IMPACT OF SIDDANTO SAMAZ KALLAN SANGSTHA (SSKS) MICRO-CREDIT PROGRAM TOWARD UPLIFTING THE SOCIO-ECONOMIC CONDITION OF BENEFICIARIES

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This is to certify that the thesis entitled '**Impact of Siddanto Samaz Kallan Sangstha (SSKS) Micro-credit Program toward Uplifting the Socio-economic Condition of Beneficiaries'** submitted to the Faculty of Agriculture, Sher-e-Bangla Agricultural University, Dhaka, in partial fulfillment of the requirements for the degree of **Master of Science in Agricultural Extension and Information System**, embodies the result of a piece of bona fide research work carried out by **Noor Jahan**, Registration No. **08-02922** under my supervision and guidance. No part of the thesis has been submitted for any other degree or diploma.

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

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Dedicated to

My
Beloved Parents

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IMPACT OF SIDDANTO SAMAZ KALLAN SANGSTHA (SSKS) MICRO-CREDIT PROGRAM TOWARD UPLIFTING THE SOCIO-ECONOMIC CONDITION OF BENEFICIARIES

ABSTRACT

By

NOOR JAHAN

The study was conducted in the Muktagachha upazila under Mymensingh district. Beneficiaries of SSKS of Basati, Tarati, Baragram, Dulla, Kumarghata, Kashimpur villages under Basati, Dulla and Kashimpur unions constituted the population of the study. Data were collected during the period from 10 June, 2015 to 22 June, 2015. Thus, 101 beneficiaries of SSKS constituted the sample of the study. Among the respondents the highest proportion (65.35 %) of the respondent beneficiaries of SSKS belongs to the group of medium level change followed by 18.81 percent in low level change and the lowest proportion (15.84%) in high level change. Sperman's Rank Correlation Co-efficient between predicted and causal variable revealed that level of education, cosmopoliteness, utilization of credit, effect of credit utilization and attitude towards SSKS micro-credit program had significant positive relationships with impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries. Family size showed significant negative correlation with impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries. Age, farm size, duration of involvement with SSKS and credit received had non significant positive relationships with impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries under the present study.

CHAPTER I
INTRODUCTION

CHAPTER I

INTRODUCTION

1.1 General Background

Bangladesh is an agro-based country and agriculture accounts for 19.42% of country's GDP (Bangladesh Economic Census, 2013). Agriculture employ about 44.4% of its people (Labour Force Survey, 2010). Bangladesh has a very rich alluvial soil and moderate climate congenial to the growth of various agricultural crops throughout the year. About 85% of the total population live in rural areas and are directly or indirectly engaged in a wide range of agriculture (World Bank, 2005). People depend upon agriculture for their employment, poverty alleviation, human resource development and food security. Agriculture supplies raw materials for industrial production and food-stuff for human and animal consumption. Bangladesh is a thickly populated country with an area of 147,570 km^2 and the population is 142.3 million with the growth rate of 1.34% and the present population stands as 155 million (BBS, 2013).

The World Bank (2009) estimates that more than 70% of the world's 1.8 billion poor live in rural areas, most of them in developing countries. Therefore, reducing rural poverty has been on the agenda for the international development partners as well as governmental and non-governmental organizations of Bangladesh for a long time. Since the 1980s a common approach was through integrated rural development focused on the income generating activities (IGAs) of agricultural sector mainly. The core instrument was the promotion of Green Revolution technologies aiming to increase productivity. Due to market failures for smallholders the state had to distribute and often subsidize the delivery of new technologies, for example chemical fertilizer and pesticides. The integrated rural development approach of Bangladesh had only limited success and often turned out to be not sustainable. A large portion of the population (76.61%) lives in the rural areas. Still 34.5%

of the rural population lives below the poverty line and 18.5% are hardcore poor.

For developing the country it is necessary to develop in the community of rural areas. Different non-government organizations such as Grameen Bank, BRAC, ASA, Swiss Development Corporation (SDC), Rangpur Dinajpur Rural Service (RDRS), Proshika, Bangladesh American Tobacco Company (BATC), Plan International, CARITAS, World Vision etc. are playing vital role through different projects for socio-economic development of rural people especially rural women of Bangladesh. Beside these there is a large amount of local and regional level NGOs is working with the village people. SSKS is one of the rural development organizations in Mymensingh district. It has developed different program to improve the well-being of the rural people. It has made substantial contribution to an increase in agricultural production, poverty alleviation through productive employment and income generation and social service improvement. It started its activities in 2007.

SSKS are welcome in Mymensingh district to improve the socio-economic condition of the poorest sections of the society and they developed different program to improve the well-being of the people who is forced to live exploited condition in the rural society. SSKS provides loan to these people without any collateral for undertaking different IGAs and in reality it plays a more powerful economic, social and political role than the economists have admitted. Like most of the NGOs SSKS believed to be working to meet up the above requirements as the pre-requisites for socio-economic development since the independence of Bangladesh. However, very few systematic researches have so far been conducted to determine the impact of micro-credit program toward uplifting the socio-economic condition of beneficiaries'. Considering the above facts in view, the researcher intended to take an attempt to know how the NGOs beneficiaries could uplift their socio-economic condition being in the vicinity of SSKS micro-credit program and designed a study entitled 'Impact of SSKS micro-credit program toward uplifting the socio-economic condition of

beneficiaries' was conducted in the area of Muktagacha upazila under Mymensingh district.

1.2 Statement of Problem

Siddanto Samaz Kallan Sangstha (SSKS) developed different programs to improve the well-being of the people who is forced to live exploited condition in the rural society. Credit in reality plays a more powerful economic, social and political role than the economists have admitted. International Fund for Agricultural Development (IFAD) recognizes that poor have limited access to credit not only because of being poor and marginalized, but also because of several of the constraints (Mohiuddin, 1991). Other than NGOs micro-credit, credit is rarely available to the poor at reasonable rates of interest. Commercial banks fail to provide to the credit needs of the poor for three main reasons. Firstly, these banks require collateral, secondly their procedures for filling in application forms and completing other formalities and thirdly, they prefer handling large loans rather than the petty loans that the poor need (Hossain, 1998). But SSKS provides loan to these people without any collateral. The researcher undertook the investigation entitled, ''Impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries'' in order to have an idea or understanding of the impact of SSKS micro-credit program. The purpose of the study was to investigate the 'Impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries' and to explore the relationship of the selected characteristics. The following research questions were taken into consideration.

i) What is the impact of SSKS micro-credit program toward uplifting the socio-economic condition of their beneficiaries?

ii) What are the selected characteristics of the beneficiaries of SSKS?

iii) What degree of relationship exists between the selected characteristics of beneficiaries and 'impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries'?

For getting clarification of the above questions the researcher selected the following objectives of the study.

1.3 Specific Objectives

The following objectives were formulated for this study in order to give proper and specific direction of the study.

1. To determine and describe the impact of Siddanto Samaz Kallan Sangstha (SSKS) micro-credit program on the beneficiaries with following dimensions:
    - Change in food consumption
    - Change in housing environment
    - Change in sanitation condition
    - Change in source of drinking water
    - Change in family asset
    - Change in annual income and
    - Change in decision-making ability

2. To determine and describe following selected characteristics of the beneficiaries:
    - Age
    - Level of education
    - Family size
    - Farm size
    - Cosmopoliteness
    - Credit received
    - Utilization of credit
    - Effect of credit utilization
    - Duration of involvement with SSKS and
    - Attitude towards SSKS micro-credit program

3. To explore the relationship between each of the selected characteristics of SSKS beneficiaries and impact of SSKS micro-credit program toward uplifting their socio-economic condition as perceived by them.

1.4 Justification of the Study

Increased productivity, income, consumption and participation of the beneficiaries in socio-economic development activities are some of the major pre-requisites for the overall economic development of Bangladesh. Most of the NGOs are believed to be working to meet up the above requirements as the pre-requisites for socio-economic development since the independence of Bangladesh. The NGOs were welcome in Bangladesh to improve the socio-economic condition of the poorest sections of the society. Access to credit is an important mechanism for the poor people both men and women to improve socio-economic condition and their standard of living.

Most of the NGOs are working to improve the socio-economic condition. SSKS works at the grass root level for the poverty alleviation and employment generation. There needs to conduct study to see and realizing the performance of poverty alleviation programs through by different NGOs as well as uplifting the socio-economic condition of their beneficiaries. The researcher intended to take an attempt to know how the NGOs beneficiaries could uplift their socio-economic condition being in the vicinity of SSKS micro-credit program.

To know why and how different changes in varied aspects like change in food consumption, change in housing environment, change in sanitation condition, change in source of drinking water, change in family asset, change in annual income and change in decision-making ability are taken place-might be an aspect of the rationality of this study. The findings of this study also might be expected to be useful to the researchers, planner, policy makers and extension workers for uplifting the beneficiaries as well as rural development in our country.

However, very few systematic researches have so far been conducted to determine the impact of micro-credit program toward uplifting the socio-economic condition of beneficiaries'. Considering the above facts in view, a study entitled 'Impact of SSKS micro-credit program toward uplifting the

socio-economic condition of beneficiaries' was conducted in the area of Muktagacha upazila under Mymensingh district.

1.5 Assumptions of the Study

An assumption has been defined as the supposition that an apparent fact or principle is true in the light of the available evidence (Goode, 1945). The researcher had the following assumptions in mind while undertaking this study:

- The beneficiaries of SSKS, were included in the sample considering they are capable for furnishing proper responses to the questions included in the interview schedule.
- Views and opinions furnished by the respondents were the representative views and opinions of the whole population of the study.
- The responses furnished by the respondents were valid and reliable.
- The researcher was well adjusted to the social and environmental condition of the study area and the community people. So the respondents gave their opinions without any hesitation.
- The data were collected from the respondents of SSKS were free from interviewer bias.
- All the data concerning the dependent and independent variables were normally distributed..
- The findings of the study will have general applications to other parts of the country or NGOs with similar personal, socio-economic and cultural conditions.
- The findings of the study are expected to be useful for planning and execution of various programs in connection with the development of the country.

1.6 Limitation and Scope of the Study

Considering the time, money and other necessary resources available to the researcher and to make the study manageable and meaningful it became necessary to impose certain limitations and also to make meaningful and manageable. The limitations were as follows:

- The study was confined to Muktagacha upazila under Mymensingh district.
- Population for the present study was kept confined within the beneficiaries of SSKS in the study area.
- Only 101 respondents were interviewed for collecting the data of the study. All conclusions were drawn based upon the responses of the respondents.
- There were many characteristics of the beneficiaries of SSKS but only ten of them were selected for this study.
- For information about the study, the researcher depended on the data furnished by the selected respondents of the beneficiaries of SSKS during their interview with him.
- Facts and figures collected by the researcher applied to the situation prevailing during the year 2014.

Findings of the study will be particularly applicable in a selected area of Muktagacha upazila under Mymensingh district. However, the findings may also have applications for other areas of Bangladesh where the physical, socio-economic and cultural condition do not differ much from those of the study area. Thus the findings will be helpful to the researchers, planner, policy makers and extension workers for promoting fruit production as well as rural development in our country.

