit program by mainstream NGOs has almost abandoned all other program except credit. Khan also said special credit activities of government agencies are yet to reach the majority of the rural poor. By taking the advantage of rural infrastructure, few renowned NGOs disbursed 91 percent of that credit in the country. He also argued that another very important input in women`s empowerment and in poverty alleviation is micro-credit.

Hashemi et al. (2012) explained that the micro credit programs in Bangladesh had led to empowerment of women. They had used a measure of length of programs participation among Grameen Bank and BRAC clients to show that each year of membership increased the likelihood of a female client being empowered by 16 percent. The survey was conducted in 2003 based on 1525 women. A composite empowerment indicator was created based on eight components: mobility, economic security, ability to make small purchases, involvement in major household decisions, and freedom from domination within the family, political and legal awareness and involvement in political campaigning and protests.

Mosedale (2012) stated that economic empowerment of women is recognized as women`s control, access to credit, contribution to family support and increased household ownership of properties and assets. Women`s access to savings and credit gives them a greater economic role in decision making through their decision about savings and credit.

Hunt and Kasynathan (2013) were pessimistic about micro-credit's impact on women's empowerment. They argued that instead of empowering women, micro-credit leads to greater subordination of women and make them more vulnerable in patriarchal rural society.

Chavan and Ramkumar (2013) explained that the strength of micro-credit lies in its capability to systematize inactive women into a productive workforce with their proven creditworthiness.

Laha and Kuri (2014) conducted a study on how microcredit outreach program contributes to women empowerment across countries with special emphasis on states in India. Their study established that states having higher level of microfinance programs are also the states with a high level of economic empowerment of women.

Pitt, Khandker and Cartwright (2014) on their study of Empowering Women with Micro Finance: Evidence from Bangladesh examined the effects of men's and women's participation in group based micro credit programs on various indicators of women's empowerment. The results are consistent with the view that women's participation in micro credit program helps to increase women's empowerment. Credit programs lead to women taking a greater role in household decision making, having greater access to financial and economic resources, having greater social networks, having greater bargaining power vis-a-vis their husbands, and having greater freedom of mobility. They also analyzed that women's involvement in small loans programs had an encouraging consequence on fertility.

Hoque and Itohara (2015) reported that micro credit is contributing to some extent in generating economic activities and participation in family decision making of the rural women. And also stated that micro credit program in Bangladesh is developing gender awareness among the women. This study was conceptualized considering basically three important dimensions of women's empowerment that identifies five principles in which empowerment are achieved including welfare, access equality, awareness raising, participation and control.

Hossain (2015) showed that the poor borrowers have been benefitted from the microcredit activities of Grameen Bank and BRAC in several ways. His study finds that (a) income has increased for 97.93 percent of the borrowers; (b) quality and quantity of food intake have improved for 88.59 percent of the borrowers; (c) clothing improvement has been reported by 87.85 percent of borrowers; (d) housing conditions have been improved for 75.26 percent borrowers; (e) children education has been improved for 75.41 percent of borrowers; (f) sanitation condition has been improved for 68.74 percent of borrowers; and (g) overall quality of life improvement has been reported by 94.96 percent of the borrowers.

Loro (2015) come to the conclusion that microcredit has empowered women in Bangladesh by providing them collateral free loans which they used for income generating activities.

Sultana and Hasan (2015) captured only the economic aspect of empowerment when studying BRAC's microfinance program in Bangladesh. They found that BRAC members had significantly higher level of economic empowerment than nonmembers.

Amin and Patel (2016) stated that to have faster development of any segment contribution of the woman is essential. In India, 48 percent population is of woman and literacy ratio of woman is 54.16 percent but still their contribution in the economy is very negligible. Micro finance institutes play the most significant role to provide woman empowerment in the Indian economy.

Razzaque and Sayema (2016) examined the question if microfinance promotes women's empowerment by employing suitable econometric techniques to overcome short comings associated with failing to tackle such issues as non-random participation and self-selection of microfinance participants. Their results support strong positive effects of microcredit programs on women's empowerment.

Khan and Noreen (2017) studied on the role of microcredit programs in empowerment of women in Pakistan finds that access to credit through microfinance organizations has a positive impact on social empowerment of women and also that loan utilization by the women herself is of importance. They specifically assessed the impact of microfinance accessibility on commitment of women to send their children to school and the ability to influence domestic decisions.

Mamun (2017) provided a case study that gives a clear idea of how effective microcredit has been in bringing changes in rural areas by interviewing a random sample of 107 women borrowers under microcredit program in Bangladesh. The case study specifically looked into the effect of micro-credit on the education, health-care, women empowerment, asset base, and shelter/housing of the households. The study also examines the impact of micro-credit on health, sanitation, and land ownership, changes in livestock rearing techniques, savings and a variety of issues related to women empowerment. The study comes to the conclusion that the impact that microcredit has on the lives of the studied households is clearly evident as well as overwhelmingly positive, but that an only commercial micro-credit approach is not going to bring out the desired result.

Chowdhury (2018) intended to assess the impact of the participation in the microcredit programs in Bangladesh on women entrepreneurship development at the household level. The main objective of this paper is to see whether the participation in the microcredit programs help participating women to start their own businesses and to create employment for other people. The analysis is based on a household-level survey of 920 households, whereby the sample households have been selected randomly from the participants of top three microfinance institutions in Bangladesh. The results indicate that the participation in the microcredit programs does not promote women entrepreneurship at the household level, but that the same participation significantly increases capital of existing businesses of participating households.

Rehman and Khan (2017) attempted to explore that how microcredit helps poor people to improve their living standard. They concluded that provision of microcredit in the form of collateral free loans, is an effective mechanism for poverty reduction, to improve health, education, legal rights, sanitation and other living standards.

Mustafa (2018) found that microcredit programs enabled the recipients to enhance their material well-being reflected in indicators such as wealth, revenue earning assets, value of house structure, the level of cash earned, per capita expenditure on food, total household expenditure. The results showed that in general women's participants are relatively more efficient than men in promoting the well-being of the households.

Sakshikumar (2018) revealed that Microcredit has made women more productive by providing them opportunity to be self – dependent in terms of their finance, helping them earn, making them aware of their rights and making them independent which in turn has empowered them.

The above literature review presents a scenario of micro credit activities and also reported how microcredit is playing a greater role in empowering women so as to contributing to the economic development. From the above review can be concluded that micro credit programs help the women borrowers to change their behavior making decision in the family and outside the family as well. Since the present study is concerned with micro credit programs of the selected areas, it is expected that it would be able to focus the complete structure of micro credit programs as well as its role in the study areas.

2.2 Conceptual Framework of the Study

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

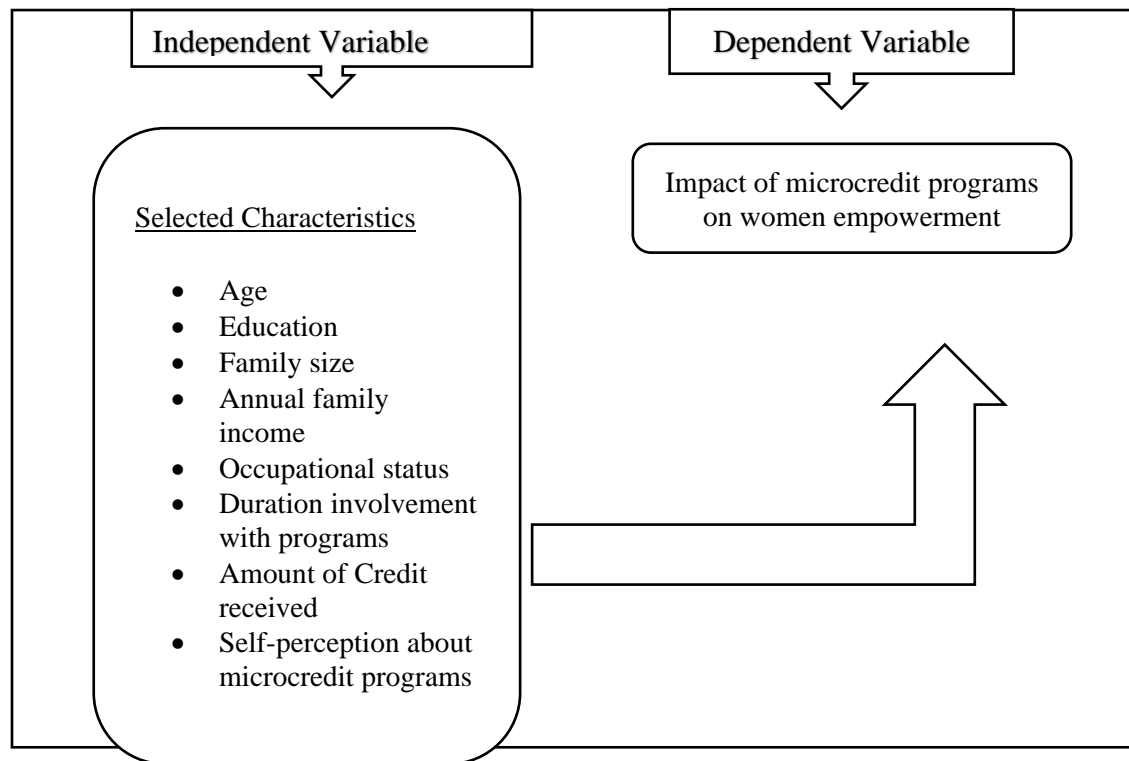


Fig: 2.2 The conceptual framework of the study

According to the theory of microcredit, the poor can be lifted up if they have access to micro credit that enable them to establish small business to finance their living. However according to my study, the effects of decision-making ability on empowerment varied according to the estimation methodology used in assessing microcredit programs.

