

**WOMEN EMPOWERMENT THROUGH MICROFINANCE
IN SOME SELECTED AREAS OF BOGURA DISTRICT
IN BANGLADESH**

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IN SOME SELECTED AREAS OF BOGURA DISTRICT
IN BANGLADESH**

BY

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CERTIFICATE

This is to certify that the research work entitled, “**WOMEN EMPOWERMENT THROUGH MICROFINANCE IN THE SELECTED AREAS OF BOGURA DISTRICT IN BANGLADESH**” conducted by **Md. Ruhul Amin** bearing **Registration No. 13-05384** under my supervision and guidance in the partial fulfillment of the requirements for the degree of **MASTER OF SCIENCE (MS) IN DEVELOPMENT AND POVERTY STUDIES** in the Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University, Dhaka 1207, Bangladesh. No part of this thesis has been submitted for any other degree or diploma.

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

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*DEDICATED
TO
MY BELOVED
PARENTS*

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WOMEN EMPOWERMENT THROUGH MICROFINANCE IN SOME SELECTED AREAS OF BOGURA DISTRICT IN BANGLADESH

ABSTRACT

The objectives of this study were to describe the selected characteristics of the women; to determine the level of empowerment of women through microfinance. The study was conducted in Shibganj upazilla under Bogura District. Data were collected by using interview schedule from the randomly selected 80 respondents during 1st November to 30th December, 2019. Multiple regression model was used in the study. The higher proportion 52.5 percent of the women had medium empowerment; while 26.25 percent of the women had low empowerment and 21.25 percent of the women had high empowerment through microfinance program. Among selected characteristics of the respondent's viz. number of loan-taking purposes, age, education, annual family income, credit received and decision-making ability of the respondents had significant positive contribution with their empowerment. Loan repayment period was very short and was the 1st problem followed by high rate of interest and lack of intention to serve in the apparently inaccessibly location was the last problem. So, the policy makers should consider these important factors to increase women empowerments.

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ABBREVIATIONS

GoG	The Government of Ghana
GOs	Governmental Organizations
FNSSP	Financial sector strategic plan
UNDP	United Nations Development Program
BBS	Bangladesh Bureau of Statistics
SIF	The Social Investment Fund
CBRDP	Community Based Development Program
ASSIP	Agricultural Services Investment Project
FAO	Food and Agriculture Organization
MFI	Microfinance Institutions
MRA	Microcredit Regulatory Authority
NGOs	Non-Governmental Organizations
BB	Bangladesh Bank
BRDB	High Yielding Varieties
BRAC	Budget Execution Review
SPSS	Statistical Package for Social Sciences
ASA	Non timber forest product
TMSS	Thangamara Mohila Sobuj Shongho
CSS	Christian Service Society
UDDIPAN	United Development Initiatives for Programmed Actions
SSS	Society for Social Service
RIC	Resource Integration Centre
ILO	International Labour Organization
GUK	Gram Unnayan Karma
BEES	Bangladesh Extension
DSK	Dushtha Shasthya Kendra
CRBs	Cooperative Rural Banks
TCCSs	Thrift Credit Cooperative Societies
SHGs	Self Help Groups

CHAPTER-I

INTRODUCTION

1.1 Background of the study

The empowerment of women is the burning issues in developing countries. It has been demonstrated that employed women are much more empowered than the unemployed women. Micro finance can generate opportunities for women to engage themselves in various income generating activities. Presently, micro finance has become a much favor element for poverty reduction in the developing countries and least development countries (Ahmed, 2004). Bangladesh has more than 160 million populations and one of the largest density populated countries in the world. Half of them are women and majority of them are unemployed. In such a circumstances micro credits and enterprise can be one of the effective instruments for them to earn additional income for the family. This extra income is also an important determinant for women empowerment and poverty reduction. Moreover, women empowerment is very much important to achieve greater gender equality. Women empowerment will also be a process to remove the poverty in the society (Mayoux, 2000). Micro financing has taken the pace particularly in developing and the under-developed countries for the last couple of decades and governments of these countries have designed and implemented many financial and economic policies particularly to enhance microfinance for its potential in simultaneously empowering women and alleviating poverty. Economist, Professor Muhammad Yunus came up with the idea of microfinance which is now known as “The Grameen Model” in 1976 (Rahman & Nie, 2011). During a field trip to a relatively poor village in Bangladesh with his students, he lent a small amount of money to a group of women who were rural basket-weavers. The loan did not only to help the poor women to survive but also to create the spark of personal initiative and enterprise in the people, necessary to pull themselves out of poverty. Just two years after his field trip, he established the Grameen Bank, and introduced “Grameen Model”, which is now being considered as one of the most successful models in the microfinance industry (Selinger, 2008). This presupposes that microfinance originally emanated with the view to empowering women, no wonder it is sometimes called ‘women finance’. Cull *et al.* (2007) also affirm that the process started in 1970`s when generous subvention was required to run financial institutions serving poor women in low-income countries (Cull *et al.*, 2007).