1.7 Definition of Terms

A concept is an abstract of observed thing; events or phenomenon. A researcher needs to know the meaning and contents of every term that she uses. It should clarify the issue as well as explain the fact to the investigator and readers. However, for clarity of understanding, a number of key concepts/terms frequently used throughout the study defined are interpreted as follows:

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 everybody. The system that provides small credit without collateral in group based approach to the poor for creating self-employment with a view to alleviating poverty is called micro-credit. Nobel laureate Professor Dr. M. Yunus of Grammen Bank has innovated a system of credit delivery to the poor with collateral known as micro-credit.

Impact of micro-credit program

Impact is a term which refers to sustained structural changes which have lasting effect. The term impact of micro-credit program referred to sustained desirable changes due to involvement in SSKS micro-credit program as perceived by the involving beneficiaries themselves. As the study was concerned with beneficiaries' involvement with micro-credit program, the impact was conceptualized as the after-effect of micro-credit in terms of extent of desirable changes occurred in some selected dimensions.

Siddanto Samaz Kallan Sangstha (SSKS)

SSKS is one of the rural development organization in Mymensingh district. It has developed different program to improve the well-being of the rural people. It has made substantial contribution to an increase in agricultural production, poverty alleviation through productive employment and income generation and social service improvement. It started its activities in 2007. A brief description about this organization with its organogram is presented in Appendix III.

SSKS beneficiaries

SSKS beneficiaries referred to those SSKS members who were involved with the micro-credit program for at least three year during data collection as their loan returning period is three year. This term was synonymously used as respondents.

Respondents

People who have answered the questions by an interviewer for a social survey are known as respondents. They are the people from whom a social research worker usually gets most data required for research. In this study the respondents are the beneficiaries of SSKS of under Muktagacha upazila of Mymensingh district.

Variable

A general indication in statistical research of characteristic that occurs in a number of individuals, objects, groups etc. and that can take on various values, for example the age of an individual.

Assumption

An assumption is "The supposition that an apparent fact or principle is true in the light of the available evidence" (Goode and Hatt, 1952).

Hypothesis

Defined by Goode and Hatt (1952), a proposition this can be put to "a test to determine its validity". It may be true or false, it may seem contrary to or in accord with common sense. However, it leads to an empirical test.

Null hypothesis

The hypothesis which we pick for statistical test is null hypothesis (Ho). In this study the null hypothesis is stated that there is no relationship between the concerned variables.

Age

Age of a respondent is defined as the span of life and is operationally measured by the number of years from her birth to the time of interviewing.

Level of education

Level of education is defined to the development of desirable changes in knowledge, skill and attitude in an individual through reading, writing, walking, observation and other selected activities. It is measured on the basis of classes a respondent passed from a formal educational institution.

Family size

Family size refers to the number of members including the respondent herself, her husband, children and other permanent dependents, who take food and live together in a family unit.

Farm size

Farm size is related to the hectare of land owned by a respondent on which she carried her farming activities, the area being estimated in terms of full benefit to the respondents. A respondent was considered to have full benefit from cultivated area either owned by themselves or obtained, lease taken from others or lease given to others and half benefit from the area which was either cultivated by borga or given to others for cultivation on borga basis.

Cosmopoliteness

Cosmopoliteness of a respondent is measured by computing a cosmopoliteness score. The cosmopoliteness score is assigned on the basis of her visit different places inside and outside of her own social system and frequency of visit.

Credit received

Credit received of a respondent is referred to the total received credit by him and other members of their family from SSKS and other sources like banks, NGOs village money lender etc. It was expressed in Taka.

Credit utilization

SSKS micro credit is distributed among the clients for specific purposes. It was defined as the pattern of utilizations of credit by the SSKS beneficiaries.

Effect of credit utilization

Effect of credit utilization refers to the effect of credit in a manner of profit, neither loss or profit or loss after a time being.

Duration of involvement

It refers to the period of time involvement of the beneficiary with micro-credit program to the time of interview.

Attitude towards SSKS

An attitude may be defined as pre-disposition to act towards an object in a certain manner. It is an enduring psychological system considering of three interacting components centering on a single object. These three components may be classified as cognitive components, feeling components and action tendency components. Beneficiaries attitude towards SSKS is referred to their beliefs, feelings and action tendencies towards different aspects and programs SSKS including micro-credit program.

Change

It refers to the improvement or deterioration of the respondents in any aspects of beneficiaries. Change in food consumption, change in housing environment, change in sanitation condition, change in source of drinking water, change in family asset, change in annual income and change in decision-making ability are taken place might be an aspect of the rationality of this study.

CHAPTER II

REVIEW OF LITERATURE

CHAPTER II

REVIEW OF LITERTURE

To carry out the research program review of literature gives the clear and concise direction of the researcher. In this Chapter, review of literatures relevant to the objectives of this study is presented. This was mainly concerned with impact of micro-credit toward uplifting socio-economic condition of NGOs beneficiaries. There was serious dearth of literature with respect to research studies on this aspect. So the directly related literatures were not readily available for this study. Some researchers addressed various aspects of impact of micro-credit as well as different intervention of NGOs. A few of these studies relevant to this research are briefly discussed in this chapter under three sections. The first section is concerned with impact of micro-credit program. The second section contains the review on relationship between selected characteristics of the respondents and impact of micro-credit. Conceptual framework of the study is presented in the third section.

2.1 Impact of micro credit program

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

Latif (1994) conducted a study to investigate the credit programs of BRAC, RD-12 and GB on current rate of contraception. The findings showed that BRAC and GB programs had significant positive impact on the current rate of contraception while the RD-12 programs did not show such impact.

Robinson (1991) dealt with the impact of NGOs in rural poverty alleviation in India. Four case studies were reported in his paper. The results of the four case studies showed that NGOs registered some successes in improving the income

and consumption levels of the poor but encountered difficulties for a favorable local environment especially in economic and climatic factors.

Giriappa (1998), based on a study, observed that the role and status of women have been under a continuous change in recent years. In both female and male headed households, the participation of women in decision-making was found to have increased.

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

Ahmed (1991) examined the impact of BRAC programs considering certain indicators including dependency, literacy, death and birth rates, land ownership, indebtedness, occupation income and employment. Change from 1983 to 1993 were considered to at result which showed reduction of dependency ratio, increase in literacy, improvement in the status of women, decrease in different between birth and death rates, more increase in indebtedness with a reduction of credit use for consumption, and decline in unemployment for members and better overall improvement quality of life of members than non-members.

Banu (1992) in her paper on "Women in Poverty Alleviation: Six causes Studies" reports the process of involvement of six poor women of BRAC program in their poverty alleviation. This sociological analysis shows the capability of six women group members in earning income for their families. They attained greater self-sufficiency involving themselves in economic activities which has also changed their position in family and in the society.

Hasan (1995) conducted a study on the impact of fresh water fisheries program. Cost benefits analysis showed positive net benefits. Economic analysis also indicated positive result. The farmer's perception indicates an improvement in employment, income and social status.

Chowdhury and Mohummed (1988) assessed the Impact of Rural Development Program (RDP). On income and possession of household goods and assets of the program participants. The participants with seven years membership earned significantly higher income, higher employment and acquired more household goods and assets than the control group members.

Ahmed's (1988) study on economic empowerment of the rural poor showed that the households under the program gained significantly in their rise in income and in the improvement of household conditions over of control households.

Ali and Rahman (1978) conducted a study to find out information about the village women's life styles and their socio-economic background. They found that the women still facing the problems of poverty, ill-health, malnutrition, lake of skill and awareness development opportunities, social and religions bindings and lake of employment.

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

2.2.1 Age and impact of microcredit

A few studies on age and impact of participation in micro-credit program related literatures are cited here.

Khan (2006) in his study found that age of the respondents had significant relationship with the impact of Grameen Bank micro credit program.

Sharmin (2005) observed that age of the respondents did not show any significant relationship with their perception of benefit.

Samad (2004) reported that age of the rural women had no significant relationship with their poverty alleviation.

Islam (2002) reported that the age of the rural women had no significant relationship with their socio-economic development activities.

Alam (2001) found that there was a significant negative relationship between age and living status of the beneficiaries of social forestry project of CARITAS.

Akter (2000) in his study found significant positive relationship between age of the women in RDRS clientele group and their participation in decision-making role in the family with regard to development activities.

Begum (1998) in her study found that age of the rural women had no significant relationship with their poverty alleviation owing to Participation in ASA activities.

Basak (1997) in his study entitled "Impact of BRAC Rural Development Activities as Perceived by the Participating women" showed that the age of the rural women under BRAC had no significant relationship with their impact of participation in BRAC rural development activities.

2.2.2 Education and impact of micro-credit

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

Basak (1997) in his study found that education of the Rural women under BRAC had a positive significant relationship with their impact of participation in BRAC rural development activities.

Hassan and Hadi (1994) found that education had positive impact on members’ household endowment. They also observed that the female category of RDP households appeared systematically better endowment according to education level, in comparison with their male counterparts.

Kaur (1988) observed that education influenced opinion of the women about project activity and adoption of vegetable gardening, animal husbandry etc.

2.2.3 Family size and impact of micro-credit

Samad (2004) observed that family size of the rural women had no significant relationship with their socio-economic development activities.

Islam (2002) reported that the number of family members of the respondents had positive significant relationship with their poverty alleviation.

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

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

2.2.4 Farm size and impact of micro-credit:

Khan (2006) in his study indicates that the respondents having large farm size were more likely to have impact of micro credit towards uplifting their socio-economic condition. He also concluded that earning ability of rural women is to be increased those who have large farm size.

Rahman (2005) commented that the respondents earning ability is dependent on their farm size, which increase the family income and social development.

Samad (2004) reported that the farm size of the respondents had positively significant relationship with their poverty alleviation.

Begum (1998) observed that the homestead area of the rural women had no significant relation with their poverty alleviation due to their participation in ASA development activities.

Basak (1997) observed that homestead size of the rural women under BRAC had significant relationship with their impact of participation in BRAC rural development activities.

2.2.6 Credit received and impact of micro-credit

Khan (2006) in his study indicates that credit received has a great influence for socio-economic development of the beneficiaries. As there was an existence of small to medium credit received was the higher proportion of the respondents there is a scope to increase income.

Ali (2003) in his study found that about three-forth (73.17%) of the respondents had small credit recipient. He also indicated that credit is the vital factors for increasing income, if respondents get medium amount of loan than they can increase their income.

2.2.7 Credit utilization and impact of micro-credit

Rao (1994)) conducted a study and showed that 25.70 percent, 56.34 percent, 12.22 per cent and 4.74 per cent of total borrowed money was utilized for crop based agricultural purpose; non crop based agricultural purpose, family consumption purpose and other expenses purposes, respectively.

Nagabhushanum and Halyal (1989) stated that 50.48% of the amount borrowed was utilized for productive purposes. About 17% of the amount was spent on partially productive purpose. However, about 325 of the amount had been spent on unproductive purposes.

2.2.8 Duration and impact of micro-credit

Khan (2006) in his study indicate that involvement with Grameen Bank micro credit program has a great influence for socio-economic development of the respondents, 60 percent of the respondents had involvement of not more the 4 years. It is likely that impact of women will be highlighted in the course of time.

Ali (2003) in his study on Impact of micro-credit in the poverty alleviation of BRAC women beneficiaries in a selected area of Dinajpur district found that the relationship between duration of involvement with BRAC of the respondents and their change in income was positively significant.