CHAPTER III METHODOLOGY

Methodology for a research study is very important and the reliability of a research depends on the proper methodology. The methodology would enable the researcher to collect valid and reliable information and to analyze those data to arrive correct decision.

3.1 Selection of Study Area

The study was purposively conducted at Sujanager upazilla under Pabna district. Two unions namely Dulai and Tanti Banda were also purposively selected. All micro credit borrowers and non-borrowers from the selected four villages were constituted as the population of the study. The selected villages were Ramkantopur, Santipur, Bhabanipur and Modhupur. A map of Pabna district showing Sujanager upazila is presented in Figure 3.1. A map of Sujanager upazila showing the study area is presented in Figure 3.2.

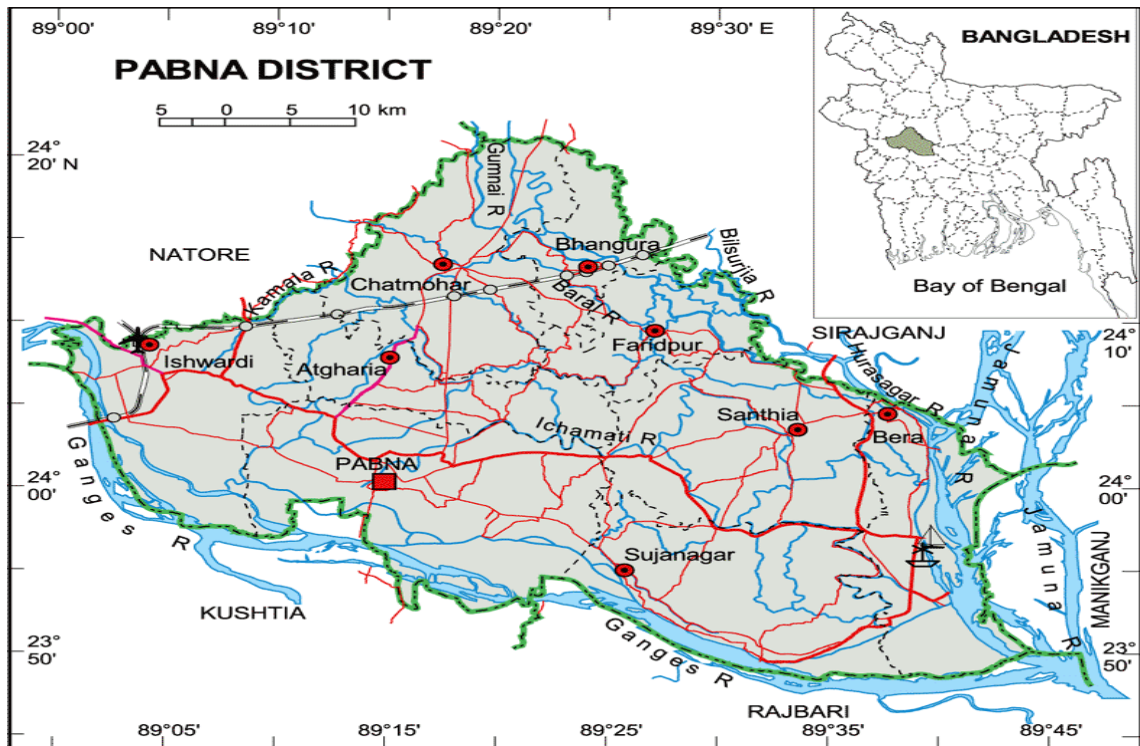


Figure 3.1: A map of Pabna district showing Sujanager upazila



Figure 3.2: A map of Sujanagar upazilla showing the study area

3.2 Sampling Technique and Selection of Sample

In a complete enumeration required information are collected from each and every element of the population making the survey very costly and time consuming. After selection of the study area, a list of micro credit borrowers and non-borrowers were collected from the 2 unions at Sujanagar upazila of Pabna district. Total 121 respondents were purposively selected from the study area. Among them 86 were micro credit borrowers and 35 households' non-borrowers.

Table 3.1 Distribution of respondents of selected areas according to their livelihood status

Name of villages	Total respondents	No. of respondents according to their livelihood			
		Crop production	Poultry farming	Fish culture	Others
Ramkantopur	21	8	6	2	5
Santipur	33	10	11	4	8
Bhabanipur	25	10	4	8	3
Modhupur	42	16	6	7	13
Total	121	44	27	21	29

Source: Field Survey, 2019

3.3 Preparation of Survey Schedule and Pre-testing

The survey schedule was carefully prepared to record the required information of various aspects of the study. In order to collect the desired information, a draft survey schedule initially was carefully prepared in conformity with the objectives of the study. The draft schedule was then pre-tested with some group members in the study area.

Some parts of draft schedules were improved, rearranged and modified in the light of actual and practical experiences gathered in pre-testing and then final schedule was developed with logical sequence so that respondents could give the accurate information sequentially.

3.4 Method of Data Collection

The survey method was followed by the present study for data collection. Considering the nature of variables, both qualitative and quantitative data will be collected for the survey. Both structured and open-ended questions were used for data collection. Structured interviews were held with the selected participants in order to collect data on different social and economic conditions of the credit holders. Both primary and secondary data were collected. Primary data was collected by face-to-face interview of respondents. Secondary data was collected from various books, journals, newspapers, articles internet browser etc. The set of questions for credit borrower`s contained 6 sections; section one included information on credit borrower`s socio-economic characteristics and occupational categories; section two included information on the impact of the credit programs on the borrower`s livelihood status; section four included information on the decision-making ability of credit borrowers in the household; section five included information on the problems that face borrowers in accessing credit services and section six included information on the level of satisfaction about the credit program. A copy of the questionnaire is included in Appendix A.

3.5 Period of Survey and Collection of Data

For the study, data collection was started in November, 2019 and completed within 60 days. Collection of reasonable and reliable data for the study from the fields is not an easy task. After the schedule was finalized, the researcher herself collected necessary primary data through face-to-face interview with individual rural women. Before starting the interview, each respondent was given a brief description about the nature and purpose of the study.

Then the questions were asked in a simple manner with accurate explanation whenever necessary. The information supplied by the women was recorded directly in the interview schedules. The information was checked carefully before leaving the study area and any confusion arose was rationalized and corrected carefully by comparing those with local and national standards to keep consistency of the data. In order to minimize time, data were collected in local time. These were subsequently converted into appropriate standard unit later on.

3.6 Data Processing

After completion of field survey, all the data were coded, compiled and tabulated with a view to achieving the objectives of the study. The data which were recorded in local units were converted into standard units. All the individual responses to questions of the structured questions were transferred into a master sheet to facilitate tabulation, categorization and organization. In case of qualitative data, appropriate scoring technique was followed to convert the data into quantitative form. Both descriptive and statistical method was used for analyzing the data. The data obtained from different respondents was analyzed and presented by both tabular & graphical form by using all components necessary to capture, process, transfer, store, display, and manage information software SPSS. Tabulation and cross tabulation were done on the basis of categories developed by the researcher herself.

3.7 Statistical Analyzing

The data were analyzed in accordance with the objectives of the study. For describing the various independent and dependent variables the respondents were classified into various categories. Descriptive statistics and correlation such as number and percentage distribution, range, mean, standard deviation and value of 'r' were used in describing the variables and their relationship of the study. Pearson's Product Moment Coefficient of Correlation (r) was used in order to explore the relationships between the concerned variables.

Five percent (0.05) level of probability was the basis for rejecting the null hypothesis throughout the study. The SPSS computer package was used to perform all these processes.

3.8 Hypothesis of the Study

In order to guide collection of relevant data and analysis and interpretation of the same a set of hypotheses was formulated for empirical testing. The following null hypothesis was developed to explore the nature of relationship between the dependent and independent variables. There is no relationship between selected eight characteristics of the respondents and the impact of micro-credit program on women empowerment. The characteristics were: age, education, family size, annual income of family, credit received, duration of involvement with micro-credit program, and self-perception with microcredit programs.

The following research hypothesis was put forward to knowing the relationships between each of the 8 selected characteristics of the credit borrowers and their decision-making ability in income generating activities. “Each of the 8 selected characteristics of the respondents will have significant relationship with their decision-making ability in socio-economic development.

3.9 Problems Faced in Data Collection Period

During the period of data collection, the researcher had to face some problems which are as follows:

- Most of the respondents at first hesitated to answer the questions. They were initially reluctant to provide the data because they thought that the results of the investigation might have adverse implication on them.