They further explain that a generous subvention was first given to the poor female basket weavers which served as a strong foundation upon which they earned income and saved to provide loans for themselves on rotational basis. The manifestation of the poor women that they can be reliable as bank customers is the supreme achievement of micro financing, a major factor that has contributed to the growth of microfinance (Cull *et al.*, 2007). Women empowerment is a global challenge because most women have been relegated to the back side and subjected under control of men as a result of unfair social, cultural and political structures in many parts of the world. About 70% percent of world's poor are women and about 65% percent of women in Ghana live in absolute poverty (World Bank Group & World Bank, 2014). These poor women have no access to financial services from conventional banks for lack of collateral security. In the past, Ghanaian women were restricted to the kitchen while men schooled and as such women were not expected to influence the decision-making processes from domestic level to the national level (Botchway, 2001). In the family, men are still considered as heads of households which limit women in influencing allocation of domestic resources (Boateng, 2014). Policies to surmount the problems among women in Ghana have been linked to women empowerment and poverty alleviation. Many women empowerment programs have a micro-credit component, which has been extensively promoted as a way of enhancing microfinance to simultaneously address the issues of women empowerment and poverty alleviation (World Bank Group & World Bank, 2014). The Government of Ghana (GoG) has promulgated several projects to enhance 'women finance' in order to empower Ghanaian women and some of those projects are: Financial sector improvement projects; Financial sector strategic plan (FNSSP); Rural Financial Services Project; United Nations Development Program (UNDP); The Social Investment Fund (SIF); Community Based Development Program (CBRDP); Rural Enterprise Project; Agricultural Services Investment Project (ASSIP). Even though GoG has developed and implemented various policies and programs to enhance microfinance to simultaneously empower women and alleviate poverty, most women are still incapacitated and unwilling to take up certain positions and responsibilities like the men do couple with their entanglement with poverty. There is a rising argument that microfinance does not foster women empowerment because loan given to women is controlled by men and also Microfinance Institutions (MFIs) are extorting money from poor women through very high interest rates just like the money lenders, and also lead to many women running away from their homes and villages after failure of repayment

of loan installment avoiding their properties to be taken by MFIs (Annim, 2012; Adel *et al.*, 2009 and Oteng-abayie *et al.*, 2011). On the contrary, researchers conducted in developing countries like India, Tanzania, Ethiopia and Nigeria concluded that accessibility to microfinance services contributes to women empowerment (Van Rooyen *et al.*, 2012; Laha & Kuri, 2014; Hartarska & Nadolnyak, 2008; Abiola *et al.*, 2011 and Corsi *et al.*, 2006). Much attention has not been given to the impact of microfinance programs on women empowerment in Bangladesh and the debate on the potency of microfinance services to empower the Bangladeshi women goes unabated. Consequently, this research is conducted to contribute to the debate on the impact of microfinance programs on the economic and social empowerment of women in Bangladesh.

1.2 Micro-Credit in Bangladesh

Microcredit programs in Bangladesh is implemented by NGOs, Grameen Bank, state-owned commercial banks, private commercial banks, and specialized programs of some ministries of Bangladesh government. In the microfinance sector as of June, 2018 total loan outstanding is around BDT 673.90 billion (including Grameen Bank, Govt banks and Commercial Banks) savings BDT 262.96 billion. The total clients of this sector are 31.22 million (including 8.7 million clients from Grameen Bank) that accelerates overall economic development process of the country (BBS, 2018). Credit services of this sector can be categorized into six broad groups: i) general microcredit for small-scale self-employment base activities, ii) microenterprise loans, iii) loans for ultra-poor, iv) agricultural loans, v) Seasonal loans, and vi) loans for disaster management. Loan amounts up to BDT 50,000 are generally considered as microcredit; loans above this amount are considered as microenterprise loans.

1.3 Licensing Status of the NGO-MFIs in Bangladesh

The Microcredit Regulatory Authority (MRA), established by the Government in August, 2006, received applications from 4241 NGO-MFIs. But, around 1000 applications were found to be very small organizations that had fewer than 1000 borrowers or less than the BDT 40 lakh outstanding loans that was generally considered as the minimum initial operating portfolio of an MFI to be sustainable. However, till June, 2018 MRA had approved licenses in favor of 805 NGOs and canceled licenses of 100 NGOs (BBS, 2018)

1.4 State of Microcredit in Bangladesh

Microfinance Loans are well targeted in the sense that their ultimate objective is to gradually alleviate the poverty from the society. Of the total microcredit and microenterprise loan disbursed in 2017-18 was 1,201.91 billion BDT which was in excess 14.91% than the previous years (BBS, 2018). The number of borrowers rose to 25.40 million and 93% of them were women. It covered 15.88% of the total population of Bangladesh. Other large microcredit programs in Bangladesh included Grameen Bank which disbursed 207.85 billion BDT, BRDB 13.96 billion BDT and Jubo Unnayan Adhidoptor 1.44 billion BDT. This microcredit especially microenterprise directly affected people as a benefit for the source of working capital. There are different types of loan in this sector including general microcredit, ultra-poor loan, microenterprise loan, house loan etc. In 2013-14, all the MFIs totally disbursed BDT 462 billion which was BDT 634 billion in 2014-15 increasing by 37.23 percent. In 2015-16, total loan disbursement was BDT 787 billion which was increased in 2016-17 by 32.93 percent to BDT 1,046 billion. It was again increased in 2017-18 to BDT 1,201.91 (BBS, 2018).