BBS (2012) found that after forming the groups of Grameen Bank, the income of the members increased by 70 per cent within 2 to 3 years. On an average, the income increased from TK 5806 TK. 9166, which was 55 per cent higher than it was before. After forming the groups, only 5 per cent of the members took loan from-non-institutional sources.

Khandker and Chowdury (1996) point out that this rate of poverty reduction appears to decline with duration of membership. For households who have been a member for more than five years moderate poverty fell by 9% and ultra-poverty by 18%. These figures considerably lower than for households who had been members three years or less.

Alam (1993) in his study found a significant positive relationship between length of involvement and their change in income.

2.2.9 Attitude and impact of micro-credit

Rashid (2001) found that there was a significant positive relationship between attitude of the beneficiaries of BRAC towards it and their living condition in his study on impact of BRAC activities on income and women's empowerment in selected area of Mymensingh district.

Raman (I995) found significant positive association between attitude of the respondents towards ASA and their change in income.

Basak (1997) in his study found that the attitude towards BRAC of the rural women had significant positive relationship with their impact of participation in BRAC rural development activities.In 1995, it was found that attitude towards BRAC of the rural Women had significant positive relationship with their impact of participation in BRAC rural employment activities (BRAC Annual Report, 1995).

2.3 Conceptual Framework

This study is concerned with the 'Impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries'. Impact of micro-credit program toward uplifting the socio-economic condition of an individual may be affected through interacting forces of many factors. It is not possible to deal with all the factors in a single study. It was therefore, necessary to limit the factors i.e. the selected characteristics of the beneficiaries of SSKS, which include age, level of education, family size, farm size, cosmopoliteness, credit received, utilization of credit, effect of credit utilization, duration of involvement with SSKS and attitude towards SSKS micro-credit program. Considering the above mentioned discussion, a conceptual framework has been developed for this study, which is diagrammatically presented in the following Figure 2.1.

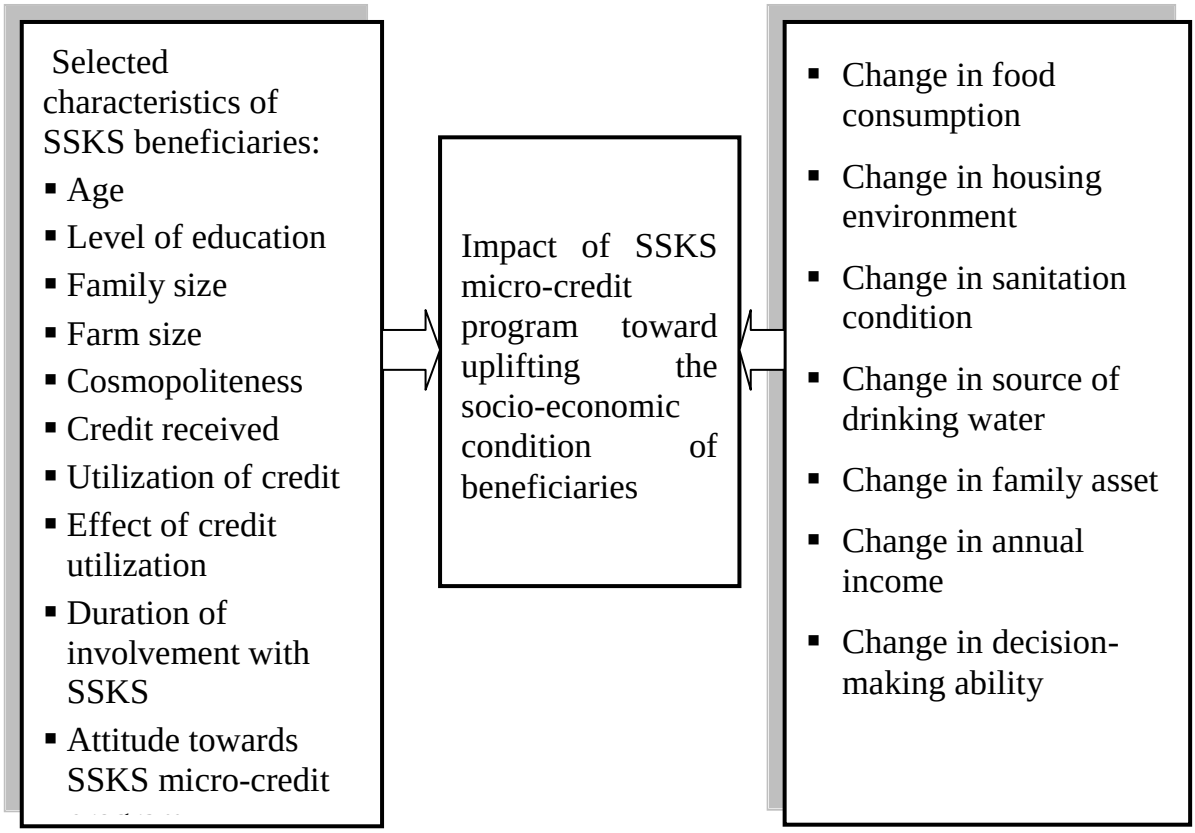

Figure 2.1 The conceptual framework of the study

CHAPTER III
METHODOLOGY

CHAPTER III

METHODOLOGY

To collect valid data methodology would be enabling to the researcher. It is impossible to conduct research work smoothly without proper methodology and it is very difficult to address the objectives without following a scientific manner. Define methodology is require with a very careful consideration as a part of research to collect valid and reliable data and to analyze the same for meaningful conclusion. A sequential description of the methodologies followed in conducting this research work has been presented in this Chapter.

3.1 Locale of the study

The study was conducted in Muktagachha upazila under Mymensingh district. Muktagachha upazila is a typical upazila regarding NGOs interventions. The people of this upazila involved in micro-credit program for uplifting the socio-economic condition with the assistance of different NGOs as such as SSKS. But the impact of micro-credit program for uplifting for their socio-economic condition is not defined and that is why it is needs to identify. So, to bring the area in the light of great concern Muktagachha upazilla was selected purposively as the locale of the study. Basati, Tarati, Baragram, Dulla, Kumarghata, Kashimpur villages under Basati, Dulla and Kashimpur unions of Muktagachha upazilla were selected randomly by taking two villages from each union as the locale of the study. Maps of Muktagachha upazila showing the study area are presented in Figures 3.1.

3.2 Population and Sample

Beneficiaries of SSKS of Basati, Tarati, Baragram, Dulla, Kumarghata, Kashimpur villages under Basati, Dulla and Kashimpur unions constituted the population of the study. An update list of 675 beneficiaries who were involved with Micro-credit program of SSKS was prepared with the help of the personnel of SSKS of these localities. These 675 beneficiaries constituted the population o the study. Around 15% of the populations were randomly selected from these six selected villages as the sample of the study by using

proportionate random sampling method. 101 beneficiaries of SSKS constituted the sample of the study.

Figure 3.1 A Map of Muktagachha upazilla showing the study area

A reserve list of 20 beneficiaries of SSKS was also prepared by the same method so that the respondents of this list could be used for interview if the respondents included in the original sample were not available at the time of data collection. The distribution of the population, sample and number of respondent beneficiaries of SSKS in the reserve list are given in Table 3.1.

Table 3.1 Distribution of the population, sample and number of respondents in the reserve list

Name of the union	Name of the village	No. of beneficiaries	No. of beneficiaries included in the sample	No. of beneficiaries in the reserve list
Basati	Basati	108	16	3
	Tarati	101	15	3
Dulla	Baragram	114	17	3
	Dulla	133	20	4
Kashimpur	Kumarghata	120	18	4
	Kashimpur	99	15	3
Total		675	101	20

3.3 The Research Instrument

A structured interview schedule was developed based on objectives of the study for collecting information containing direct and simple questions in open form and close form. Appropriate scales were developed to measure the variables.

The questionnaire was pre-tested with ten beneficiaries in actual situation before finalized it for collection of data. Necessary corrections, additions, alternations, rearrangements and adjustments were made in the interview schedule based on pretest experience. The questionnaire was then multiplied by printing in its final form. An English version of the interview schedule is presented in Appendix I.

3.4 Measurement of Variables

The variable is a characteristic, which can assume varying, or different values in successive individual cases. In the scientific research, the selection and measurement of variables constitute a significant task. Following this conception, the researcher reviewed literature to widen this understanding about the natures and scopes of the variables relevant to this research. Auther had selected 10 characteristic of the beneficiaries of SSKS as the causal variables which includes- age, level of education, family size, farm size, cosmopoliteness, credit received, utilization of credit, effect of credit utilization, duration of involvement with SSKS and attitude towards SSKS micro-credit program. Impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries was the main focus of the study. The methods and procedures in measuring these variables are presented below:

3.4.1 Measurement of causal variables

Ten selected characteristics of the beneficiaries of SSKS mentioned above constitute the causal variables of this study. The following procedures were followed for measuring the variables.

3.4.1.1 Age

Age of a respondent was measured by the period of time from his/her birth to the time of interview and it was measured in terms of complete years on the basis of their response. A score of one (1) was assigned for each year of age.

3.4.1.2 Level of education

Level of education was measured in terms of class passed by respondent. If a respondent received education in the school, their education was assessed in terms of year of schooling, i.e. one (1) score was given for one year of schooling. For example, if the respondent passed the final examination of class III, their education score was taken as 3. . If the respondent had education out side school and the level of education was equivalent to that of class III of the

school than his/her education score was taken as 3. Each illiterate person was given a score of zero. The respondent who did not know how to read or write but able to sign only was given a score of '0.5'.

3.4.1.3 Family size

The family size of a respondent was measured in terms of actual number of members in his/her family including himself/herself, spouse, children, brothers, sisters, parents and other person who jointly live and take meals together during the period of interviewing.

3.4.1.4 Farm size

Farm size of respondent referred to the total area of land on which his/her family carried out farming operation and received full benefit for the family. It was measured in hectares for each respondent using the following formula;

$$FS = A + B + {}^{1}/_{2}\,(C + D) + E$$

Where, FS = Farm size

A = Homestead area (including pond, garden etc.)

B = Land under own cultivation

C = Land given to others on borga

D = Land taken from others as borga

E = Land taken as lease from others

3.4.1.5 Cosmopoliteness

cosmopoliteness was computed for each respondent to determine his/her degree of cosmopoliteness on the basis of his/her visits to 8 selected places external to his/her own social system. The scale use for computing the cosmopoliteness scores is presented below:

Extent of visit	**Scores**
Not even once	0
Rarely	1
Occasional	2
Regularly	3

Logical frequencies of visits were considered for each response. Scores obtained for visits to each of the above eight selected of places were added together to get the cosmopoliteness score of a respondent. Thus, cosmopoliteness score of the respondents could range from 0-24, while '0' indicated no cosmopoliteness and '24' indicated highest cosmopoliteness.

3.4.1.6 Credit received

The term credit received refers to the amount of credit that the respondent received from different sources. It was expressed in '000' taka. In measuring this variable, total credit received in '000' taka of an individual respondent was converted into score. A score of one(1) was given for every one thousand taka.

3.4.1.7 Utilization of credit

Initially, utilization of credit was divided into three categories, fully in assigned purpose, partially in assign purpose and fully in other than assigned purpose. A single credit was supposed to be utilized by a borrower in any one of the above three ways. Weights were assigned in the following approach:

Credit utilization	**Weights**
Fully in assigned purpose	2
Partially in assign purpose	1
Fully in other than assigned purpose	0

The obtained score for utilization of any credit could therefore range from 0 to 2.