- Due to lack of adequate knowledge, respondents were initially unable to understand the questions asked by the researcher and in some cases answered irrationally.
- Another problem to the researcher was that the respondents did not keep any written record of their income, expenditure, activities and their credit utilization. The author had to depend on respondent's bare memory regarding data collection.

3.10 Measurement of Variables

3.10.1 Measurement of Independent Variables

The various characteristics of the credit borrowers might have influence on their decision-making ability towards empowerment through micro credit programs. These characteristics were age, education, family size, annual income of family, duration of involvement with programs, amount of credit received, and self-perception of respondents. The impact of microcredit programs and socio-economic development of credit borrowers towards women empowerment was the main focus of the study. Measurement of all the factors of the microcredit borrowers and the impact of microcredit towards empowerment are discussed in the following sub sections:

Age of the respondents

The age of a respondent's was measured by counting the actual years from her birth to the time of interview. It was expressed in terms of complete years.

Family Size

The family size of a respondent woman refers to the total number of individuals in her family including herself, her husband, children and other dependents. One score was assigned to each member of the family.

Marital status

Marital status was measured as one's extent of relationship with others. Each respondent was asked to indicate her marital status with each of 4 selected types of four alternative responses. Logical frequencies of status were assigned for each alternative response. Following scoring system was followed for each of four alternative responses:

Table3.2 Scoring of marital status of respondents

Nature of marital status	Scores assigned
Married	1
Unmarried	2
Divorced	3
Widow	4

Finally, marital status of a respondent was computed by taking tick (\checkmark) scores obtained by her against all the four types of status. Thus, the marital status scores of the respondents could range from 1 to 4.

Education

The education of a credit borrower and non-borrower was measured by the number of completed level in an educational institution. If a borrower didn't know how to read and write, her education score was zero, while a score of 1 was given to a micro credit borrower who could sign his name only. A score of 2 was given for each completed year of schooling, while a score of 3 was given for higher secondary certificate and a score 4 was given for graduation equivalent. If a respondent did not go to school but studied at home or adult learning center, his knowledge status was considered as the equivalent to a formal school student.

Occupation

The respondent's occupation is most important to receive the credit from various credit programs like NGOs which significantly associated with the impacts of microcredit programs. It was expressed as crop production, poultry farming, fish culture, animal husbandry etc. A score 1 assigned to crop production, 2 for poultry farming, 3 for fish culture and 4 assigned to others occupational level.

Average annual income of family

Average annual income of respondent's family was significantly associated with impact of microcredit programs towards borrower's empowerment. A borrower's family income was measured in thousand taka. The total income in taka was converted into family income score. A score of one was arranged for each one thousand takas. The change in income was determined by subtracting the income score of 'after involvement' and 'before involvement' income score.

Credit received amount

Credit availability of borrowers was defined as the degree to which her credit requirement was fulfilled by the amount of credit actually received by her. Score assigned to these responses for statements were Tk. 1000 equal to 1. In item No.6 of the interview schedule each borrower 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

Duration of involvement with microcredit program

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

Self-perception towards micro-credit program

Perception of a respondent refers her feeling, beliefs and action tendencies towards the micro-credit program. For measuring the perception of respondents towards micro-credit program a number of eight items (four positive and four negative) related to the objective of the study. These items were called statements. The positive and the negative statements were arranged randomly in the interview schedule so that the respondent's real attitude could be reflected. A four-point scale was used to measure the perception towards micro-credit program. A respondent was asked to express her opinion by choosing one suitable option from four alternatives namely 'strongly agree' 'agree' 'disagree' and 'neutral'. Score corresponding to these four options were given in the following manner.

Table 3.3 Self- perception scoring of the respondents

Options	Score assigned	
	For positive statement	For negative statement
Strongly agree	3	0
Agree	2	1
Disagree	1	2
Neutral	0	3

A respondents' perception score was computed by summarizing scores of all 8 items. Hence, the self-perception score of a respondent could range from 0 to 24, where 0 indicated very unfavorable perception and 24 indicated very favorable perception about microcredit programs.

3.10.2 Measurement of the dependent variable

'Impact of microcredit programs on women empowerment' was the dependent variable of this study. It was measured with the association of four dimensions. These three dimensions were change in income status, change in housing environment and change in decision-making ability.

In each case, two situations namely 'before' and 'after' situation i.e., situation before involvement with micro-credit program and situation after involvement with micro-credit program were considered. The difference between two situations was determined for each case stated. How the difference was measured is stated below:

Change in income

On the basis of her and other family members total yearly income from crop production and other sources like fisheries, livestock, poultry, business, labor, cottage, industry etc. the method of ascertaining income from crop production involves two phases. Firstly, the yields of crop were noted. Secondly, the entire yield was converted in to cash income. Price of each agricultural item was determine based on average of maximum and minimum price given by businessmen and other five mean who were informed of the prices of the agricultural commodities. Income from other sources (e.g., wage, service, business) by other family members was also estimated. The total income in taka was converted into family income score.

Change in housing environment

It was measured on the basis of the extent of change occurred in three selected dimensions such as change in housing unit, change in sanitation condition and change in drinking water source. These three dimensions had two situations namely 'before' and 'after' situations. All before situations score were added together and some work was done for after situations. Finally, change in housing environment score was measured by subtracting 'before situation' housing environment score 'from after situation' housing environment score.

Change in housing unit

It refers to the condition of housing unit of the borrowers' household both 'before' and 'after' involvement with micro-credit program. There were four types of housing in the study areas e.g., no house, kacha ghar with straw roof bamboo- made kacha ghar and kacha ghar with tin roof.

For determining the four types of housing unit, each respondent was asked to indicate the measure of housing unit ‘before’ and ‘after’ involvement with micro-credit program. A tick mark was given against her response against those four responses. The change in housing unit was measured on the basis of housing unit score of the respondents between the ‘before’ and ‘after’ involvement with micro-credit program.

Table 3.4 The scoring of housing unit

Types of housing	Score assigned
Kacha ghar with tin roof	3
Bamboo-made kacha ghar	2
Kacha ghar with straw roof	1
No house at all	0

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

Change in sanitation condition

It refers to the condition of toilet of the respondents both ‘before’ and ‘after’ involvement with BRAC micro-credit program. There were four types of toilet facilities found in the study areas e.g., open place or bush, kacha toilet, half-sanitary toilet and sanitary toilet. For determining the four types of facilities each respondent was asked to indicate the nature of toilet facilities. A tick mark was given against her response against those three responses. The change in sanitation condition was measured on the basis of sanitation condition score of the respondents between the ‘before’ and ‘after’ involvement with BRAC micro-credit program. Weights were assigned as follows:

Table 3.5 The scoring of sanitation condition

Types of toilets	Score assigned
Open place or bush	0
Kacha toilet	1
Half sanitary toilet	2
Sanitary toilet	3

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

Change in drinking water source

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

Table 3.6 Scoring of drinking water source

Types of drinking water source	Score assigned
Pond/ kua/ river	1
Other's tube-well	2
Own tub-well	3

The drinking water source score ranged from 1 to 3. Where 1 indicated very low drinking water source and 3 indicated very high drinking water source.

Change in decision-making ability in family

It refers to the condition of family related-decisions which are governed by the family members of the beneficiaries' household both 'before' and 'after' involvement with micro-credit program. For determining the decision-making ability of the respondent household, some statements were placed before them. Each of the respondents was asked to put tick against these statements. These statements were then given score. Change in decision-making ability was measured on the basis of decision-making score of the respondents 'before' and 'after' involvement with micro-credit program. Weights assigned to the responses were determined as follows:

Table 3.7 Scoring of change in decision-making ability

Items	Score assigned
Fully personal decision-making	3
Partially decision-making ability	2
Fully decision with husband	1
No influence	0

Thus, decision-making score of a respondent was obtained by adding score for statements. The decision-making score ranged from 0 to 3, where 0 indicated no influence in decision-making ability and 3 indicated full decision-making ability in family.

3.10.3 Measurement of ‘Impact of micro-credit program towards women empowerment’

After finding out the change in three dimensions, all the changes were categorized and the assigned score was added together to get the “Impact of micro-credit program towards women empowerment”. The following formula was used for impact score.

$$Y = Y_1 + Y_2 + Y_3$$

Here,

Y = Impact of micro-credit program on women empowerment

Y₁ = change in income

Y₂ = change in housing environment and

Y₃ = change in decision-making ability

CHAPTER IV

RESULTS AND DISCUSSION

The findings of the study and interpretations of the results have been expediently presented according to the objectives of the study. In accordance with the objectives of the study findings are presented in five sections. The first sub-section deals with the selected characteristics of the microcredit borrowers. In the second sub-section, the extent of change in income, housing environment and decision-making ability of women beneficiaries are presented. In the third sub-section, the relationship between the selected characteristics of the respondents and impact of micro-credit programs on women beneficiaries are presented. Finally, in the fourth section problems faced by the rural women beneficiaries' in accessing micro credit services and probable solutions of problems have been presented

4.1 Selected Characteristics of Microcredit Borrowers

Data contained in the Table 4.1 reveal the salient features of the socio-economic characteristics of the micro credit borrowers in order to have an overall picture of these characteristics at a glance. However, for ready reference, separate tables are provided while presenting categorizations and interpreting results concerning each of the characteristics in this chapter.