Table-1.1 Basic Activities of MFIs in Bangladesh

Particulars	June, 2014	June, 2015	June, 2016	June, 2017	June, 2018
No. of Licensed NGO-MFIs	742 (Canceled 45)	753 (Canceled 56)	758 (Canceled 78)	783 (Canceled 84)	805 (Canceled 100)
No of Branches	14,730	15,609	16,284	17,120	18,196
No. of Employees	109,628	110,781	127,820	139,526	153,919
No. of Clients (Million)	25.11	26.00	27.79	30.82	31.22
Total borrowers (Million)	19.42	20.35	23.28	24.94	25.40
Loan Disbursement (TK. Billion)	462.00	634.00	787.00	1,046.00	1,201.91
Agri Loan Disbursement (Tk. Billion)	155.73	266.25	353.00	408.88	423.69
Amount of Loan Outstanding (Tk. Billion)	282.20	352.41	459.37	583.62	673.90
Agri Loan Outstanding (Tk. Billion)	115.77	147.60	285.00	354.00	405.00
Amount of Savings (Tk. Billion)	106.99	135.41	171.19	216.71	262.96
Loan Recovery (Tk. Billion)	447.89	522.47	717.00	949.12	1,112.21

Source: MRA-MIS Database, 2018

Table-1.2 Size-Wise Loan Outstanding and Savings Compositions (As of 30 June 2018)

Categories	Range of Borrowers	No of MFIs	No of Borrower	Total Loan Outstanding (BDT Million)	% of Outstanding	No of Savers (lakh)	Total Savings (BDT Million)	% of Total Savings
Very Small	Up to 1000	134	98579	1280.28	0.19%	1.37	508.1	0.20%
	1001-2000	205	274963	4225.99	0.63%	3.57	1388.1	0.53%
	2001-6000	128	451577	8190.66	1.21%	6.02	2860.8	1.10%
	6001-10000	41	325384	5324.76	0.79%	4.24	1953.7	0.75%
Small	10001-50000	117	2683799	60273.32	8.93%	35.50	21310.1	8.20%
Medium	50001-100000	22	1587829	37651.48	5.58%	20.57	12923.4	4.97%
Large	100001-1000000	29	6798701	171970.9	25.49%	81.56	62801.2	24.18%
Very Large	1000001 and Above	3	13178853	384982.61	57.18%	159.31	159214.4	60.07%
Total		679	25399685	673900	100.00%	312.18	262960	100.00%

Note: It shows the market scenario of NGO-MFIs in Bangladesh.

1.5 Microenterprise loan scenario

Table 1.3 depicts the scenario of micro enterprise loan. The top two MFIs contribute around 50 percent of total loan outstanding as well as savings of the microfinance sector in Bangladesh. Two of the largest MFIs, viz., BRAC & ASA, are each serving over four million borrowers. There are a few more developing fast. Institutional concentration ratio is highly skewed in favour of large MFIs: just 20 institutions are in control of 75 percent of the market share while two largest organizations have control of over 50 percent in terms of both clients and total financial portfolios.

Table-1.3 Microenterprise Loan Scenario of Top 20 MFIs (As of June, 2018)

Name of Microfinance Institutions	Numbers of ME	ME Loan Disbursed Loan	ME Loan Outstanding	Loan Outstanding
	Borrower	(in lakh BDT)	Loan (in lakh BDT)	Loan (in lakh BDT)
BRAC	3,618,242	2331240.89	1370370.28	1847115.64
ASA	268,730	407468.13	247039.85	1619919.88
Basic Unit For Resource And Opportunities Of Bangladesh (Buro Bangladesh)	179,082	258921.4	180786.28	390406.56
TMSS	197,976	206397.16	121498.52	242416.19
Society for Social Service (SSS)	94,193	130056.97	65011.24	156775.52
Jagorani Chakra Foundation	106,791	125889.25	96089.46	140230.92
Sajida Foundation	183,893	90043.31	49548.14	118554.66
Padakkhep Manabik Unnayan Kendra	35,120	75571.25	4,266,4.06	104731.44
United Development Initiatives for Programmed Actions-UDDIPAN	35,282	43212.36	2,690,1.72	84413.20
Shakti Foundation for Disadvantaged women	15,015	13173.00	579,8.56	69200.58
Palli Mongal Karmosuchi	39,882	48862.42	30883.11	63237.56
Christian Service Society (CSS)	781	576.95	332.92	56138.52
RDRS Bangladesh	24,488	28374.74	16683.93	52360.32
Centre for Development Innovation and Practices	188,012	94879.13	49055.87	50975.57
Resource Integration Centre (RIC)	17,529	23920.25	13857.73	50796.62
Gram Unnayan Karma (GUK)	41,372	32615.45	18101.97	50035.73
Bangladesh Extension Education Service (BEES)	42,478	39.20	21649.83	49921.18
Dushtha Shasthya Kendra (DSK)	34,627	33843.26	173975.18	4,8702.95
Manabik Shahajya Sangstha	27,502	19698.44	12099.76	43864.41
Rural Reconstruction Foundation	30,871	26627.31	16786.43	43472.19
Total	5,181,866	4030573.94	2402557.27	5283269.56

In 2018, top 20 MFIs disbursed BDT 403.06 billion for microenterprise among them 57.84 percent was contributed by BRAC and 10.11 percent by ASA though it was decreased from the previous year but it is notable that BRAC discarded Rural Small Trade Loan schedule from enterprise loan category where in 2018 total number of borrowers was 0.36 million and loan outstanding was BDT 137.04 billion in Small Trade Loan Schedule. The following table showed the micro enterprise loan activities of Top 20 MFIs in Bangladesh.