3.4.1.8 Effect of credit utilization

Effect of credit utilization divided into three categories, profit, neither loss nor profit and loss. A single credit was supposed to be effect of a borrower in any one of the above three ways. Weights were assigned in the following approach:

Effect of credit	Weights
Profit	1
Neither loss nor profit	0
Loss	-1

The obtained score of the respondents' for effect of credit utilization could therefore range from -1 to 1.

3.4.1.9 Duration of involvement with SSKS

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

3.4.1.10 Attitude towards SSKS micro-credit program

Attitude of a respondent refers to his/her feelings, beliefs, and action tendencies towards SSKS micro-credit program. For measuring the attitude of respondents towards SSKS micro-credit program a number of 8 items (four positive and four negative) related to the objectives 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 five-point Likert type scale was used to measure the attitude towards SSKS micro-credit program. A respondent was asked to express their opinion by choosing one situation opinion from five alternatives namely, strongly agree, agree, no opinion, disagree and strongly disagree. Score corresponding to these five options were given in the following manner:

Extent of agreement	For positive statement	For negative statement
Strongly agree	4	0
Agree	3	1
Disagree	2	2
Strongly disagree	1	3
No opinion	0	4

A respondents' attitude score was computed by summarizing scores of all 8 items. Hence, the attitude score of a respondent could range from 0-32, where '0'indicated highest unfavorable attitude and '32' indicated highest favorable attitude.

3.5 Measurement of the Predicted Variable

'Impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries' was the main focus of the study and the predicted variable. It was measured with the association of seven dimensions. These seven dimensions were change in food consumption, change in housing environment, changes in sanitation condition, change in source of drinking water, change in family asset, change in annual income and change in decision making ability. In each case, two situation namely 'before' and 'after' situation i.e. situation before involvement with SSKS micro-credit program and situation after involvement with SSKS micro-credit program were considered. The difference between two situations (after-before) was determined for each case stated. The procedure of measurement is stated below:

3.5.1 Change in food consumption

change in food consumption refers to the improvement or deterioration of respondents in respect of their amount of food consumption 'after involvement' with SSKS micro-credit program. In this study eight items were considered to determine the food consumption behavior. The methods of determining food consumption involved three phases. Firstly, consumption of rice, bread, vegetables, pulse, fish, meat, milk and egg was determined by the amount of food consumed per day by a respondent. Secondly, the daily consumption of foods items per person was calculated and was expressed in gram. Finally, the amount of items was converted into energy on the basis of their energy content value shown in table 3.2. Thus the total energy was obtained by adding the energy from all the items. The change in food consumption was determined by the subtracting 'before involvement' food consumption from 'after involvement' food consumption.

Table 3.2 Energy content of some selected items

Food items (100 g)	Energy (k.cal)	Food items (100 g)	Energy (k.cal)
Rice (daily)	364	Fish (weekly)	89
Bread (daily)	341	Meat (monthly)	127
Vegetable (daily)	53.75	Milk (monthly)	61
Pulse (daily)	338	Egg (monthly)	158

Source: FAO, 2004

On the basis of intake of kilo calories (k. cal) the poverty level of the respondents was classified into three categories as shown below:

Below poverty line II (Hard core poverty)	→ Less than 1850 Kcal/day
Below poverty line I (Absolute poverty)	→ Less than 2122 Kcal/day
Upper poverty line	→ More than 2122 Kcal/day

Source: HIES (Household Income and Expenditure Survey), 2010

It refers to the condition of different dimensions of the respondents both before and after involvement with SSKS micro-credit program. The change in food consumption was determined by the following formula:

Change in food consumption = F.C.A.I. - F.C.B.I.

Where, F.C.A.I. = Food consumption after involvement

F.C.B.I. = Food consumption before involvement

3.5.2 Change in housing environment

change in housing environment refers to the condition of housing unit of the beneficiaries' household both 'before' and 'after' involvement with SSKS micro-credit program. There were four types of housing in the study areas e.g. no house at all, Kacha ghar with straw or plastic roof, Kacha ghar with tin roof and Paka ghar. For determining the four type of housing unit, each respondent

were asked to indicate the measure of housing unit 'before' and 'after' involvement with SSKS micro-credit program. A tick mark was given against his/her response against those four responses. The change in housing unit was converted into score. The change in housing environment was measured on the basis of housing environment score of the respondents between the 'before' and 'after' involvement with SSKS micro-credit program. Weights were assigned as per Table 3.3 as follows:

Table 3.3 Scoring of change in housing environment

Type of housing unit	Score assigned
No house at all	0
Khacha ghar with straw or plastic roof	1
Khacha ghar with tin roof	2
Paka ghar	3

The change in housing environment determined by the following formula:

Change in housing environment = H.E.A.I. - H.E.B.I.

Where, H.E.A.I. = Housing environment after involvement

H.E.B.I. = Housing environment before involvement

3.5.3 Change in sanitation condition

change in sanitation condition refers to the condition of toilet of the respondents both 'before' and 'after' involvement with SSKS micro-credit program. There were four types of toilet facilities found in the study areas e. g. bushes or open places, kacha latrine, half-sanitary latrine and sanitary latrine. For determining the four types facilities each respondent were asked to indicate the nature of latrine facilities. A tick mark was given against their response against those four 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 SSKS micro-credit program. Weights were assigned as per Table 3.4 as follows:

Table 3.4 Scoring of change in sanitation condition

Type of latrine	Score assigned
Bushes or open places	0
Kacha latrine	1
Half sanitary latrine	2
Sanitary latrine	3

The change in sanitation condition determined by the following formula:

Change in sanitation condition = S.C.A.I. – S.C.B.I.

Where, S.C.A.I. = Sanitation condition after involvement

S.C.B.I. = Sanitation condition before involvement

3.5.4 Change in source of drinking water

change in drinking water source refers to the condition of drinking water source of the beneficiaries' household both 'before' and 'after' involvement with SSKS micro-credit program. For determining the drinking water source of the respondents' households, there were four types of drinking water sources namely, water from river or pond, Tube well of others people, Tube well of own and water from arsenic free tube well. Each respondent were asked to indicate the type of drinking water source. A tick mark was given against his/her response against those four responses. The change in drinking water source was measured on the basis drinking was source score of the respondents' 'before' and 'after' involvement with SSKS micro-credit program. Weights were assigned as per Table 3.5 as follows:

Table 3.5 Scoring of change in source of drinking water

Type of source of drinking water	Score assigned
Water from river or pond	0
Tube well of others people	1
Tube well of own	2
Water from arsenic free tube well	3

The change in drinking water source determined by the following formula:

Change in drinking water source = D.W.S.A.I. – D.W.S.B.I.

Where, D.W.S.A.I. = Drinking water source after involvement

D.W.S.B.I. = Drinking water source before involvement

3.5.5 Change in family asset

change in family asset refers to the condition of family asset of the respondents household both 'before' and 'after' involvement with SSKS micro-credit program. In this study, 26 items were included to determine asset possession against 26 items. Unit score was assigned based on price value of the asset. All the specific items of possession were converted into family asset score of the respondents. The change in family asset was measured on the basis of family asset score of the respondents by comparing the score of 'before' and 'after' involvement with SSKS micro-credit program. The items wise eights were assigned as per Table 3.6 as follows:

Table 3.6 Scoring of change in family asset

Items of assets	Unit score	No. of unit	Total score
Chair	1		
Chowki	1		
Bench	1		
khat	2		
Showcase	3		
Wooden almriah	2		
Hurricane	1		
Light	1		
Torch light	1		
Electric fan	3		
Cow	3		
Goat	2		
Duck	1		
Hen or Cock	1		
Sewing machine	4		

Fishing net	1		
Wrist clock	2		
Wall clock	2		
Radio	2		
Two-in-one	2		
Black and white TV	2		
Color TV	3		
By cycle	2		
Rickshaw	2		
Van	2		
Motor cycle	4		
Total	52		

The change in family asset determined by the following formula:

Change in family asset = F.A.A.I. – F.A.B.I.

Where, F.A.A.I. = Family asset after involvement

F.A.B.I. = Family asset before involvement

3.5.6 Change in annual income

A beneficiary's family income was measured in taka on the basis of his/her and other family member total yearly income from agricultural sources and non-agricultural sources etc. The method of ascertaining income from agriculture 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 determined based on average of maximum and minimum price given by businessmen and other who was informed of the prices of the agricultural commodities. Income from other sources by other family members was also estimated. The total income in taka was converted into family income score. A score of one was arranged for each one thousand taka. The change in income was determined by subtracting the income score of 'after involvement' and 'before involvement' income score. The change in annual income determined

by the following formula:

Change in annual income = A.I.A.I. – A.I.B.I.

Where, A.I.A.I. = Annual income after involvement

A.I.B.I. = Annual income before involvement

3.5.7 Change in decision making ability

Change in decision-making ability 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 SSKS micro-credit program. For determining the decision making ability of the respondents, sixteen (16) statements were placed before them. Each of the respondents was asked to put tick against those statements. Those statements were then given score. Thus, score for two situations was found. Change in decision-making ability was measured on the basis of decision-making ability score of the respondents of 'before' and 'after' involvement with SSKS micro-credit program. Weight assigned to the responses was determined as per Table 3.7 as follows:

Table 3.7 Scoring of change in decision making ability

Extent of ability	Score assigned
Full decision	0
Partial decision	1
Only discussion with husband	2
No influence	3

Thus decision-making score of a respondent was obtained by adding score for 16 statements. The decision-making scores ranged from 0 to 48 because the respondents were given 16 statements. Here '0' indicated no decision-making ability and '48' indicated very high decision-making ability.

Overall impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries:

The dependent variable was determined in the light of seven (7) different dimensions stated before. Here, change scores are concerned. The unit of each dimension (in case of change score) differed from other, as for example the unit of income differences score was in Tk. and the unit food consumption differences score was in kilo calorie. So, to get unit-free score by calculating change score for the purpose of measuring impact score, the researcher had to categorize the change scores in four categories for each of seven dimensions as indicated bellow:

Dimension of impact of micro-credit	Categories	Score assigned
Change	No and negative difference	0
	Low difference	1
	Medium difference	2
	High difference	3

The change scores of all the seven dimensions were added together to get a score for 'impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries'. For the convenience of calculation and description, the following model was assumed to be used for assessment of 'Impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries'.

$$Y = Y_{1+}Y_2 + Y_3 + Y_4 + Y_5 + Y_6 + Y_7$$

Where, Y = Score of 'Impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries'

Y_1 = Food consumption change score

Y_2 = Housing environment change score

Y_3 = Sanitation condition change score

Y_4 = Drinking water source change score

Y_5 = Family asset change score

Y_6 = Annual income difference score

Y_7 = Decision-making ability change score

Thus, the score of impact of SSKS micro-credit program could range from 0-21 where '0' indicated no impact and '21' indicated very high impact.

3.6 Hypothesis of the study

In the present study the following null hypotheses were formulated:

"There is no relationship between each of 10 selected characteristics of SSKS beneficiaries and impact of SSKS micro-credit program toward uplifting their socio-economic condition".