4.1.1 Age of Respondents

According to the micro credit programs policy the credit borrowers having an age range between 18 and above 40 years are eligible for getting its membership. However, the age of the respondents found from 21 to above 40 years old. The respondents were classified into three categories on the basis of their age as shown in Table 4.1. In table 4.1, depicted that a significant proportion of respondent's 69.4 percent were of the age group of 31-40 years. Other categories of age 9.4 percent of 20-30 years, 21.2 percent of above 40 years old of credit borrowers were presented in the table.

Table 4.1 Socio-Economic Characteristics of Microcredit Borrowers in the study area

Socio-Economic Characteristics	Categories	Statistics			
		Frequency	Percentage (%)	Mean	Std. deviation
Age (in year)	20-30	8	9.4	33.2	5.16
	31-40	59	69.4		
	Above 40	18	21.2		
Marital status	Married	62	72.9	3.1	0.45
	Unmarried	6	7.1		
	Divorced	7	8.2		
	Widow	10	11.8		
Size of family	Small family (1-4)	17	20.0	4.82	1.35
	Medium family (5-7)	39	45.9		
	Large family (Above 7)	29	34.1		
Educational level	Only knows to sign	10	11.8	3.21	2.11
	Primary	49	57.6		
	SSC	18	21.2		
	HSC	3	3.5		
	Honors	5	5.9		
Sources of family income	Crop production	40	47.1	5.5	3.33
	Poultry farming	13	15.3		
	Animal husbandry	7	8.2		
	Fish culture	17	20.0		
	Dress maker	3	3.5		
	Service	3	3.5		
	Others	2	2.4		
Average annual income of family	Low income (Less than 100,000)	21	24.7	3.7	1.15
	Medium income (Up to 150,000)	48	56.5		
	High income (Above 200,000)	16	18.8		

Source: Field survey, 2019

4.1.2 Marital Status

The marital status of respondents was also studied in this study. Including four categories, it was found that 72.9 percent were married, 7.1 percent were unmarried, 8.2 percent were divorced and remaining 11.8 percent were widow. So, microcredit programs provide support to different categories of rural women in the study area which reflects its effort in overall women development.

4.1.3 Family Size

Based on the number of family members, the respondents were divided into three categories as shown in Table 4.1. The majority 45.9 percent of the microcredit women borrowers had medium sized family compared to 34.1 percent of them having large family and only 20 percent were small family. Thus, 93 percent had small to medium sized family. The average family size (4.82 percent) in the study area was higher than that of the national average which is 4.8 (BBS, 2018). This warrants a challenge to the microcredit women borrower`s for developing crucial plan to socio-economic change in the area.

4.1.4 Educational Level

Based on the educational level, the microcredit borrowers were classified into five categories namely (i) only knows to sign (ii) primary education, (iii) secondary education (iv) higher secondary education and (v) graduation. The distribution of respondents according to their educational level is shown in Table 4.1.

It is evident from the Table 4.1 that the highest proportion 57.6 percent of the microcredit borrowers had education up to primary level compared to 21.2 percent of them having secondary level education. About 12 percent of them could sign only while only 3.5 percent of the microcredit borrowers had higher secondary education and only 5.9 percent of them were honors level education. The findings thus, indicate that the current literacy rate in the study area is higher than that of the national average of 72.9 percent (BBS, 2018).

4.1.5 Source of Family Income

The people of Bangladesh, particularly in village areas engage themselves in different occupations at a time maximization of their income. The sources of family income are presented in table 4.1. Table 4.1 indicates that the highest proportion 47.1 percent source of family income of microcredit women borrower`s had agriculture compared to 20 percent of them having fish culture source of income. It is observed from the same table that about 15.3 percent of respondent`s family income source had poultry farming, 8.2 percent of them had animal husbandry,3.5 percent of them dress maker and also 3.5 percent service in government and other organizations were sources of respondent`s family income. And remaining only 2.4 percent were others occupation like rickshaw pulling, building construction etc. of family income source of respondent`s household.

4.1.6 Average Annual Income of Family

Annual family income of the microcredit women borrower`s ranged from less than Tk. 100000 to above Tk.200000.On the basis of their annual income scores, the credit borrowers were divided into three categories: “low income” (less than 100000), “medium income” (150,000) and “high income” (above 200,000). The distribution of the credit borrowers according to their annual family income is shown in Table 4.1.The majority 56.5 percent of the micro credit borrowers had medium income compared to 18.8 percent of them having high income and only 24.7 percent of low income. Thus, the vast majority 81.2 percent of the respondent`s family had low to medium income, indicating that micro credit programs are usually practiced by the borrowers of comparatively lower economic standings.

4.1.7 Duration of Involvement with Microcredit Program

Duration of involvement with micro credit program ranged from less than 5 years to above 10 years.

Based on their duration of involvement with micro credit programs the respondents were divided into four categories with mean values 1.42 and standard deviation 0.74 as shown in Table 4.2.

Table 4.2 Classification of the respondents according to their duration of involvement with micro credit program

Categories of duration length	Statistics			
	Frequency	Percentage (%)	Mean	Std. Deviation
Less than 5 years	8	9.4	1.42	0.74
5-7 years	17	20.0		
8-10 years	29	34.1		
Above 10 years	31	36.5		

Source: Field survey, 2019

Data presented in Table 4.2 indicate that the major proportion 36.5 percent of the respondents had high length duration above 10 years compared to 34.1 percent 8-10 years and 20 percent having 5-7 years of duration with microcredit programs. Only 9.4 percent of them having less than 5 years' length of duration. Most of the respondents were education up to primary level, their expectation was not high and strict rule of repaying of credit discouraged them to continue for a long period.

4.1.8 Credit Received Times

The credit received times of microcredit borrowers ranged from less than 2 times to above 8 times. Based on credit received times, the credit borrowers were classified into four categories namely less than 2 times, 2-5 times, 6-8 times and above 8 times. The distribution of the credit borrowers according to their credit received times is shown in Table 4.3. In table 4.3 indicated that maximum respondent's credit taking times 57.6 percent of group above 8 times compared to 34.1 percent of them having 6-8 times of credit received with mean value 8.2 and standard deviation 0.52.

About 7.1 percent of respondents received credit within 2-5 times and only 1.2 percent of them receiving credit less than 2 times.

Table 4.3 Distribution of micro credit borrowers according to their credit received times

Ranges of credit taking times	Statistics			
	Frequency	Percentage (%)	Mean	St. Deviation
Less than 2 times	1	1.2	8.2	0.52
2-5 times	6	7.1		
6-8 times	29	34.1		
Above 8 times	49	57.6		
Total	85	100.0		

4.1.9 Purposes of Credit Received

Based on credit received purposes, the credit borrowers were classified into six categories namely to start a new business, for agriculture, for poultry farming, children marriage, animal husbandry and fish culture. The distribution of the credit borrowers according to their credit received purposes is shown in Table 4.4.

Table 4.4 Distribution of respondents according to them credit taking purposes

Credit Taking Purposes	Statistics			
	Frequency	Percentage (%)	Mean	Std. deviation
To start a new business	6	7.1	3.4	0.22
For crop production	42	49.4		
For poultry farming	12	14.1		
Children marriage	6	7.1		
Animal husbandry	9	10.6		
Fish culture	10	11.8		

Source: Field survey, 2019

In table 4.4 indicated that maximum respondent's 49.4 percent taken the credit for crop production purposes compared to 14.1 percent of them receiving the credit for poultry farming. About 10.6 percent for animal husbandry, 11.8 percent for fish culture, only about 7.1 percent for to start new business and children marriage.

4.1.10 Amount of Credit Received

The amount of credit received ranged from less than Tk.10000 to above Tk.40000 with mean value was 3.73 and standard deviation was 0.956 from various non-government organizations. Based on amount of credit received, microcredit borrowers were classified into five groups such as less than Tk.10000, Tk.10001-20000, Tk.20001-30000, Tk.30001-40000 and above Tk.40000.

Table 4.5 Classification of the respondents according to them credit received mount

Credit received categories (Thousand Tk.)	Respondent		Mean	Standard deviation
	Number	Percentage (%)		
Less than 10,000	2	2.4	3.73	0.956
10,001-20,000	6	7.1		
20,001-30,000	23	27.1		
30,001-40,000	36	42.4		
Above 40,000	18	21.2		
Total	85	100.0		

Source: Field survey, 2019

In table 4.4 indicated that maximum borrower's 42.4 percent credit received amount range of Tk.30001-40000 compared to 27.1 percent of them receiving amount of credit Tk.20001-30000. About 21.2 percent of them received the credit of amount range above Tk.40000. Only 2.4 percent of respondents received the credit amount range less than Tk.10000 and 7.1 percent of respondents received credit amount range Tk.10001-20000.