1.6 Statement of the Problem

Micro-credit regulatory authority is a semi-government organization that deals with landless people, the disadvantaged class of the society who are forced to live in and exploited condition in the rural society especially women. Many activities like poultry rearing, livestock, fisheries, social forestry, vegetables and crop cultivation, small industries etc. are being conducted by the authorities for poverty alleviation with the help of micro-credit. No credit program can expand its activities without utilization and recovery. High loan recovery is a pre-requisite for the long-term sustainability of any credit operation (Musharaf, 1991). Micro-credit is available to the poor with reasonable rates of interest; Commercial banks fail to minimize the credit needs of the poor for three main reasons. First, these banks require collateral, which the poor find difficult to provide. Second, their procedures for filling the application forms and completing other formalities for obtaining loans are too cumbersome for the illiterate poor; and third, they prefer handling large loans rather than the petty loans that the poor need (Hossain, 1988). Thus, it was necessary to know how to micro-credit was working and also to know the answers to the following questions:

1. What were the profiles of the social characteristics of the women?
2. What was the level of women empowerment?
3. What was the relationship between the selected profiles of the beneficiaries?
4. What were the problems faced by the beneficiaries in receiving and utilizing credit?

Considering the facts, present study examined the impact of micro finance and enterprise on the women empowerment in some selected areas in Bangladesh. Overall objectives of the study was as follows:

1.7. Objectives of the Study

- a) to describe the socio-economic profile of the microfinance receiver women;
- b) to evaluate the level of women empowerment through microfinance;
- c) to find out the determinants of the women empowerment through microfinance;
- d) to identify the problems that faced by the women receiving microfinance; and
- e) to recommend the policy guidelines from aforementioned results.

1.8 Justification of the Study

Increased productivity, income, consumption and participation of the beneficiaries in socioeconomic development activities are some of the major pre-requisites for the overall economic development of Bangladesh. Most of the development organizations believe to work to meet-up the above pre-requirements as the prerequisite for socioeconomic development since the independence of Bangladesh. As the poor do not have sufficient employment opportunities and income earning sources to maintain their livelihood, they are the vulnerable class of the society. They are expected to uplift their personal, social and economic dimensions by increasing their access and control over resources. Micro-credit regulatory authority has developed a number of sectorized programs such as, agriculture, livestock, social forestry, gardening, health, sanitation, nutrition, small business, savings for women empowerment, which are facilitated by its credit, training, technical support services and being through overall socio-economic development programs. The issues on socio-economic development need more attention and thus it deserves a specific investigation. There is a need to conduct study regarding the performance of different development organizations poverty alleviation programs, which are being operationalized through group activities in the village.

The findings of this study are expected to be useful to the researchers, planners and policymakers, extension workers and beneficiaries of women and similar organizations and personnel.

1.9 Assumptions of the Study

An assumption has been defined as “the supposition that an apparent fact or principle is true in light of the available evidence” (Goode, 1945). An assumption is taken as a fact or belief to be true without proof.

So, the following assumptions were in mind of the researcher while carrying out this study:

- i. The respondents included in the sample were capable of furnishing proper responses to the questions of the interview schedule.
- ii. Views and opinions furnished by the respondents were the representative views and opinions of the whole population of the study.
- iii. The responses furnished by the respondents were reliable and they truly expressed their opinions on the micro-credit program of poor and vulnerable communities.
- iv. The data collected by the researcher were free from bias.
- v. The researcher who acted as the interviewer was well adjusted to the social and cultural environment of the study area. Hence, the respondents furnished their correct opinions without any hesitation.
- vi. The respondents had almost similar background and seemed to be homogenous to a great extent.
- vii. The information sought by the researcher revealed the real situation to satisfy the objectives of the study.
- viii. The findings were useful in choosing the clients as well as for planning execution and evaluation the extension program.

1.10 Limitations of the Study

The present study was undertaken to have an understanding of women empowerment through micro-credit program in the selected area of Bogura district. Considering the time, money and other necessary resources available to the researcher and to make the study manageable and meaningful from the point of view of research, it becomes necessary to impose certain limitations. The limitations were as follows:

- i. The study was confined in two unions of Shibganj upazilla under Bogura district.
- ii. The study was restricted within the women who had participation in micro-credit programs.
- iii. The population for the study was kept confined to the heads of the family who regularly took micro-credit.
- iv. For information about the study, the researcher depended on the data furnished by the selected respondents during their interview with her.

- v. Major information, facts and figures supplied by the respondents were applicable to the situation prevailing in the locality during the year 2020.

1.11 Organization of the Study

This study has been divided into six chapters these are as follow: Introduction: The first chapter deals with background of the study, micro-credit in Bangladesh, licensing status of the NGO-MFIs in Bangladesh, state of microcredit in Bangladesh, statement of the problem, objective of the study, justification of the study assumptions of the study, and limitation of the study organization of the study.

Literature Review: The second chapter deals with concept of women empowerment, women empowerment and microfinance, women empowerment in other sector, social empowerment, political empowerment, economic empowerment, research gap of the study and chapter summary.

Research Methodology: The third chapter contains research methodology adopted for the study. In this chapter research design, sources of data collection, rationale for the selection of the study area, sampling size and procedure, data collection techniques and tools, interview survey, key informant interview, field visit and observation, data tabulation and analysis.

Finding and Discussion: This chapter contains findings from study.

Summary, Conclusion and Recommendations: The six chapter contains summary and conclusion of the study. After that some necessary recommendations are presented.

CHAPTER II

REVIEW OF LITERATURE

This chapter deals with a brief review of previous research studies relating to the present study and to formulate and construct a framework that will be fitting for accurate understanding of the research. The researcher has tried her best to collect needful information through searching relevant studies.