3.7 Procedure of data collection

The researcher herself collected data from the respondents through personal contact using a pre-tested interview schedule. Pre-test was done from 1-5 june, 2015. Whenever any respondent faced difficulty in understanding questions, more attention was taken to explain the same to answer properly. No serious problem was faced by the investigator during data collection but obtained cooperation from the respondents. Data collection was started in 10 June, 2015 and completed in 22 June, 2015.

3.8 Processing of data

For data processing and analysis the following steps were followed:

3.8.1 Compilation of data

After completion of field survey all the interview schedule were compiled, tabulated and analyzed according to the objectives of the study. In this process all the responses in the interview schedule were given numerical coded values. Questions in the interview schedule were transferred to a master sheet to facilitate tabulation. Tabulation was done on the basis of categories developed by the investigator herself.

3.8.2 Categorization of respondents

For describing the various variables, the respondents were classified into various categories. In developing categories the researcher was guided by the nature of data and general consideration prevailing on the social system. The procedures have been discussed while describing the variable in the sub-sequent sections of next chapter.

3.8 Analysis of data

Collected data were complied, coded, tabulated and analyzed in accordance with the objectives of the study. Various statistical measures such as frequency counts, percentage distribution, average, and standard deviation was used in describing data. SPSS (version 11.5) computer program was used for analyzing the data. The categories and tables were used in describing data.

For determining the relationship of the selected characteristics of the respondent beneficiaries of SSKS and 'Impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries', Sperman's Rank Correlation was used as most of the scales developed for measuring most of the variable including predicted variable were in ordinal level of measurement. Five percent (0.05) level of probability was used as the basis for rejecting any null hypothesis.

CHAPTER IV
RESULTS AND DISCUSSION

CHAPTER IV

RESULTS AND DISCUSSION

The findings of the study are presented in the Chapter in accordance with the objective of the study. This Chapter consists of three (3) sections. The first section of this chapter deals with the characteristics of the SSKS beneficiaries. The second section deals with the impact of micro-credit program of SSKS while the third section deals with the relationship between individual characteristics of the beneficiaries with the impact of micro-credit program towards uplifting the socio-economic condition as perceived by the beneficiaries.

4.1 Characteristics of the SSKS micro-credit beneficiaries

Characteristics of the micro-credit beneficiaries of SSKS were analysed. It was therefore, hypothesized that the characteristics of the beneficiaries might have relationship with the impact of micro-credit program toward uplifting socio-economic condition as perceived by them. However, the salient features of the 10 selected characteristics of the beneficiaries of SSKS such as age, level of education, family size, farm size, cosmopoliteness, credit received, utilization of credit, effect of credit utilization, duration of involvement with SSKS and attitude towards SSKS micro-credit program are presented in the following sub-sections.

4.1.1 Age

The age of the respondent beneficiaries of SSKS have been varied from 20 to 53 years with a mean and standard deviation of 30.66 and 7.31, respectively. Considering the age, the respondent beneficiaries of SSKS was classified into three categories namely ‘young’, ‘middle’ and ‘old’ aged. The distribution of beneficiaries of SSKS micro-credit program according to their age is presented in Table 4.1.

Table 4.1 Distribution of the respondents' according to their age

Categories	Basis of categorization(year)	Respondents'		Mean	Standard deviation
		Number	Percent		
Young aged	Upto 35	79	78.2	30.66	7.31
Middle aged	35-50	20	19.8		
Old aged	Above 50	2	2.0		
Total		101	100		

Table 4.1 indicates that the young aged beneficiaries of SSKS comprised the highest proportion (78.2%) followed by middle aged category (19.8%) and the lowest proportion were made by the old aged category (2%). Data also indicates that the middle and young aged respondents constitute about 98 percent of the respondents. The young and middle aged respondents were more dynamic and basically they have a greater opportunity to use micro-credit effectively for their socio-economic development.

4.1.2 Level of education

Level of education scores of the respondent beneficiaries of SSKS ranged from 0 to 10 with a mean and standard deviation of 3.44 and 3.13, respectively. Based on their educational scores, the respondents were classified into four categories such as 'illiterate' (0), can sign only (0.5), 'primary education' (1 to 5) and 'secondary education' (6 to 10). The distribution of the respondent beneficiaries of SSKS according to their level of education is presented in Table 4.2.

Table 4.2 Distribution of the respondents' according to their level of education

Categories	Basis of categorization (score)	Respondents'		Mean	Standard deviation
		Number	Percent		
Illiterate	0	15	14.85	3.44	3.13
Can sign only	0.5	29	28.72		
Primary education	1-5	27	26.73		
Secondary education	6-10	30	29.70		
Total		101	100		

Results presented in Table 4.2 show that respondent beneficiaries of SSKS under ‘secondary education category’ constitute the highest proportion (29.7%) compared to 28.72 percent ‘can sign only’ category and 26.73 percent had primary education. On the other hand the lowest 14.85 percent constituted illiterate category. Education broadens the horizon of outlook of beneficiaries of SSKS and expands their capability to analyze diversified scope for using micro-credit for their socio-economic development.

4.1.3 Family Size

Family size of the respondent beneficiaries of SSKS ranged from 3 to 13 with the mean and standard deviation of 7.51 and 2.19, respectively. According to family size the respondents were classified into three categories viz. ‘small’, ‘medium’ and ‘large’ family. The distribution of the respondents according to their family size is presented in Table 4.3.

Table 4.3 Distribution of the respondents’ according to their family size

Categories	Basis of categorization (number)	Respondents’		Mean	Standard deviation
		Number	Percent		
Small family	Upto 4	12	11.88	7.51	2.19
Medium family	5-7	34	33.66		
Large family	Above 7	55	54.46		
Total		101	100		

Table 4.3 indicates that the large size family constitute the highest proportion (54.46%) followed by the medium size family (33.66%). Only 11.88 percent respondents had small family size. Such finding is quite abnormal as per the situation of Bangladesh. Table 4.3 also showed that average family size of the respondents was comparatively so higher than that of national average of 5.40. (BBS, 2012).

4.1.4 Farm size

The farm size of the respondent's beneficiaries of SSKS ranged from 0.073 hectare to 1.760 hectare with a mean and standard deviation of 0.44 and 0.33, respectively. Based on their farm size, the respondents were classified into three categories following the categorization of the DAE (1999). These categories were marginal farm holder (below 0.2 ha), small farm holder (0.201 to 1.0 ha) and medium farm holder (1.01 to 3.0 ha). The distribution of the beneficiaries of SSKS according to their farm size categories has been presented in Table 4.4.

Table 4.4 Distribution of the respondents' according to their farm size

Categories	Basis of categorization (hac)	Respondents'		Mean	Standard deviation
		Number	Percent		
Marginal	Upto 0.2	33	32.67	0.44	0.33
Small	0.201-1.0	62	61.39		
Medium	1.01 to 3.0	6	5.94		
Total		101	100		

Table 4.4 indicates that the small farm holder constitute the highest proportion (61.39%) followed by 32.67 percent marginal farm holder and the lowest proportion (5.94%) constituted medium farm holder. The findings of the study reveal that maximum beneficiaries of SSKS were marginal to small sized farm holder. The average farm size of the respondent of 0.44 hectares was lower than that of national average of 0.78 hectares in Bangladesh (BBS, 2008).

4.1.5 Cosmopoliteness

Cosmopoliteness score of the respondent beneficiaries of SSKS ranged from 2 to 19 against the possible range of 0-24 with a mean and standard deviation of 9.55 and 3.55, respectively. Based on their cosmopoliteness score, the respondents were classified into three categories. These categories were low,

medium and high level of cosmopoliteness. The distribution of the respondent beneficiaries of SSKS according to their cosmopoliteness score is presented in Table 4.5.

Table 4.5 Distribution of the respondents' according to their cosmopoliteness

Categories	Basis of categorization (score)	Respondents'		Mean	Standard deviation
		Number	Percent		
Low cosmopoliteness	<7.78 (<Mean - 0.5Sd)	31	30.69	9.55	3.55
Medium cosmopoliteness	7.78 - 11.3 (Mean ± 0.5Sd)	41	40.59		
High cosmopoliteness	>11.3 (>Mean + 0.5Sd)	29	28.71		
Total		101	100		

In Table 4.5, data reveal that about (40.59%) of the respondents had medium level of cosmopoliteness, while 30.69 percent had low level cosmopoliteness and the lowest 28.71 percent had high level cosmopoliteness.

4.1.6 Credit received

Credit received of the respondent beneficiaries of SSKS ranged from 13 to 52 thousand taka with a mean and standard deviation of 29.16 and 6.87, respectively. On the basis of credit received, the beneficiaries of SSKS were classified into three categories, viz. low, medium and high level credit received. The distribution of the respondent beneficiaries of SSKS according to credit received is presented in Table 4.6.

Table 4.6 Distribution of the respondents' according to their credit received

Categories	Basis of categorization ('000')	Respondents'		Mean	Standard deviation
		Number	Percent		
Low credit received	<25.73 (<Mean - 0.5Sd)	27	26.73	29.16	6.87
Medium credit received	25.73 - 32.6 (Mean ± 0.5Sd)	46	45.54		
High credit received	>32.6 (>Mean + 0.5Sd)	28	27.72		
Total		101	100		

The respondent beneficiaries of SSKS having medium credit received constitute the highest proportion (45.54%) and lowest by low credit received (26.73%) followed by high credit received (27.72%). Majority (73.26%) of the respondents have medium to high level credit received (Table 4.6).

4.1.7 Utilization of credit

The respondent beneficiaries of SSKS based on utilization of credit ranged from 0 to 2 against the possible range of 0-2 with a mean and standard deviation of 1.82 and 0.46, respectively. On the basis of utilization of credit, the beneficiaries of SSKS were classified into three categories, viz. fully in assigned purpose, partially in assigned purpose and fully in other than assigned purpose. The distribution of the respondent beneficiaries of SSKS according to utilization of credit is presented in Table 4.7.

Table 4.7 Distribution of the respondents' according to their utilization of credit

Categories	Basis of categorization (score)	Respondents'		Mean	Standard deviation
		Number	Percent		
Fully in assigned purpose	2	86	85.15	1.82	0.46
Partially in assigned purpose	1	12	11.88		
Fully in other than assigned purpose	0	3	2.97		
Total		101	100		

It was revealed from Table 4.7 that overwhelming majority(85.15%) of the respondent beneficiaries of SSKS used credit fully in assigned purpose and the lowest proportion(2.97%) in fully in other than assigned purpose. Rest (11.88%) used the credit partially assigned purpose.

4.1.8 Effect of credit utilization

Effect of credit utilization of the respondent beneficiaries of SSKS ranged from -1 to 1 against the possible range of -1 to 1 with a mean and standard deviation of 1.74 and 0.56 respectively. On the basis of effect of credit utilization, the beneficiaries of SSKS were classified into three categories, viz. profit, neither

loss nor profit and loss as an effect of credit utilization. The distribution of the respondent beneficiaries of SSKS according to credit received is presented in Table 4.8.

Table 4.8 Distribution of the respondents' to their effect of credit utilization

Categories	Basis of categorization (score)	Respondents'		Mean	Standard deviation
		Number	Percent		
Profit	1	81	80.20	1.74	0.56
Neither loss nor profit	0	14	13.86		
Loss	-1	6	5.94		
Total		101	100		

Data in Table 4.8 revealed that the respondent beneficiaries of SSKS having profit as an effect of credit utilization constitute the highest proportion (80.20%) followed by neither loss nor profit category (13.86%) and 5.94 percent in loss category.