4.1.11 Personal Income of Respondents

Income is most important indicator of socio-economic status of people in rural as well as urban environment. Monthly personal income source of credit borrowers has been divided into some categories like poultry farming, animal husbandry, agriculture, dress maker, fish culture, handicrafts, petty business and so on. Table 4.5 indicates that changes in annual personal income of credit borrowers earned from different categories of enterprises under micro credit programs. For the respondents of poultry farming per month income was Tk.1788.46 and Tk. 2019.56 before and after getting the membership of microcredit programs respectively.

Table 4.6 Average amount of personal monthly income of microcredit borrower`s before and after membership of microcredit programs

Source of Income	Before income (tk)	After income (tk)
Poultry farming	1788.46	2019.56
Animal husbandry	3227.27	8927.27
Crop production	2650.00	8650.00
Dress maker	987.27	1754.27
Fish culture	2646.67	5866.67
Handcraft	875.00	2375.00
Petty business	533.33	2853.33
Average Total	12707.79	32446.10

Source: Field survey, 2019

The monthly income of respondent`s was Tk.3227.27 and Tk. 8927.27 from animal husbandry, Tk.2650.00 and Tk.8650.00 from crop production, Tk.2646.67 and Tk.5866.67 from fish culture, Tk.987.27 and Tk.1754.55 from dress maker, Tk.875.00 and Tk.2375.00 from handcraft enterprise, Tk.533.33 and Tk.2833.33 from petty business, Tk.2125.00 and Tk.4125.00 from others enterprise before and after joining the microcredit programs respectively. So, average monthly income has been increased after joining the microcredit programs of respondents from Tk.12707.79 to Tk.32446.10.

4.1.12 Self-Perception of Women Borrowers About Microcredit Programs

Some NGO's take advantage of the fact that the women were grouped to give them additional trainings and exposure visits in gender issues and women's rights to strengthen their empowerment. However, the explicit social agenda was challenged by the goal of financial and socio-economic self-sufficiency of credit borrowers. Based on self-perception, women credit borrowers were classified into four groups namely strongly agree, agree, neutral, disagree and strongly disagree. Some particulars of self-perception of women empowerment were found that are presented in table 4.6.

Improve level of children education

Education is considered the most effective tool for human transformation. Through Education, women can learn what is necessary for life. Microcredit is helping to increase entitlement of microcredit program households on education through increasing capability to spend more on education of children. Table 4.7 depicted that a significant proportion 44.7 percent of women borrowers were satisfied to microcredit programs by improving the level of children education compared to 36.5 percent of them having strongly satisfied to microcredit programs to improve level of education. Only 18.3 percent of women were neutral about microcredit programs by providing educational level while 3.5 percent of them having disagree with the level of children education improving.

Increase confidence to face problems

With the help of different sectors, they are just focusing empowerment of the women in case of decision-making process in the personal, family, social and even in national level, improvement of the life style and also in socio-economic development etc. From the table 4.7 it was shown that most of the respondent's 40.0 percent were satisfied about microcredit facilities to increase confidence facing problems. About 30.6 percent of women borrowers were strongly agreed to microcredit programs by increasing confidence to face problems.

Table 4.7 Self-perception about microcredit programs of respondents

Particulars	Perception	No. of respondents	Percentage (%)
Improve level of children education	Strongly agree	31	36.5
	Agree	38	44.7
	Neutral	13	18.3
	Disagree	3	3.5
Increase confidence to face problems	Strongly agree	26	30.6
	Agree	34	40.1
	Neutral	21	24.7
	Disagree	4	4.7
Improve social status and employability skills	Strongly agree	29	34.1
	Agree	23	27.1
	Neutral	27	31.8
	Disagree	5	5.9
Building awareness and knowledge	Strongly agree	36	39.7
	Agree	29	34.1
	Neutral	18	21.2
	Disagree	2	5.1

Source: Field survey, 2019

Improve social status and employability skills

Microcredit organizers promote their programs as an instrument for creating and enhancing women's empowerment. Microcredit programs also increase social status and employment status of rural women borrowers by providing credit facilities. Table 4.7 depicted that a larger proportion 34.1 percent of credit borrowers were strongly agreed about microcredit programs to improve their social and employment status by providing credit facilities compared to 27.4 percent of them having agreed about microcredit programs to increase social status. Whereas only 31.8 percent of them were neutral compared to 5.9 percent of them having disagreed to microcredit programs to improve social status.

Building awareness and knowledge

Another way to help the poor women is through knowledge enhancement and building awareness. In table 4.7, it was found that a significant proportion 39.7 percent and 34.1 percent of credit borrowers were strongly agreed and agreed respectively about microcredit programs to increase their awareness and knowledge by providing microcredit facilities. From a point of self-perception view of women, only 5.1 percent of women borrowers were disagreed compared to 21.2 percent of them having neutral to microcredit programs to building awareness and knowledge by providing credit facilities.

4.2 The Extent of change in income, housing environment and decision-making ability

For empowering rural women, the socio-economic condition of the respondents' prior joining micro-credit program compared with the present conditions. After being involved with micro-credit program, the socio-economic conditions of the respondents have changed positively. The socio-economic condition of the respondents can be assessed by comparing information about 'before' and 'after' condition on change in income status, change in housing environment and change in decision-making ability of women borrowers.

Table 4.8 Salient features of the different dimensions of the impact of micro-credit program

Dimension of impact of microcredit	Categories (Score assigned)	Respondents		Statistics	
		No. of women	Percentage (%)	Mean	Std. deviation
Change in income status (Thousand TK)	Low-income (Up to 0.8)	17	20.0	1.62	0.42
	Medium income (0.81-19.5)	52	61.2		
	High income (Above 19.5)	12	14.1		
Change in housing environment (Score)	Low housing (Up to 3)	44	51.58	1.04	0.82
	Medium housing (4-5)	27	31.76		
	High housing (Above 6)	14	16.47		
Change in decision-making (Score)	Low decision (Up to 2)	39	45.88	1.81	0.93
	Medium decision (Up to 3)	27	31.76		
	High decision (Above 4)	19	22.35		

Source: Field survey, 2019

4.2.1 Change in income

Distribution of respondents according to their income differences have been presented in table 4.9. The distribution of income difference of the respondents ranged from 0.80 to 19.50 thousand taka with a mean difference of Tk 1.62 thousand and standard deviation 0.42. Based on their income difference, the respondents were classified into three categories as shown in table 4.8.

The table showed that the highest proportion 61.2 percent of the respondents had very medium-income difference compared to 20 percent low-income difference and 14.1 percent of the respondents had high income difference. This indicates that the study group was heterogeneous in term of income difference

4.2.2 Change in housing environment

The housing environment of the respondents' due to involved as member was also measured by computing at the housing as set items. Distribution of respondents according to their housing environment has been presented in table 4.9. Based on housing environment the respondents were classified into three categories namely change in sanitation condition, change in drinking water source and change in housing unit as shown in table below.

Change in housing unit

The findings of different types of housing unit of the respondents before and after involvement with micro-credit program has been shown in table 4.9. The information of Table 4.8 reveals that nobody was found to be homeless 'before' and 'after' involvement with micro-credit program. About 40.18 percent respondents had Katcha Ghar with straw roof; 41.17 percent bamboo made kacha ghar and 18.82 percent respondents had Kacha ghar with tin roof before involvement with micro-credit program. After involvement with micro credit program about 21.18 percent respondents have bamboo-made kacha ghar; 68.24 percent respondents kacha ghar with tin roof and 10.59 percent respondents have kacha ghar with straw roof.

Table 4.9 A summary statement showing categories and salient features of different dimension of housing environment

Dimension of housing	Categories	Number		Percentage	
		Before	After	Before	After
Housing unit					
Change in housing unit	Not house at all	0	0	0	0
	Kacha ghar with straw roof	34	9	40.18	10.59
	bamboo-made kacha ghar	35	18	41.17	21.18
	Kacha ghar with tin roof	16	58	18.82	68.24
Types of toilets					
Change in sanitation condition	Bush or open place	22	3	25.88	3.5
	Katcha toilet	41	22	48.23	25.88
	Half sanitary	15	39	17.65	45.88
	Sanitary	7	21	8.23	24.70
Types of drinking water source					
Change in water source	Water from pond or kua	3	0	3.53	0
	Other's tube-well	47	16	55.29	18.82
	Own tube-well	35	69	41.18	81.18

Source: Field survey, 2019

Change in sanitation condition

The findings of sanitation facilities of the respondents before and after involvement with micro credit program have been shown in Table 4.9. Before involvement with micro credit program 25.88 percent respondents' family members had gone to bushes or open places; 48.23 percent families did use Katcha toilet; 17.65 percent families did use half sanitary toilet and 8.23 percent families did use sanitary toilet. After involvement still 3.5 percent respondents' families are now using bushes or open places, 25.88 percent families use Katcha toilet; 45.89 percent respondents' families are using half sanitary toilet and 24.70 percent families use full sanitary toilet. This indicates that the respondents' sanitation condition has increased due to increasing their income after being involved with micro-credit program.