2.1 Concept of Women Empowerment

Several attempts have been made by authors to improve upon definitions of women's empowerment. Empowerment is a continuous, phased and relational process that occurs across scales and pathways (Goldman and Little, 2014). Allsopp and Tallontire (2014) define empowerment as a dynamic process that follows a series of sequential steps in which ownership of one type of power increases the likelihood and the ability to exercise other forms of power thus creating apposite 'power spiral' Kabeer (2005) views the empowerment concept as revolving around the idea of power to make a choice and conceptualizes disempowerment as the denial of the possibility of making a choice by people who deserve to. Put differently, empowerment can be conceptualized as a dynamic process by which people who were previously deprived of the ability to make a choice gain such an ability. For this to happen and the choice to be successful, there should be the capacity or possibility to choose otherwise. Empowerment is a process which results from two milestones agency and opportunity structure. Agency is defined as the potential to make effective choices and the opportunity structure is conceptualized as the environment/context in which individuals exercise agency or pursue their interests including institutional, political and social contexts and societal informal rules and norms (Samman and Santos, 2009). However, three main concepts should be cautiously analyzed while defining and measuring empowerment -- the existence of choice (whether a choice exists), use of choice (whether individuals use a chance to choose) and the achievement of choice (whether the choice generates desired outcomes/results). In the new global economy, women's empowerment has become a central issue for countries to be able to achieve development goals such as economic growth, poverty reduction, health, education and welfare (Golla et al., 2011).

Women's involvement in decision-making and their attitudes towards negative cultural norms such as domestic violence has been highlighted as the main determinants for the use of maternal healthcare services (Nasreen et al., 2011). Measuring a dynamic process like women's empowerment necessitates indicators that measure the end result, that is, indicators that measure evidence of empowerment and indicators that measure various sources of empowerment as well as indicators for measuring the setting of empowerment (Kabeer, 2003).

2.2 Women Empowerment and Microfinance

Addai (2017) conducted a study on Women Empowerment through Microfinance: Empirical Evidence from Ghana and found that Microfinance programs are currently promoted as a key strategy for simultaneously addressing both women empowerment and poverty alleviation in Ghana. However, there has been a hot debate on the potency of microfinance in empowering the Ghanaian women. Apparently, this research was conducted to analyze the impact of microfinance services on the economic and social empowerment of women in Ghana. A purposive non-probability sampling technique was utilized in a 500 sample-size selection of female microfinance customers from Ashanti, Greater Accra, Central, Eastern and Western Regions of Ghana (100 from each region). For this study, SPSS and Excel Statistical tools were used to analyze the data and the multiple regression model was used as the estimation model. Glaring in this study is a statistically significant positive relationship between microfinance and women empowerment, for both economic and social but such relationship is dependent on marital status and educational level of the women with age having no controlling effect. Nevertheless, it is also evident in this study that women encounter myriad problems in accessing microfinance services of which high interest rate is paramount. Recommendations have been given on how microfinance outreach programs could be enriched especially among the rural women since enhanced microfinance accessibility could be a perfect tool to accelerate economic and social empowerment of women in Ghana.

Rathirane Yoganarajah (2012) the micro-credit programs provide the credit facilities in empowering women in rural areas. The study focuses the way of increase the activities through micro credit in empowering poor women. Finally, it is concluded there is a positive relationship between micro credit and economic empowerment than

social empowerment. It is need to complement credit-delivery with training programs regarding various types of skills training, leadership and other knowledge-based activities. These noncredit aspects are an important component of the success of microcredit programs on women empowerment.

Lakshmi and Vadivalagan (2011) conducted a study on 'Impact of Self-Help Groups on Empowerment of Women: A Study in Dharmapuri District, Tamilnadu' and found that the participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economic aspects. The results of their study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries.

Kabeer (2005) founded that while access to financial services can and does make important contributions to the economic productivity and social wellbeing of poor women and their households, it does not "automatically" empower women - any more than do education, political quotas, access to waged work or any of the other interventions.

2.3 Women Empowerment in Other Sector

Hossain and Jaim (2014) have conducted a study on 'Empowering Women to Become Farmer Entrepreneurs: Case Study of an NGO-supported Program in Bangladesh and they assessed the effectiveness of the project in encouraging women to become farm managers and to be economically and socially empowered. They found that the substantial engagement in economic activities has made women feel socially empowered.

Haque *et. al.* (2011) conducted a study on 'Women Empowerment or Autonomy: A Comparative View in Bangladesh Context'. This study attempts to measure and distinguish women empowerment and autonomy from each other by constructing indices in three specific dimensions namely economic decision making, household decision making, and physical movement in Bangladesh context. The level of women autonomy decreases with the increase of education whereas education increases the level of women empowerment but not smoothly. Women's current age, place of residence, education, religion, media exposure etc. are the important factors affecting women empowerment and their autonomy.

Schuler *et al.* (2010) conducted a study on "Women's empowerment revisited: a case study from Bangladesh". This article explores the changing dimensions of women's empowerment over time in three Bangladesh. The article discusses theoretical issues related to the measurement of women's empowerment, and describes findings from a recent study in the villages exploring the current salience of indicators developed for a survey. In the article the types of social, economic, and political change that affect the measurement of women's empowerment are discussed; a new set of indicators for the rural Bangladesh setting is proposed and explained; and implications for measuring women's empowerment in other settings also discussed.