4.1.9 Duration of involvement with SSKS

Duration of involvement with SSKS of the respondent beneficiaries of SSKS ranged from 2 to 8 with a mean and standard deviation of 4.78 and 1.57, respectively. On the basis of duration of involvement with SSKS, the beneficiaries were classified into three categories, viz. low duration, medium duration and high duration. The distribution of the respondent beneficiaries of SSKS according to duration of involvement with SSKS is presented in Table 4.9.

Table 4.9 Distribution of the respondents' according to their duration of involvement with SSKS

Categories	Basis of categorization (year)	Respondents'		Mean	Standard deviation
		Number	Percent		
Low duration	<3.9 (<Mean - 0.5Sd)	23	22.77	4.78	1.57
Medium duration	3.9-5.57 (Mean ± 0.5Sd)	63	62.38		
High duration	>5.57 (>Mean + 0.5Sd)	15	14.85		
Total		101	100		

From Table 4.9 revealed the majority (62.38%) of the respondent beneficiaries of SSKS had medium duration of involvement with SSKS followed by the low duration (22.77%) and high duration (14.85%).

4.1.10 Attitude towards SSKS micro-credit program

Attitude towards SSKS micro-credit program score of the respondent beneficiaries of SSKS ranged from 10 to 29 against the possible range of 0-32 with a mean and standard deviation of 20.12 and 4.45, respectively. Based on their attitude towards SSKS micro-credit program score, the respondents were classified into four categories. These categories were 'unfavorable', 'neutral', 'less favorable' and 'high favorable' attitude. The distribution of the respondent beneficiaries of SSKS according to their attitude towards SSKS micro-credit program score is presented in Table 4.10.

Table 4.10 Distribution of the respondents' according to their attitude towards SSKS micro-credit program

Categories	Basis of categorization (score)	Respondents'		Mean	Standard deviation
		Number	Percent		
Unfavorable attitude	Below 16	20	19.80	20.12	4.45
Neutral attitude	16	4	3.96		
Less favorable attitude	Above 17-24	53	52.48		
High favorable attitude	Above 24	24	23.76		
Total		101	100		

Table 4.10 indicates that above three-fourth (76.24%) of the respondent

beneficiaries of SSKS had favorable attitude toward SSKS micro-credit program out of which 52.48 less favorable and 23.76 high favorable. Only 3.96 percent of the respondent had neutral attitude and rest 19.80 percent had unfavorable attitude toward SSKS micro-credit program.

4.2 Impact of SSKS micro-credit program

Impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries of SSKS was measured on the basis different changes in varied aspects like change in food consumption, change in housing environment, change in sanitation condition, change in source of drinking water, change in family asset, change in annual income and change in decision-making ability.

Impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries of SSKS ranged from 2 to 18 against the possible range of 0-21. The mean and standard deviation were 10.35 and 3.68, respectively. On the basis of possible range of impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries, the respondents were classified into three categories namely, 'low level change', 'medium level change' and 'high level change. The distribution of the respondents according to impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries is given in Table 4.11.

Table 4.11 Distribution of the respondents' according to their changes with involvement with SSKS micro-credit program

Categories	Basis of categorization (score)	Respondents'		Mean	Standard deviation
		Number	Percent		
Low level change	Below 7	19	18.81	10.35	3.68
Medium level change	7-14)	66	65.35		
High level change	Above 14	16	15.84		
Total		101	100		

Table 4.11 indicates that among the respondents the highest proportion (65.35%) of the respondent beneficiaries of SSKS belongs to the group of medium level change followed by 18.81 percent in low level change and the lowest proportion (15.84%) in high level change. Among the respondent beneficiaries of SSKS, overwhelming majority (84.16%) beneficiaries of SSKS have low to medium level change due to impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries.

4.3 Relationship of the selected characteristics of SSKS beneficiaries and impact of micro-credit toward uplifting their socio-economic condition

Sperman's Rank Correlation Co-efficient was computed in order to find out the extent of relationship of each of the selected characteristics of the beneficiaries of SSKS with the impact of SSKS micro-credit toward uplifting their socio-economic development. To reject or accept any null hypothesis, 0.05 level of probability was used. A statistically significant and non significant relationship was observed when the computed value or "ρ" was greater or smaller than the tabulated value respectively. The results of correlation test are shown in Table 4.12.

Table 4.12 Sperman's Rank co-efficient of correlation showing relationship between predicted and causal variables N =101

Predicted variable	Causal variables	Tabulated value		Value of co-efficient of correlation
		0.05 level	0.01 level	
Impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries	Age	0.196	0.256	0.038^{NS}
	Level of education			0.276**
	Family size			-0.170^{NS}
	Farm size			0.102^{NS}
	Cosmopolitness			0.238*
	Credit received			0.130^{NS}
	Utilization of credit			0.321**
	Effect of credit utilization			0.222*
	Duration of involvement with SSKS			0.172^{NS}
	Attitude towards SSKS micro-credit program			0.237*

**Correlation is significant at the 0.01 level
*Correlation is significant at the 0.05 level
NS : Non Significant

4.3.1 Age and impact of SSKS micro-credit program toward uplifting the socio-economic condition

The coefficient of correlation between age and impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries is presented in Table 4.12. The coefficient of correlation between the concerned variables was found to be 0.038. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

a. The relationship showed a positive trend between the concerned variables.
b. The observed value of ρ (0.038) between the concerned variables was found to be smaller than the tabulated value (r = 0.196) with 99 degrees of freedom at 0.05 level of probability.
c. The null hypothesis could not be rejected.
d. The relationship between the concerned variables was statistically non significant at 0.05 level of probability.

Based on the above findings it was concluded that age had non significant positive relationships with the impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries. This represent that age of the beneficiaries of SSKS was not an important factor for impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries.

4.3.2 Level of education and impact of SSKS micro-credit program toward uplifting the socio-economic condition

The coefficient of correlation between level of education and impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries is presented in Table 4.12. The coefficient of correlation between the concerned variables was found to be 0.276. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

a. The relationship showed a positive trend between the concerned variables.

b. The observed value of ρ (0.276) between the concerned variables was found to be greater than the tabulated value (r = 0.256) with 99 degrees of freedom at 0.01 level of probability.

c. The null hypothesis could be rejected.

d. The relationship between the concerned variables was statistically significant at 0.01 level of probability.

Based on the above findings it can be concluded that level of education had significant positive relationships with the impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries. This indicates that level of education of the beneficiaries of SSKS plays as an important factor for impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries and with the increase of level of education of the respondent's impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries also increase.

4.3.3 Family size and impact of SSKS micro-credit program toward uplifting the socio-economic condition

The coefficient of correlation between family size and impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries is presented in Table 4.12. The coefficient of correlation between the concerned variables was found to be -0.170. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

a. The relationship showed a negative trend between the concerned variables.

b. The observed value of ρ (-0.170) between the concerned variables was found to be smaller than the tabulated value (r = 0.196) with 99 degrees of freedom at 0.05 level of probability.

c. The null hypothesis could not be rejected.

d. The relationship between the concerned variables was statistically non significant at 0.05 level of probability.

Based on the above findings it can be concluded that family size had non significant negative relationships with the impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries. This indicates that family size of the beneficiaries of SSKS was not an important factor for impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries.

4.3.4 Farm size and impact of SSKS micro-credit program toward uplifting the socio-economic condition

The coefficient of correlation between farm size and impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries is presented in Table 4.12. The coefficient of correlation between the concerned variables was found to be 0.102. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

a. The relationship showed a positive trend between the concerned variables.

b. The observed value of ρ (0.102) between the concerned variables was found to be smaller than the tabulated value (r = 0.196) with 99 degrees of freedom at 0.05 level of probability.

c. The null hypothesis could not be rejected.

d. The relationship between the concerned variables was statistically non significant at 0.05 level of probability.

Based on the above findings it was concluded that farm size had non significant positive relationships with the impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries. This indicates that farm

size of the beneficiaries of SSKS was not an important factor for impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries.

4.3.5 Cosmopoliteness and impact of SSKS micro-credit program toward uplifting the socio-economic condition

The coefficient of correlation between cosmopoliteness and impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries is presented in Table 4.12. The coefficient of correlation between the concerned variables was found to be 0.238. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

a. The relationship showed a positive trend between the concerned variables.

b. The observed value of ρ (0.238) between the concerned variables was found to be greater than the tabulated value (r = 0.196) with 99 degrees of freedom at 0.05 level of probability.

c. The null hypothesis could be rejected.

d. The relationship between the concerned variables was statistically significant at 0.05 level of probability.

Based on the above findings it was concluded that cosmopoliteness had significant positive relationships with the impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries. This indicates that cosmopoliteness of the beneficiaries of SSKS was an important factor for impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries and with the increase of cosmopoliteness of the respondent's impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries also increase.

4.3.6 Credit received and impact of SSKS micro-credit program toward uplifting the socio-economic condition

The coefficient of correlation between credit received and impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries is presented in Table 4.12. The coefficient of correlation between the concerned variables was found to be 0.130. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

a. The relationship showed a positive trend between the concerned variables.

b. The observed value of ρ (0.130) between the concerned variables was found to be smaller than the tabulated value (r = 0.196) with 99 degrees of freedom at 0.05 level of probability.

c. The null hypothesis could not be rejected.

d. The relationship between the concerned variables was statistically non significant at 0.05 level of probability.

Based on the above findings it was concluded that credit received had non significant positive relationships with the impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries. This indicates that credit received of the beneficiaries of SSKS was not an important factor for impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries.

4.3.7 Utilization of credit and impact of SSKS micro-credit program toward uplifting the socio-economic condition

The coefficient of correlation between utilization of credit and impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries is presented in Table 4.12. The coefficient of correlation between the concerned variables was found to be 0.321. The following observations

were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

a. The relationship showed a positive trend between the concerned variables.

b. The observed value of ρ (0.321) between the concerned variables was found to be greater than the tabulated value (r = 0.256) with 99 degrees of freedom at 0.01 level of probability.

c. The null hypothesis could be rejected.

d. The relationship between the concerned variables was statistically significant at 0.01 level of probability.

Based on the above findings it was concluded that utilization of credit had significant positive relationships with the impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries. This indicates that utilization of credit of the beneficiaries of SSKS was an important factor for impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries but with the increase of utilization of credit of the respondent's impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries also increase.

4.3.8 Effect of credit utilization and impact of SSKS micro-credit program toward uplifting the socio-economic condition

The coefficient of correlation between effect of credit utilization and impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries is presented in Table 4.12. The coefficient of correlation between the concerned variables was found to be 0.222. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

a. The relationship showed a positive trend between the concerned variables.

b. The observed value of ρ (0.222) between the concerned variables was found to be greater than the tabulated value (r = 0.196) with 99 degrees of freedom at 0.05 level of probability.

c. The null hypothesis could be rejected.

d. The relationship between the concerned variables was statistically significant at 0.05 level of probability.

Based on the above findings it was concluded that effect of credit utilization had significant positive relationships with the impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries. This indicates that effect of credit utilization of the beneficiaries of SSKS was an important factor for impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries and with the increase of effect of credit utilization of the respondent's impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries also increase.