Change in source of drinking water

The findings of sanitation facilities of the respondents before and after involvement with micro credit program have been shown in Table 4.8. The table reveals that 55.29 percent of the respondents' families depend on others tube-well for drinking water source before involvement with micro- credit program; on the other hand, after involvement with micro-credit program 18.82 percent respondents' families depend on others tube-well for drinking water source. Before involvement 41.18 percent of the respondent families used own tube-well for drinking water source while after involvement with micro credit programs about 81.18 percent respondent families used own tube-well for drinking water source. Before involvement 3.5 percent of the respondent families collect water from pond or kua while after involvement 0 percent respondent families collect water from pond for drinking water. This indicates that sources of drinking water changed due to contribution of micro credit programs.

4.2.3 Change in decision-making ability

The decision-making change score of the respondents ranged from 0 to 6 with an average of 1.81 and the standard deviation of 0.93. On the basis of their Change in decision-making score, the borrowers were classified into three categories as shown in table 4.6. It is revealed from the table that most of the respondent's 45.88 percent fell under the category of low decision-making change, 31.76 percent of them was of medium change category and about 22.35 percent belonged to the high change category.

4.3 Impact of micro-credit program on women empowerment

The impact score of the respondents ranged from 3 to 10 with mean value of 5.79 and the standard deviation of 1.33. On their impact score, the borrowers were classified into three categories as shown in table 4.10.

It is revealed from the table that 67.06 percent of the respondents fell under the category of low impact, 27.05 percent of them were medium impact and only about 5.89 percent of the respondents belonged to the high impact category.

Table 4.10 Distribution of the respondents according to their impact

	Categories	Respondents		Statistics	
		No. of women	Percentage	Mean	Std. Deviation
Impact of microcredit programs	Low impact (3-5)	57	67.06	5.79	1.33
	Medium impact (6-7)	23	27.05		
	High impact (8-10)	5	5.89		

Source: Field survey, 2019

4.4 Relationship Between the Respondents’ Selected Characteristics and the Impact of Microcredit programs on Women Empowerment

This section deals with the relationship of some selected characteristics of the respondents and the impact of microcredit programs on women empowerment towards “An Empirical Analysis of Women Empowerment Through Microcredit Program”. was measured by testing the following null hypothesis “there is no relationship between characteristics of respondents and the impact of microcredit programs” and alternative hypothesis is ‘there is relationship between these variables. Pearson’s product moment Co-efficient of Correlation (r) was used to explore the relationship between eight selected characteristics of the respondents with the impact of microcredit programs on women empowerment.

Table 4.11 Co-efficient of Correlation (r) showing relationship between the respondents' selected characteristics and the impact of micro-credit programs on women empowerment

Selected characteristics of the respondents (Independent variable)	Correlation Co-efficient (r) with (Dependent variable)	Standard deviation	Significant at (2-tailed test, df=84)	
			0.05 level	0.01 level
Age	0.127*	0.232	1.96	2.56
Family size	-0.078*	0.061		
Education	0.145*	0.001		
Occupation	0.003	0.003		
Annual income of family	0.158*	0.084		
Duration of involvement with micro-credit program	0.169*	0.023		
Credit received amount	-0.085*	0.008		
Self-perception of respondents	0.253*	0.002		

* =Significant at the 0.05 level

** = Significant at the 0.01 level

Age of the respondents and the impact of microcredit on women empowerment

The calculated value of correlation co-efficient (r) between these two variables was 0.127 as shown in table 4.10. On the basis of the observed “r” values, following inferences were made regarding relationship between these variables:

A positive trend of relationship was observed between these two concerned variables 1% level with 84 df is 2.56 and 5% level with 84 df is 1.96. The computed value of $r = 0.127$ was found to be less than the tabulated value with 84 degrees of freedom at 0.05 level of probability. Thus, the relationship was statistically significant. So, the null hypothesis was rejected and the alternative hypothesis was accepted.

On the basis of above findings, it could be concluded that age of the women borrowers had a positive relation with the impact of microcredit programs on women empowerment.

Family size and the impact of microcredit programs on women empowerment

The calculated value of correlation co-efficient (r) between these two variables was -0.078 as shown in table 4.14. On the basis of the observed “r” values, following inferences were made regarding relationship between these variables:

A negative trend of relationship was observed between these two concerned variables 1% level with 84 df is 0.256 and 5% level with 84 df is 0.196. The computed value of $r = -0.078$ was found to be less than the tabulated value with 84 degrees of freedom at 0.01 level of probability. Thus, the relationship was statistically significant. So, the null hypothesis was rejected and the alternative hypothesis was accepted. On the basis of above findings, it could be concluded that family size of the women borrowers had a negative relation with the impact of microcredit programs on women empowerment.

Education and the impact of microcredit programs on women empowerment

The calculated value of correlation co-efficient (r) between these two variables was 0.145 as shown in table 4.14. On the basis of the observed “r” values, following inferences were made regarding relationship between these variables:

A positive trend of relationship was observed between these two concerned variables 1% level with 84 df is 0.256 and 5% level with 84 df is 0.196. The computed value of $r = 0.145$ was found to be less than the tabulated value with 84 degrees of freedom at 0.05 level of probability. Thus, the relationship was statistically significant. So, the null hypothesis was rejected and the alternative hypothesis was accepted. On the basis of above findings, it could be concluded that education of women borrowers had a positive relation with the impact of microcredit programs on women empowerment.

Occupation and the impact of microcredit programs on women empowerment

The calculated value of correlation co-efficient (r) between these two variables was 0.003 as shown in table 4.14. On the basis of the observed “ r ” values, following inferences were made regarding relationship between these variables:

A positive trend of relationship was observed between these two concerned variables 1% level with 84 df is 0.256 and 5% level with 84 df is 0.196. The computed value of $r = 0.003$ was found to be less than the tabulated value with 84 degrees of freedom at 0.05 level of probability. Thus, the relationship was statistically not significant. So, the null hypothesis was rejected and the alternative hypothesis was accepted. On the basis of above findings, it could be concluded that occupation women borrowers had no relation with the impact of microcredit programs on women empowerment.

Average annual income of family and the impact of microcredit programs

The calculated value of correlation co-efficient (r) between these two variables was 0.158 as shown in table 4.14. On the basis of the observed “ r ” values, following inferences were made regarding relationship between these variables:

A positive trend of relationship was observed between these two concerned variables 1% level with 84 df is 0.256 and 5% level with 84 df is 0.196. The computed value of $r = 0.158$ was found to be less than the tabulated value with 84 degrees of freedom at 0.05 level of probability. Thus, the relationship was statistically significant. So, the null hypothesis was rejected and the alternative hypothesis was accepted. On the basis of above findings, it could be concluded that annual income of family of respondents had a positive relation with the impact of microcredit programs on women empowerment.

Duration of involvement with programs and the impact of microcredit programs

The calculated value of correlation co-efficient (r) between these two variables was 0.169 as shown in table 4.14. On the basis of the observed “r” values, following inferences were made regarding relationship between these variables:

A positive trend of relationship was observed between these two concerned variables 1% level with 84 df is 0.256 and 5% level with 84 df is 0.196. The computed value of $r = 0.169$ was found to be less than the tabulated value with 84 degrees of freedom at 0.05 level of probability. Thus, the relationship was statistically significant. So, the null hypothesis was rejected and the alternative hypothesis was accepted. On the basis of above findings, it could be concluded that duration of involvement with programs had a positive relation with the impact of microcredit programs on women empowerment.

Credit received amount by respondents and the impact of microcredit programs

The calculated value of correlation co-efficient (r) between these two variables was -0.085 as shown in table 4.14. On the basis of the observed “r” values, following inferences were made regarding relationship between these variables:

A positive trend of relationship was observed between these two concerned variables 1% level with 84 df is 0.256 and 5% level with 84 df is 0.196. The computed value of $r = -0.085$ was found to be less than the tabulated value with 84 degrees of freedom at 0.01 level of probability. Thus, the relationship was statistically not significant. So, the null hypothesis was rejected and the alternative hypothesis was accepted. On the basis of above findings, it could be concluded that credit received amount by women borrowers had a negative relation with the impact of microcredit programs on women empowerment.

Self-perception with programs and the impact of microcredit programs

The calculated value of correlation co-efficient (r) between these two variables was 0.253 as shown in table 4.14. On the basis of the observed “r” values, following inferences were made regarding relationship between these variables:

A positive trend of relationship was observed between these two concerned variables 1% level with 84 df is 0.256 and 5% level with 84 df is 0.196. The computed value of $r = 0.253$ was found to be less than the tabulated value with 84 degrees of freedom at 0.05 level of probability. Thus, the relationship was statistically significant. So, the null hypothesis was rejected and the alternative hypothesis was accepted. On the basis of above findings, it could be concluded that self-perception with programs women borrowers had a positive relation with the impact of microcredit programs on women empowerment.

4.5 Problems Faced by Women Borrowers in Accessing Microcredit Services

Women are key instrument in the society and their role is very important in the world because they act dual role both in the family as well as society. In addition to this woman face inability to access information, productive resources and social networks that hidden their access and control of resources (Mayeux, 2014). There are major problems that women face in accessing the credit program in rural areas in our country. On the basis of microcredit borrower`s responses, problems are classified into four categories namely severe extent of problem, moderate extent, low extent and not at all extent of problem.