Parveen and Leonhauser (2004) conducted a study on Empowerment of Rural Women in Bangladesh: A Household Level Analysis and their study concluded that education, training and exposure to information media have the potential to increase women's empowerment. Therefore, effective initiatives undertaken by the concerned agencies in improving women's education, skill acquisition training and access to information could enhance women's empowerment in order to achieve gender equality and development at all levels in the rural society of Bangladesh.

Maihotra *et al.* (2002) conducted a study on 'Measuring Women's Empowerment as a Variable in International Development', Social Development Group, World Bank. This study was conceptualized considering basically three important dimensions of women's empowerment. These dimensions are dynamic, interlinked and mutually reinforcing at household level and recognize the fact that the level of gender equality and development are directly proportional.

2.4 Social Empowerment

There is evidence of positive effects of women's empowerment from around the world. There is also internationally recognized knowledge about channels of empowerment and effects. For example, the World Bank Poverty and Gender Group Report (2012) shows that women's control over resources creates spill-over benefits that have a significant positive impact on the health and education of children thus leading to better well-being prospects for future generations.

Ghuman and Smith, (2011) highlighted women's empowerment as one of the key drivers in promoting their abilities, rights and well-being which subsequently reduces poverty and increases economic growth, productivity and efficiency. Social vulnerability produces physical vulnerability when it comes into contact with a hazard that produces physical or economic damage or human mortality and morbidity.

Watts and Bohle, (1993) stated that the individuals, groups, and communities who are unable or incapable of obtaining and managing their assets through legitimate economic means have increased vulnerabilities. Women's access to fundamental freedoms and increased access to and control over resources improve not only their welfare but also contribute to reduction in fertility. Women's autonomy, as measured by the level of education, age at first marriage and spousal age difference, is inversely associated with fertility. Wealth is likely to increase not only access to healthcare and in reducing child mortality rates but also in increasing access to education and reducing child labor through increased chances for children to attend school (Abadian, 1996).

Larsen and Hollos (2003) postulated that the progression from having one child to the next declines owing to the status of women especially free partner choice, women's education and household wealth. Attitudes towards wife beating have a negative relationship with a small ideal number of children while household decision-making and positive attitudes towards violence are strongly associated with a larger ideal number of children (Upadhyay and Karasek, 2012).

2.5 Political Empowerment

Women's political empowerment is now a high-priority issue in international development cooperation (Mosedale, 2014). But despite several attempts to measure and track women's empowerment, researchers still do not have measures that can help us test important theories. Existing measures combine disparate dimensions of power (Malhotra *et al.*, 2002); our focus is on women's political empowerment. Politics is the arena for societal decision making. Individuals who hold formal and official positions in government allocate scarce resources, e.g., tax revenues, and direct resources to some groups at the expense of others (Bratton and Ray, 2002, Frances het and Piscopo, 2014). Decisions by politicians affect people's individual choices by encouraging some behaviors and outlawing others.

To hold a political position is to hold a position of authority. Yet, not all decision-making takes place in elite spheres of society. Those with formal or informal political power hold power over other social institutions, such as the family or education, and are able to codify particular practices into law (Martin, 2004). Empowerment is the capacity to fulfil this capability and not just the choice to do so.

Sen View on women's empowerment is indicated in his discussion on measurement of empowerment (Sen, 1993). Empowerment is also related to the process of internal change and to the capacity and right to make decisions (Kabeer, 2001).

It consists of change, choice and power. It is a process of change by which individuals or groups with little or no power gain the ability to make choices that affect their lives. The structures of power (i.e. who has it, what its sources are, and how it is exercised) directly affect the choices that women are able to make in their lives (Mayoux, and Singha, 1998). As mentioned by Galie, (2013), empowerment of the most marginalized sectors particularly women were considerably important to provide marginalized groups having the courage of voicing out their needs, desires to take action so they can influence in the community development. (Nasreen, 2000) stated that the economic empowerment means greater access to financial resources inside and outside the household. It is also linked with reducing vulnerability of poor women in crises situations like famine due to food crisis, riots, sickness causing death, and accidents in the family Women's participation in political activities remains unvalued at the national level because of the patriarchal structure, tradition, and norms. More than three quarters of employed women of 15 years and above are found to be unpaid family laborers as opposed to less than one tenth who are self-employed and a few percentage contract workers (Islam and Sultana, 2006).

In the developing world women are disproportionately involved in natural resource dependent activities, such as agriculture, compared to salaried occupations. Basically, the vulnerability of women dependent on agricultural sector is affected by their relative insecurity of access and rights over resources and sources of wealth is agricultural land (Nasreen, 2010).

2.6 Economic Empowerment

United nation (2009) argued that women's economic empowerment can be achieved by targeting initiatives to expanding women's economic opportunity; strengthen their legal status and rights, and ensure their voice, inclusion and participation in economic decision making. A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions (ILO, 2008).

It examines women's social roles, experience, and feminist politics in a variety of fields such as sociology, communication, economics and education (Brabeck and Brown, 1997). Feminist researchers embrace two key tenets that their research should focus on, the condition of women in society and their research must be grounded in the assumption that women generally experience subordination. Themes explored in feminism include discrimination, objectification, oppression and stereotyping (Macionis and Linda, 2010).

Furthering economic empowerment is hugely complex, given its wide-ranging implications for different aspects of women's lives. It requires changes within individuals (capability, knowledge and self-esteem); in communities and institutions (including norms and behavior); in markets and value chains; and in the wider political and legal environment (Golla *et al.*, 2011). Ultimately, no single intervention can address all these aspects and be effective for all women (Buvinic and Furst-Nichols, 2014). Women economic empowerment and gender equality are key to poverty reduction, growth and human development (Kabeer, 2005).