4.3.9 Duration of involvement with SSKS and impact of SSKS micro-credit program toward uplifting the socio-economic condition

The coefficient of correlation between duration of involvement with SSKS and impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries is presented in Table 4.12. The coefficient of correlation between the concerned variables was found to be 0.172. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

a. The relationship showed a positive trend between the concerned variables.

b. The observed value of ρ (0.172) between the concerned variables was found to be smaller than the tabulated value (r = 0.196) with 99 degrees of freedom at 0.05 level of probability.

c. The null hypothesis could not be rejected.

d. The relationship between the concerned variables was statistically non significant at 0.05 level of probability.

Based on the above findings it was concluded that duration of involvement with SSKS had non significant positive relationships with the impact of SSKS micro- credit program toward uplifting the socio-economic condition of beneficiaries. This indicates that duration of involvement with SSKS of the beneficiaries of SSKS was not an important factor for impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries.

4.3.10 Attitude towards SSKS micro-credit program and impact of SSKS micro-credit program toward uplifting the socio-economic condition

The coefficient of correlation between attitude towards SSKS micro-credit program and impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries is presented in Table 4.12. The coefficient of correlation between the concerned variables was found to be 0.237. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

a. The relationship showed a positive trend between the concerned variables.

b. The observed value of ρ (0.237) between the concerned variables was found to be smaller than the tabulated value (r = 0.196) with 99 degrees of freedom at 0.05 level of probability.

c. The null hypothesis could be rejected.

d. The relationship between the concerned variables was statistically significant at 0.05 level of probability.

Based on the above findings it was concluded that attitude towards SSKS micro- credit program had significant positive relationships with the impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries. This indicates that attitude towards SSKS micro-credit program

of the beneficiaries of SSKS was an important factor for impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries and with the increases of attitude towards SSKS micro-credit program of the respondent's impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries also increase.

Thus, it is observed that Sperman's Rank Correlation Co-efficient between dependent and independent variable revealed that level of education, cosmopoliteness, utilization of credit, effect of credit utilization and attitude towards SSKS micro-credit program had significant positive relationships with impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries and family size showed significant negative correlation. Age, farm size, credit received and duration of involvement with SSKS had non significant positive relationships with impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries under the present study.

CHAPTER V

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

The study was conducted in the Muktagachha upazila under Mymensingh district. Beneficiaries of SSKS of Basati, Tarati, Baragram, Dulla, Kumarghata, Kashimpur villages under Basati, Dulla and Kashimpur unions constituted the population of the study. An update list of 675 beneficiaries who were involved with Micro-credit program of SSKS was prepared with the help of the personnel of SSKS of these localities. These 675 beneficiaries constituted the population o the study. Around 15% of the populations were randomly selected from six villages as the sample of the study by using proportionate random sampling method. Thus, 101 beneficiaries of SSKS constituted the sample of the study. A well structured interview schedule was developed based on objectives of the study for collecting information. The researcher herself collected data through personal contact. The causal variables were: age, level of education, family size, farm size, cosmopoliteness, credit received, utilization of credit, effect of credit utilization, duration of involvement with SSKS and attitude towards SSKS micro-credit program. The predicted variable of this study was the 'Impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries'. Data collection was started in 10 June, 2015 and completed in 22 June, 2015. Various statistical measures such as frequency counts, percentage distribution, average, and standard deviation were used in describing data. Co-efficient of correlation test was used to explore relationship between the concerned variables. The major findings of the study are summarized below:

5.1 Summary of findings

5.1.1 Selected characteristics of the respondent

Age: The young aged beneficiaries of SSKS comprised the highest proportion (78.2%) and the lowest proportion was made by the old aged category.

Level of education: Respondent beneficiaries of SSKS under 'secondary education category' constitute the highest proportion (29.70%) and the lowest 14.85 percent constituted illiterate category.

Family Size: The large size family constitute the highest proportion (54.46%) and only 11.88 percent respondents had small family size.

Farm size: The small farm holder constitute the highest proportion(61.39%) and the lowest 5.94 percent in medium farm holder.

Cosmopoliteness: About 40.59 percent of the respondents had medium level cosmopoliteness, while 28.71 percent had high level cosmopoliteness.

Credit received: The highest proportion (45.54%) in medium credit received and the lowest 26.73 percent in low credit received.

Utilization of credit: The respondent beneficiaries of SSKS having fully in assigned purpose constitute the highest proportion (85.15%) and the lowest 2.97 percent in fully in other than assigned purpose.

Effect of credit utilization: The respondent beneficiaries of SSKS having profit as an effect of credit utilization constitute the highest proportion (80.20%) and the lowest 5.94 percent in loss category.

Duration of involvement with SSKS: The respondent beneficiaries of SSKS medium duration of involvement with SSKS constitute the highest proportion (62.38%) and the lowest 14.85 percent in high duration.

Attitude towards SSKS micro-credit program: Respondent beneficiaries of SSKS have favorable attitude towards SSKS micro-credit program constitute the highest proportion (76.24%), whereas the lowest proportion (3.96%) by neutral attitude.

5.1.2 Impact of SSKS micro-credit program

Among the respondents the highest proportion (65.35%) of the respondent beneficiaries of SSKS belongs to the group of medium level change followed by 18.81 percent in low level change and the lowest proportion (15.84%) in high level change.

5.1.3 Relationship of the selected characteristics of SSKS beneficiaries and impact of micro-credit toward uplifting their socio-economic condition

Sperman's Rank Correlation Co-efficient between causal and predicted variable revealed that level of education, cosmopoliteness, utilization of credit, effect of credit utilization and attitude towards SSKS micro-credit program of the beneficiaries had significant positive relationships with impact of SSKS micro-credit program toward uplifting their socio-economic condition of beneficiaries. Family size of the beneficiaries showed significant negative correlation with impact of SSKS micro-credit program toward uplifting their socio-economic condition of beneficiaries. Age, farm size, duration of involvement with SSKS and credit received of the beneficiaries had non significant positive relationships with impact of SSKS micro-credit program toward uplifting their socio-economic condition of beneficiaries under the present study.

5.2 Conclusions

1. Overwhelming majority(84.16%) of the beneficiaries of SSKS have low to medium level change toward uplifting the socio-economic condition of beneficiaries due to SSKS micro-credit program. So in order to uplifting the socio-economic condition of the beneficiaries micro-credit plays an important role. Therefore, it may be concluded that there is a prospect to increase the social status of the beneficiaries by providing more credit.
2. Level of education had significant positive relationship with impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries

4. Cosmopoliteness had significant positive relationships with impact of SSKS micro-credit program toward uplifting the socio economic condition of beneficiaries. So the beneficiaries need to move different places to increase their knowledge and experience

5. Utilization of credit and effect of credit utilization had significant positive relationships with impact of SSKS micro-credit program toward uplifting the

socio-economic condition of beneficiaries. So after getting the credit the beneficiaries take the responsibility to fully utilize the credit to get its better effect in the life.

6. Attitude towards SSKS micro-credit program of the beneficiaries had significant positive relationships with impact of SSKS micro-credit program toward uplifting their socio-economic condition of beneficiaries.

5.3 Recommendations

5.3.1 Recommendations for policy implications

On the basis of observation and conclusions from the findings of the study following recommendations are made:

1. Credit is an important input, which supports input for higher production and raising the income of the beneficiaries. It is to be recommended to supply sufficient amount of credit to the beneficiaries according to their demand at low interest rate with simple terms and conditions.

2. Level of education had significant impact As a leading organization, SSKS needs to take steps for wider literacy program for the adult and women in order to accelerate different development activities. Different GO and NGOs will take different initiative for increasing education level of the rural people.
3. Cosmopoliteness had significant positive impact. SSKS needs to take steps for various programs in order to accelerate cosmopoliteness activities for the development and empowerment of the beneficiaries.

4. Special care should be taken by SSKS´s authorities and concerned others. Proper monitoring can be done on beneficiaries to know that whether micro-credit is using in the assigned purpose or not.
5. The beneficiaries having favorable attitude towards SSKS where more likely to have higher impact of micro-credit motivational work and various training

programs should be strengthened to increase favorable attitude of the beneficiaries towards SSKS.

5.3.2 Recommendations for further study

On the basis of scope and limitations of the present study and observation made by the researcher, the following recommendations are made for future study.

1. This study was conducted in Muktagachha upazila under Mymensingh district. Similar studies are required to be conducted in other areas of Bangladesh where similar environmental, socio-economic and physical conditions exist to compare and verify the findings.
2. This research examined the effect of ten characteristics of the respondent on the impact of SSKS micro-credit program toward uplifting the socio economic condition of beneficiaries. Therefore, it is recommended that further research should be undertaken involving other characteristics of the respondent and impact of micro-credit in this regard.
3. To appraise the impact of micro-credit in poverty alleviation in this study, dimension like Change in food consumption, Change in housing environment, Change in sanitation condition, Change in source of drinking water, Change in family asset, Change in annual income and Change in decision-making ability have been considered. Further research should be undertaken involving dimension like Change in purchasing power, change in education, change in annual saving and change in health condition.

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APPENDIX

APPENDIX I

English Version of the Interview Schedule

DEPARTMENT OF AGRICULTURAL EXTENSION AND INFORMATION SYSTEM
SHER-E-BANGLA AGRICULTURAL UNIVERSITY
DHAKA 1207

An interview schedule for a research study entitled

'Impact of Siddanto Samaz Kallan Sangstha (SSKS) Micro-credit Program toward Uplifting the Socio-economic Condition of Beneficiaries'

(Please answer the following questions. Provided information will be kept confidential and will be used only for research purpose)

Serial No. :----------

Name of the respondent : ----------

Mother/Father/Spouse Name : ----------

Village : ----------

Union : ----------

Upazila : ----------

District : ----------

1. **Age**
   How old are you? …….. Years

2. **Education**
   Mention your educational qualification (give tick mark against appropriate answer)

   a) Do not know reading and Writing ……..( )
   b) Can sign only …….. ( )
   c) Read upto class ……...( )
   d) Education level equivalent to class……( )

3. Family size

How many members are there in your family?.....

4. Farm size: Please give information on farm size regarding your depending on the utilization of land

Sl. No.	Type of land use	Land area	
		Local unit	Hectare
1.	Homestead area (including pond, garden etc.)		
2.	Land under own cultivation		
3.	Land given to others on borga		
4.	Land taken as borga from others		
5.	Land taken as lease from others		
Total			

5. Cosmopoliteness: Please indicate the frequency of visit outside your village

Sl. No.	Place of visit	Frequency of visit			
		Regularly	Occasional	Rarely	Not even once
1.	Visitb to market or relatives or friends home outside your own village				
2.	Visitb to union parishad				
3.	Visit to own upazilla sadar				
4.	Visit to own district sadar				
5.	Visit to another upazilla sadar				
6.	Visit to another district sadar				
7.	Visit to divisional head quater				
8.	Visit to capital city				

6. Credit received: Have you got loan from any organization?

Yes …… No……..