Table 4.12 Rank order of major problems encountered by the respondents in connection with micro credit program

Problems encountered	Problem facing score	Rank order
High interest rate of installment	263	1 st
Lack of required assets to be pledged as security	244	2 nd
Lack of adequate knowledge and infrastructural facility	215	3 rd
Lack of freedom to receive the credit without husband`s consent	107	4 th
Long duration of loan approval and high cost of securing the loan	87	5 th
Lack of necessary inputs for efficient production	63	6 th
Limited opportunity for work	45	7 th

Source: Field survey, 2019

4.5.1 High interest rate of installment

High rate of interest High rate of interest was the main problem of women borrowers and it appeared with the problem facing score of 263. It was a common problem of all the NGO`s beneficiaries. The microcredit women borrowers receive credit from different NGOs comparatively at a high rate of interest. But how the rate of interest is high most of them were unknown to the reasons. This fact might be a reason for slow progress of microcredit women beneficiaries` standard of living. The beneficiaries` that they were encountered with this problem but there was no alternative path open to them but taking credit from NGOs for meeting their needs they recourse to programs.

4.5.2 Lack of required assets as security

Lack of required assets as security was a major problem of credit borrowers in accessing microcredit services in rural areas in our country. It was appeared as 2nd rank order facing with the score of 244 this problem as security in connection with credit programs. They claimed that credit sanction from them was absolutely insufficient to serve their intention which hampers the path of the development enterprise.

4.5.3 Lack of adequate knowledge and infrastructural facility

Lack of adequate knowledge about microcredit programs was one of another problem in accessing credit services that credit borrowers were faced with the score of 215 during credit repayment installments.

To overcome this problem, the appropriate training facilities and proper knowledge about microcredit services should be provided among credit borrowers in different NGOs or organizations.

4.5.4 Lack of freedom to take credit without husband`s consent

Lack of freedom to take credit without husband`s consent or permission of other members of a family was another major problem in our country especially in rural areas. Microcredit women borrowers were faced this problem with the score of 107 in rank order fourth as a lack of freedom to take credit without husband`s permission as moderately. To overcome this situation for a credit borrowers different awareness building programs should be implemented in our social activities.

4.5.5 Long duration of credit approval

Credit is not available in the time of need was found to be the fifth problem in their point of view. The credit borrowers usually demand for the credit as they do feel it necessary.

But microcredit is not prepared to deliver the credit while the respondents demand for credit. Long duration of credit approval found to be major problem in accessing credit services that credit borrowers faced with the score of 87 in the problem index.

4.5.6 Lack of necessary inputs for efficient production

Lack of necessary inputs for efficient production was the major problem that credit women borrowers faced with score of 63 in accessing microcredit services. Insufficient amount of credit as per demand was found to be the important reason for production in their point of view. They claimed that the microcredit programs sanction from them was absolutely insufficient to serve their intention which hampers the path of the development enterprise.

4.5.7 Limited opportunities for work

Limited opportunity for work was found as the last problem in accessing microcredit services that women were faced with the score of 43 during credit repayment period. But microcredit has very short time within which they try to get back. So, finding no other ways had to increase the opportunity for work in accessing microcredit services.

4.6 Probable Solutions of the Problems Faced by Credit Borrowers

After recording the problems, the respondents were asked to provide some suggestions to overcome the problems faced by women credit borrowers. The solutions suggested by the respondents were:

- The repayment period should start minimum one month later after taking the credit.
- To increase the facility for credit borrowers both government and non-government organizations should be implemented adequate progressive activities in microcredit programs in empowering women in country.

- More credit should be available for the rural women to boost up different rural development programs.
- Micro credit programs should charge low interest rate as it provides to rural poor people and in adequate amount.
- Training for skill development, consciousness raising, rights and responsibilities and so on are required for rural women to improve capability.
- Women should be organized and be made aware that they are the equal rights of participation in various social activities.
- To improve the infrastructural facility government should be encouraged different NGOs and should provide supports financially.
- Credit borrowers in the micro-credit services will have to create enough work opportunities so that they would be socio-economically successful besides the credit repayment period.
- There are plenty of studies available in examining the various aspects of credit programs for empowering women. But there are very few and inadequate studies examining in technical economic efficiency of women credit borrowers with respect to their activities. This should be one of the major directions of future studies.

CHAPTER V

CONCLUSION AND RECOMMENDATION

5.1 Summary of Findings

Bangladesh economy is characterized by unfavorable per capita land, low per capita income, high level of unemployment, low productivity and persisting high level of poverty and deprivation. Under the circumstances, micro credit programs have been promoted to help the poor people to take up self-employment on micro scales with a view to improving their living conditions.

Micro-credit was conceived as a means of enabling the poor to have easy access to small amounts of credits for undertaking economic activities. The growth of micro-credit into a country -wide program in Bangladesh and its adoption in various other countries has occurred given the fillips provided by Dr. Mohammad Yunus over the past some decades with his GB leading the way.

The present study was undertaken with the following objectives:

- a. To explore the socio-economic profile of micro credit borrowers in the study area.
- b. To examine the impacts of micro credit programs women empowerment.
- c. To identify problems that women face in accessing microcredit services.
- d. To draw the conclusion based on the findings of the study.

The study was purposively conducted at Sujanagar upazilla under Pabna district. Two unions namely Dulai and Tanti Banda were also purposively selected. All micro credit borrowers and non-borrowers from the selected four villages were constituted as the population of the study. The selected villages were Ramkantapur, Santipur, Bhabanipur and Modhupur. Data were collected from 3rd November to 25th November, 2019 using an interview schedule. However, the major findings of the study are summarized below:

5.1.1 Selected Characteristics of the Respondents

Age: Age of the respondents ranged from 20 to above 40 with the average of 31.48 years. About half 69.4 per cent of the respondents had middle aged while 9.4 per cent had young and 22 per cent old aged.

Marital status: The highest proportion 72.9 percent of respondents had married while only 7.1 percent of them unmarried. About 8.2 percent divorced and 11.8 percent widow.

Education: About half 57.6 per cent of the respondents had primary level; while 11.8 per cent could sign their names only; 21.2 per cent had secondary level.

Family size: The family size of the respondents ranged from 4 to above 7 with the average of 5.46. More than half 45.9 per cent of the respondents had medium size family, while 20 per cent being small size family and 34.1 percent had large size family.

Source of family income: The highest proportion 47.1 percent source of family income of respondents had crop production compared to 20 percent of them having fish culture source of income. About 15.3 percent of respondent`s family income source had poultry farming, 8.2 percent of them had animal husbandry, 3.5 percent of them dress maker and also 3.5 percent service in government and other organizations were sources of respondent`s family income. And remaining only 2.4 percent were others occupation like rikshaw pulling, building construction etc. of family income source of respondent`s household.

Annual family income: On the basis of their annual income scores, the vast majority 81.2 percent of the respondent's family had low to medium income, indicating that micro credit programs are usually practiced by the borrowers of comparatively lower economic standings.

Duration of involvement with microcredit program: The major proportion 36.5 percent of the respondents had high length duration above 10 years compared to 34.1 percent 8-10 years and 20 percent having 5-7 years of duration with microcredit programs. Only 9.4 percent of them having less than 5 years' length of duration.

Credit received times: Maximum respondent's credit taking times 57.6 percent of group above 8 times compared to 34.1 percent of them having 6-8 times of credit received. About 7.1 percent of respondents received credit within 2-5 times and only 1.2 percent of them receiving credit less than 2 times.

Purposes of credit received: Maximum respondent's 49.4 percent taken the credit for crop production compared to 14.1 percent of them receiving the credit for poultry farming. About 10.6 percent for animal husbandry, 11.8 percent for fish culture, only about 7.1 percent for to start new business and children marriage.

Amount of credit received: Maximum borrower's 42.4 percent amount of credit received range Tk.30001-40000 compared to 27.1 percent of them receiving amount of credit Tk.20001-30000. About 21.2 percent of them received the credit of amount range above Tk.40000. Only 2.4 percent of respondents received the credit amount range less than Tk.10000 and 7.1 percent of respondents received credit amount range Tk.10001-20000.

Occupational status of respondents: About 8.2 percent poultry farming, 3.5 percent animal husbandry, 8.2 percent agriculture, 7.1 percent fish culture and remaining 7.1 percent of them involved in other activities as secondary occupation for earning family income.

Average monthly personal income: Average personal monthly income has been increased after joining the microcredit programs of respondents from tk.224606 to tk.4973.66.

5.1.2 The Extent of Change in income, food consumption, housing environment and decision-making ability

Change in income: The distribution of income difference of the respondents ranged from 0.80 to 19.50 thousand taka with a mean difference of Tk 1.62 thousand and standard deviation 0.42. Based on their income difference, the respondents were classified into three categories as shown in table 4.16. The table showed that the highest proportion 61.2 percent of the respondents had very medium-income difference compared to 20 percent low-income difference and 14.1 percent of the respondents had high income difference. This indicates that the study group was heterogeneous in term of income difference.

Change in Housing Environment: The housing environment of the respondents' due to involved as member was also measured by computing at the housing as set items.