Sen (2000) argued that the denial of women's freedom to seek employment outside of the household is a serious violation of women's liberty and gender equity. The economic empowerment of women is weakened through this lack of freedom and effects women's status within the family and in intra-household distributions.

Kabeer (1999) accessed to education expands women choices and improves income, health and nutrition of the families. A focus on choice stresses the importance for women of being able to make meaningful decisions on critical areas and key aspects of their lives (Kishor, 2000).

Human rights include freedom of expression, association and assembly, freedom to move, practice religion, and participate in the selection of political leaders and freedom from violations to physical integrity (Blakden and Bhanu, 1999). The participation dimension of women's political empowerment corresponds to Lukes first dimensional power the ability to prevail in a conflict over overt political preferences (Lukes, 1974).

Women must have a presence in sufficient numbers to engage in overt conflict or influence during decision-making. Previous empirical studies on women's empowerment often include political participation in operational definitions. This is accelerated by women's unequal access to economic resources including income and property rights. ILO data in 2007 indicate that 59% of women in the total labor force in South Asia work as contributing family workers, compared to only 18% of men (ILO, 2008).

2.7 Research Gap of the Study

There were lots of researches on women empowerment indicator but very few researches were so far conducted to ascertain the determinants of women empowerment. Only a few researchers followed systematic method of effect analysis to ascertain the determinants of empowerment.

Variables of the study were adjusted according to the researcher study area. This was a research gap of the study. Hence, the researcher carried out the present study to ascertain determinants the women empowerment of Shibganj upazila under Bogura district.

2.8 Chapter Summary

A number of observations can be made from the reviewed literature. The first observation is that the concept of women's empowerment, just like the construction of gender, is context specific. This means that what appears as women's empowerment in one area need not necessarily imply the same in another area. In this regard, data from one cultural context cannot be generalized to other areas. The second observation is that lack of capital has been, and is still seen as, a critical constraint to women's empowerment and so empowerment paradigms based on provision of micro credit have been developed but the underlying assumptions have been questioned.

At the same time, while lack of entrepreneurial skills is recognized as a serious constraint, almost all studies on women's empowerment have been on micro credit-based microenterprises. These studies did not show the relationship specifically between women empowerment and entrepreneurship development. The overall indicators of the empowerment in different fields other than micro-credit are also lacking of these studies. These are the research gaps that this study intended to fill, specifically in the context of Bangladesh. Hence, studies like the present one, needed to increase the scope of our knowledge in the area.

CHAPTER-III

METHODOLOGY

3.1 Introduction

Methods and procedures used in conducting research need very careful consideration. Methodology should be such that enables the researcher to collect valid information and to analyze them properly to arrive at correct decisions. The methods and procedures followed in this research are described in this chapter.

3.2 Locale of the Study

Bogura district was purposively selected as the locale of the study. There are 8 upazillas in the district. Among those Shibganj upazilla was selected randomly for this study. Bogra District, officially known as Bogura District, is a northern district of Bangladesh, in the Rajshahi Division. It is called the gateway to North Bengal. Bogura is an industrial city where many small and mid-sized industries are sited. Bogura district was a part of the ancient Pundravardhana territory and the ruins of Mahasthangarh, the ancient capital of Pundravardhana, are located north of Bogura. The researcher is very familiar with the local of the study area from his childhood. The map of Shibganj upazila under Bogura district showing the study area is presented in fig 3.1 and 3.2.

3.3 Population and Sample size

Considering time and budget the study was conducted in selected area of Shibganj Upazila under Bogura District. Two villages selected from one Union randomly. Each village, we selected 20 microcredit borrowers randomly among a comprehensive list of microcredit borrowers. A total of 80 respondents from 4 villages were collected for this study (Table 3.1).