If yes, please provide informationas follows:

Sl. No.	Sources of credit received	Amount of credit received (BDT)
1.	Siddanto Samaz Kallan Sangstha(SSKS)	
2.	Bank or NGOs	
3.	Village money lender	
4.	Friends or relatives	
5.	Neighbors	

07. Credit Utilization: Please indicate the utilization of your last years creditreceived from Siddanto Samaz Kallan Sangstha (SSKS)

Purpose of credit	Utilization of credit			Effect of credit utilization		
	Fully in assigned purpose	Partially in assign purpose	Fully in other than assigned purpose	Profit	Neither loss nor profit	Loss

08. Duration of involvement with Siddanto Samaz Kallan Sangstha(SSKS): How many years are you being involved with Siddanto Samaz Kallan Sangstha(SSKS) micro-credit program?……years.

09. Attitude towards Siddanto Samaz Kallan Sangstha (SSKS) micro-credit program: Please express your attitude towards Siddanto Samaz Kallan Sangstha (SSKS) in the following aspects

Sl. No.	Statements	Extent of agreement				
		Strongly agree	Agree	No opinion	Disagree	Strongly disagree
1. +	I am happy because I have received loan from SSKS					
2. -	My social prestige has been hampered by taking of loan					
3. +	This program is important in uplifting socio-economic status of the rural women					
4. –	High rate of interest than other organizational rate of interest					
5. +	This micro-credit program of SSKS is better than any other poverty alleviation program					
6. –	This amount of credit provided by SSKS is not sufficient according to the demand					
7. +	Positive development have occurred due to the utilization of loan					
8. –	Some beneficiaries have left micro-credit program due to wrong management					

10 Impact of SSKS micro-credit program toward uplifting the socio-economic condition of beneficiaries

(a). Changes in food consumption: Please mention the quantity of the following food items you used for your survival.

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

(b). Changes in housing environment: Please give information relating to type of your housing environment.

Sl. No.	Type of housing unit	Before involvement with SSKS	After involvement with SSKS
1.	No house at all		
2.	Khacha ghar with straw or plastic roof		
3.	Khacha ghar with tin roof		
4.	Paka ghar		

(c) Changes in sanitation condition: Please mention the type of latrine used by your family.

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

(d) Change in source of drinking water: Please give information of your source of drinking water.

Sl. No.	Type of source of drinking water	Before involvement with SSKS	After involvement with SSKS
1.	Water from river or pond		
2.	Tube well of others people		
3.	Tube well of own		
4.	Water from arsenic free tube well		

(e) Change in family asset: Please give information regarding the following terms, goods, furniture of your family.

Sl. No.	Items of assets	Unit score	Before involvement with SSKS			After involvement with SSKS		
			No.	Score	Total	No.	Score	Total
1.	Chair							
2.	Chowki							
3.	Bench							
4	khat							
5	Showcase							
6.	Wooden almriah							
7.	Hurricane							
8.	Light							
9.	Torch light							
10.	Electric fan							
11.	Cow							
12.	Goat							
13.	Duck							
14.	Hen or Cock							
15.	Sewing machine							
16.	Fishing net							
17.	Wrist clock							
18.	Wall clock							
19.	Radio							
20.	Two-in-one							
21.	Black and white TV							
22.	Color TV							
23.	By cycle							
24.	Rickshaw							
25.	Van							
26.	Motor cycle							
	Total							

(**f). Change in annual income:**Please furnish the annual family income from different sources.

Sources of income	Before involvement with SSKS micro-credit program(Tk/year)	after involvement with SSKS micro-credit program (Tk/year)
Agricultural sources		
Rice and other cereal crops		
Vegetables		
Fruits		
Nursery		
Seed production		
Poultry raising		
Goat raising		
Cattle raising		
Fisheries		
Sericulture		
Others		
Non-agricultural sources		
Government service		
Private service		
Small business		
Cottage industries		
Grocery		
Tailoring		
Day laboring		
Others		
Total		

(g). Change in decision making ability(in case of women):

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

Thank you for your kind cooperation

Date:……. **……**

(Signature of the interviewer)

Appendix II. Correlation matrix

Characters	Age	Education	Family Size	Farm Size	Cosmopo-liteness	Credit Received	Utilization of Credit	Effect of Credit	Duration	Attitude	Changes
Age	1.000										
Education	-0.241*	1.000									
Family Size	-0.129	-0.046	1.000								
Farm Size	0.119	0.022	-0.292**	1.000							
Cosmopoliteness	-0.011	0.054	-0.020	0.073	1.000						
Credit Received	0.101	0.125	0.013	0.199*	0.117	1.000					
Utilization of Credit	-0.188	0.138	-0.136	0.050	0.225*	-0.024	1.000				
Effect of Credit	-0.117	0.047	0.012	-0.179	0.096	0.024	0.362**	1.000			
Duration	-0.012	0.013	0.162	-0.098	0.053	0.096	0.269**	0.167	1.000		
Attitude	0.036	0.173	-0.014	-0.284**	0.113	-0.155	0.190	0.187	0.167	1.000	
Changes	0.038	0.276**	-0.170	0.102	0.238*	0.130	0.321**	0.222*	0.172	0.237*	1.000

* Correlation is significant at the 0.05 level (2-tailed). ** Correlation is significant at the 0.01 level (2-tailed).

APENDIX III

SIDDANTO SOMAZ KALLAN SANGSTHA : THE ORGANIZATION

Siddanto Samaz Kallan Sangstha (SSKS) is a Non- Government Organization set up in 2007 by its founder and president Md. Zahidul Islam. It has developed different program to improve the well-being of the rural people. It has made substantial contribution to an increase in agricultural production, poverty alleviation through productive employment and income generation and social service for the improvement.

MISSION

Reducing poverty through providing micro finance services and making it easier and friendly and changing the living standard of the poor.

The group and the centre

Interested persons are asked to form groups consisting of three like-minded having similar economic standing who enjoy mutual trust and confidence. SSKS has settled on a group of three through trial and error. Initially loans are given to individuals.

Only one person from household can be a member and relatives must not be in the same group. Each group elects a chairperson and this position rotates among the members on a yearly basis so that all members have the learning experience that accompanies the responsibilities of these positions. The chairperson is responsible for maintaining discipline in the group and the supervision of loan utilization by the members. All the groups from the same village turn into a centre and the monthly meeting are held at the centre level. The group chairpersons elect a centre chief who holds office for one year only. Centre chief ensures attendance at the monthly meetings, payment of loan installments, and overall discipline and conduct the programs of the meeting. SSKS workers attend the centre meeting.

Income generating activities matched with credit program

• Cloth business (tailoring)

• Fruit business

• Rice business

• Fish cultivation

• Tree plantation

• Vegetable and seed cultivation

• Goat rearing

• Poultry rearing

• Cattle rearing

Key Features of SSKS'S Innovative Management and Factors Behind Success

* Dynamic leadership

* Participatory process in decision-making

* Low-cost culture practiced from top to bottom

*Effective fund management

*Specialization in micro finance

*Always strong monitoring and supervision from all levels

* Simple and shorter loan processing

* No group guarantee for providing loan

* Education loan for the members' children

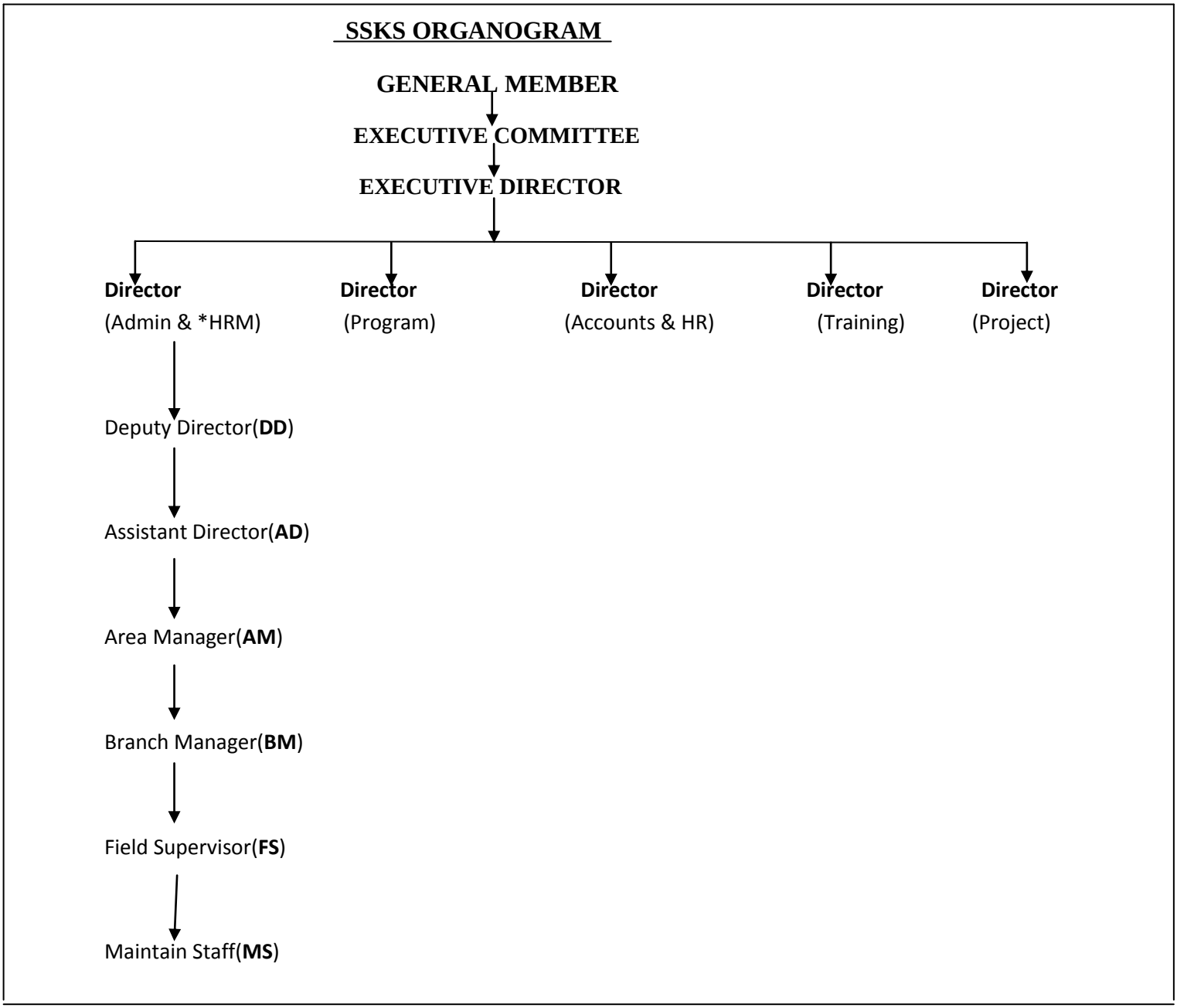
SSKS: THE ORGANIZATIONAL STRUCTURE

The organizational structure of SSKS is very simple as well as cost effective. There are 46 members from the general member And these members elect the 07 (seven) member to make executive committee. Members of the executive committee play a key role in the policy making of the institution through counseling the executive director.

The central office is situated in Mymenshingh and it is divided into different sections. These are: Admin & *HRM, Program, Accounts & HR, Training and Project, etc. There are 27 staffs in the central office to assist all the members all over the district, through 121 field level staff and 12 branches.

The area managers act as the representatives of the central office, whereas the branch manager maintains the role of the field office representatives. Most of the operational and administrative responsibilities have also been decentralized to the field offices for quick as well as effective implementation of all the activities.

SSKS : THE ORGANIZATIONAL STRUCTURE



*HRM=Human Resource Management