- **Change in Sanitation Condition:** The findings of f sanitation facilities of the respondents before and after involvement with micro credit program have been shown in Table 4.8. Before involvement with micro credit program 25.88 percent respondents' family members had gone to bushes or open places; 48.23 percent families did use Katcha toilet; 17.65 percent families did use half sanitary toilet and 8.23 percent families did use sanitary toilet. After involvement still 3.5 percent respondents' families are now using bushes or open places, 25.88 percent families use Katcha toilet; 45.89 percent respondents' families are using half sanitary toilet and 24.70 percent families use full sanitary toilet. This indicates that the respondents' sanitation condition has increased due to increasing their income after being involved with micro-credit program.

- Change in Source of Drinking Water:** The table reveals that 55.29 percent of the respondents' families depend on others tube-well for drinking water source before involvement with micro- credit program; on the other hand, after involvement with micro-credit program 18.82 percent respondents' families depend on others tube-well for drinking water source. Before involvement 41.18 percent of the respondent families used own tube-well for drinking water source while after involvement with micro credit programs about 81.18 percent respondent families used own tube-well for drinking water source. Before involvement 3.5 percent of the respondent families collect water from pond or kua while after involvement 0 percent respondent families collect water from pond for drinking water. This indicates that sources of drinking water changed due to contribution of micro credit programs.
- Change in housing unit:** Table 4.8 reveals that nobody was found to be homeless 'before' and 'after' involvement with micro-credit program. About 40.18 percent respondents had Katcha Ghar with straw roof; 41.17 percent bamboo made kacha ghar and 18.82 percent respondents had Kacha ghar with tin roof before involvement with micro-credit program. After involvement with micro credit program about 21.18 percent respondents have bamboo-made kacha ghar; 68.24 percent respondents kacha ghar with tin roof and 10.59 percent respondents have kacha ghar with straw roof.

Change in decision-making: The decision-making change score of the respondents ranged from 0 to 6 with an average of 1.81 and the standard deviation of 0.93. It is revealed from the table that most of the respondent's 45.88 percent fell under the category of low decision-making change, 31.76 percent of them was of medium change of category and about 22.35 percent belonged to the high change of category.

5.1.3 Summary of Hypothesis Testing

Relationship between the selected characteristics of the respondents and the impact of micro credit program

Age, education, family size, occupation, credit received, duration of involvement with micro credit program, average annual income of respondent`s family and self-perception about microcredit programs had significant relationship with impact of micro credit program. But occupational level had no relationship with impact of micro credit program on women empowerment.

5.1.4 Problems Faced by Women Borrowers in Accessing Microcredit Services

Eight problems were faced and perceived by the respondents. Among those problems ‘High rate of interest’ ranked first. ‘Long duration of credit approval’ starts early ranked second. Lack of infrastructural facility was the third ranking problem. ‘Insufficient amount of credit as per demand’ was the fourth ranking problem. ‘Lack of required assets as security’ was the least stated problem among the eight problems.

5.2 Conclusion

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

- a. Women can contribute significantly to the socio-economic development of the family if their proper atmosphere as well as facilitates can be ensured.
- b. Age of the women borrowers is a vital issue that had a significant relationship with the impact of micro-credit program on socio-economic development activities.

Thus, it may be concluded that age of the respondents was an important factor for satisfaction or dissatisfaction with the micro-credit program.

- c. Education of the women beneficiaries had positive and significant relationship with the impact of micro-credit program. Thus, it may be concluded that education had played an important role for utilizing the micro-credit.
- d. The findings indicate that the respondents having marginal farm size were more likely to have higher impact of micro credit. It may, therefore, be concluded that income-earning ability of rural women was increased who had marginal farm size.
- e. Ninety percent of the respondents were small to medium credit recipient. Amount of credit received the respondents showed a significant positive relationship with their change in income and housing environment. There was a scope to increase impact of micro credit on women empowerment by increasing number of credit receiver.
- f. It might be concluded that food consumption of the respondents after involvement with micro credit program increased and they can change their economic condition.
- g. The respondents having high self-perception was likely to have higher impact of microcredit on women empowerment. Therefore, it may be concluded that motivational work and various training programs may increase favorable perception towards micro credit program.

5.3 Recommendation

5.3.1 Recommendations for policy implication

On the basis of the conclusions of the study and also on the present and past experience, the following recommendations are formulated as bellows:

- a. It is, recommended that sufficient amount of credit need to be supplied timely to the micro-credit women borrowers at low interest rate with simple terms and conditions.
- b. Micro-credit program needs to take steps for wider literacy program in order to accelerate different learning activities of the women beneficiaries in the study area.
- c. The credit borrowers should be allowed more time to return their money after receipt. Otherwise, they may have the tendency to borrow money from village moneylenders and return the loan as per schedule.
- d. The main focus of credit programs rural development activities 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 especially for empowering women.
- e. It is recommended that the micro-credit authorities should give attention for the solution of those problems as far as possible in order to make their activities successful.
- f. The women, having favorable attitude towards micro-credit programs, were more likely to have higher impact of micro credit. Motivational work and various training programs should be strengthened to increase favorable attitude of the respondents towards credit programs.

5.3.2 Recommendations for further study

Future studies should be undertaken covering more dimensions in the related matters. The following recommendations are suggested in this connection.

- a. The study on impact of micro credit program towards rural women borrowers was conducted in Sujanagar upazila of Pabna district. Findings of the study may be verified and compared by similar study in other upazila of Bangladesh.
- b. The study examined the effects of eight characteristics of the group members of micro-credit program on their rural development activities. Therefore, it is recommended that further research may be undertaken involving other variables in this regard.
- c. Similar study may be conducted taking leading NGOs of the country (such as CARE, ASA, PROSHIKA, Grameen Bank, etc.) in order to gain more meaningful insights.
- d. A study on the problems faced by the participating rural women borrowers of micro-credit programs can also be undertaken.
- e. 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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APPENDICES

APPENDIX-A

(An English Version of a Set of Structured Questions)

Department of Development & Poverty Studies

Sher-e-Bangla Agricultural University

Dhaka-1207

Interview schedule of the study on “**An Empirical Analysis of Women Empowerment Through Micro-Credit Programs**”.

Sample no:

Village: Union: Thana: District:

1.Socio -economic information of respondent`s:

Name of the respondent				
Age				
Marital status	a. Married	b. Unmarried	c. Divorced	d. Widow
Educational level	a. only knows to sign c. SSC e. graduation		b. primary d. HSC	
Types of family	a. small family	b. medium family	c. high/joint family	
Family members	a. 1-4	b. 5-7	c. above 7	
Source of family income	a. agriculture c. homestead gardening e. husband work g. handcrafting		b. poultry farming d. fish culture f. dress maker h. others*	
Average annual income	TK.			
Duration of involvement with program (year)				

*If family income source is other, then specify

2. About loan taking information:

From where you have motivated about microcredit?	a. neighbors c. friends e. others (specify.....)			b. relatives d. staff of the program
Loan taking times	a. less than 2 times c. 5-7 times		b. 2-4 times d. Above 7 times	
When you should repay the loan?	a. 6 months c. 18 months e. more than 24 months		b. 12 months d. 24 months	
Loan taking purposes	a. starting a new business c. for children education e. for repaying debt		b. extended current business d. marrying children f. others*	
Name of the organization				
The amount of credit received by borrower	TK.			
Credit repayment interest rate (%)				
Mention extent of the following statement	YES	NO	If yes, then specify	
Is there a grace period?				
Have you been late in repaying the loans?				
Are there any conditions for getting the loan?				
Have you made any savings after taking the loan?				
Does the installment payment meeting influence your working activities?				
Are your financial needs covered by microcredit?				
Do you have opportunity to receive any other type of credit from different organization?				

*If loan taking purpose is other, then specify.....

3. Overall change in livelihood status of respondent`s:

Overall change pattern	Interaction with microcredit programs		
	Before membership in programs	After membership in programs	Constant
Change in capital utilization	TK.	TK.	
Change in food consumption			
Change in drinking water sources			
Change in toilet condition			

4. Information about respondent`s decision- making power in family:

Different Issues	Assigned score				Total
	Full decision (3)	Partial decision (2)	Decision with husband (1)	No influence (0)	
Decision about household basic needs					
Have a say in how many children to have					
Family health care and treatment					
Decision about buy or sell property					
Decision about sending children to school					
Ownership of household assets					
Comfortable giving opinion in the presence of husband					
Control over use of income					
Participation in social activities					
Social barriers					

5. What types of problem women face in accessing microcredit services?

Types of problem	Extent of problem				Total scores
	Severe (4)	Moderate (3)	Low (2)	Not at all (1)	
Lack of required assets to be pledged as security					
Lack of freedom to take loan without husband's consent					
Due to high interest rate of installment					
Lack of infrastructural facility					
Lack of necessary inputs for efficient production					
Long duration of loan approval and high cost of securing the loan					
Lack of adequate knowledge					
Limited opportunities for work					

6. Self-perception with program:

Particulars	Statement				Total scores
	Strongly agree (3)	Agree (2)	Disagree (1)	Neutral (0)	
Improve level of children education					
Increase confidence to face problems					
Improve social status and employability skills					
Building awareness and knowledge					