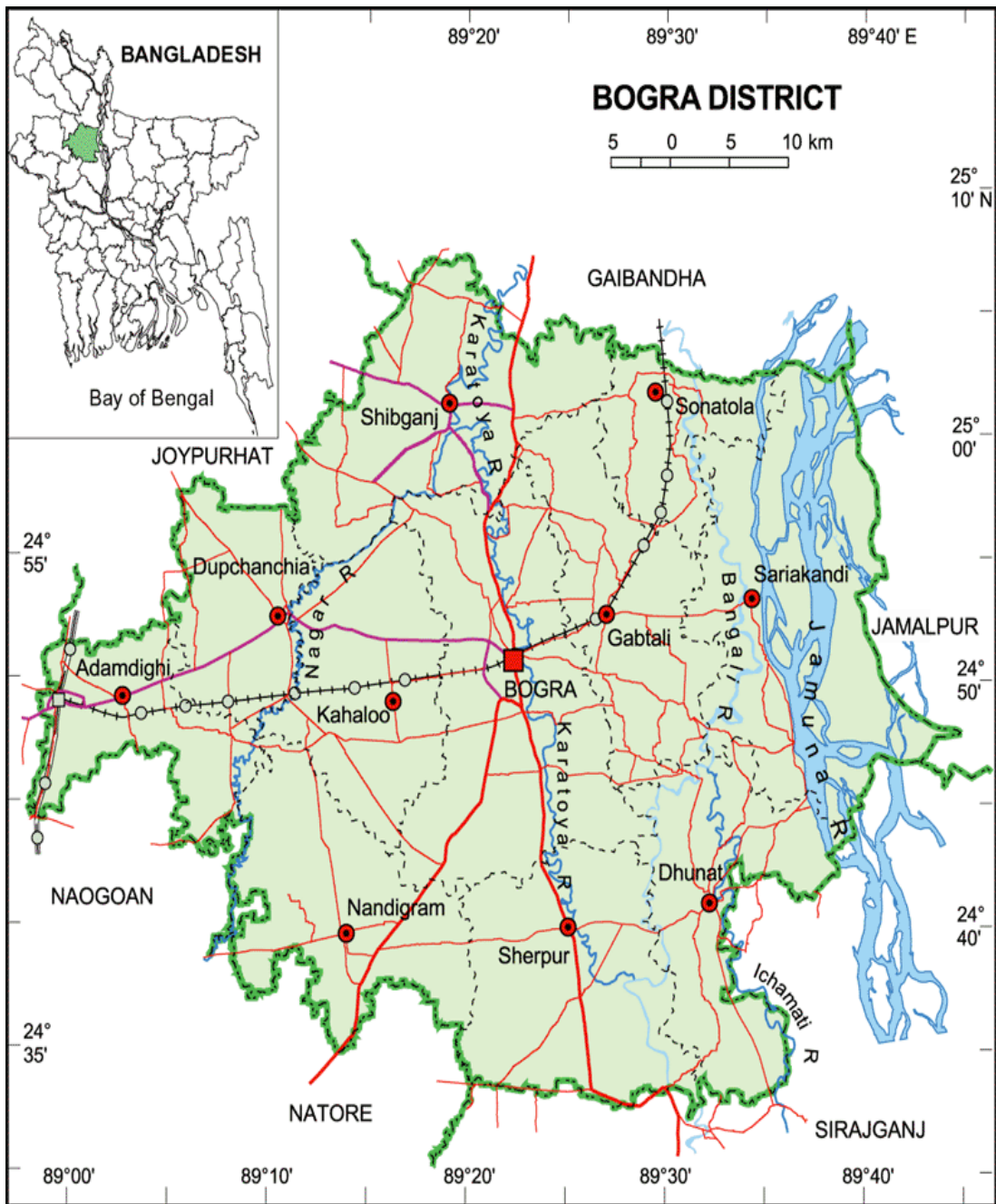


Figure 3.1: A map of Bogura district showing the Shibganj upazila



Figure 3.2: A map of Shibganj upazila showing the study area

Table 3.1 Distribution of the women constituting the sample size in different villagers in Shibganj upazila

Upazila	Unions	Villages	Sample size
Shibganj	Majhehatta	Jangram	20
		Chalunjahat	20
	Buriganj	Khadoil	20
		Kantara	20
Total			80

3.4 Instrument of Data Collection

In order to collect valid and reliable data from the farmers interview schedule (questionnaire) was designed keeping the objectives in mind. Simple and direct questions and different scales were used to obtain information. Both open and closed form questions were designed to obtain information relating to qualitative variable which was finally be measured by ranking score. The interview schedule was pre-tested with 10 sample respondents from the study area. Questions were asked systematically and explanations were made whenever it is necessary. The respondents were interviewed at their leisure time so that they can give accurate information in a cool mind.

3.5 Data Collecting Procedure

Data were collected through personal interviewing by the researcher himself. The researcher made all possible efforts to establish rapport with the respondent so that they could feel ease and comfort to response the questions in the schedule. Necessary steps were taken to explain the purpose of the study to the respondents and their answers were recorded sincerely. If any respondent felt difficulty in understanding any question, care was taken to help him getting understood. The researcher did not face any serious problem during data collection. Data was collected during the month of November to December, 2019. The collected data were compiled, tabulated and analyzed. Qualitative

data were converted into quantitative form by means of suitable scoring whenever needed.

3.6 Variables of the study

A variable is any characteristics, which can assume varying or different values in successive individual cases (Ezekiel and Fox, 1959). An organized piece of research usually contains at least two important variables viz., dependent and independent variables. But it is very difficult to deal with all the factors in a single study. Taking the relevant available literature, discussion with teachers, experts and research fellows in the relevant field and considering the time and resources available to the researcher, variables were selected. Women Empowerment through microfinance program was considered as the dependent variable of the study. The researcher selected 11 characteristics of the respondent as the independent variables. The characteristics includes age, education, family size, marital status, duration of involvement with program, annual family income, information about loan taking/micro-finance, loan taking purposes, amount of credit received, communication media and decision-making ability.

3.7 Measurement of Variable

In order to conduct study in accordance with the objectives, it was necessary to measure the selected variables. This selection contains procedure for measurement of both dependent and independent variables of the study. The procedures followed in measuring the variables are presented below:

3.7.1 Measurement of Independent Variables

The selected characteristics of the respondent women constituted the independent variables of the study. To keep the research within the manageable sphere, 11 independent variables were selected for the study. The procedures of measurement of the selected variables were as follows:

3.7.1.1 Age

The age of an individual is one of the important factors pertaining to his personality make up (Smith and Zope, 1970) which can play an important role in her adoption behavior. Age of the respondents was measured in terms of actual years from their birth to the time of interview.

3.7.1.2 Level of education

Education was measured as the ability of an individual women to read and write or formal education (school/college) completed up to a certain standard. It was expressed in terms of year of schooling. A score of one (1) was assigned for each year of schooling completed. For example, if the respondent passed the SSC examination his education score was given as 10, if passed the final examination of class seven, his education score was given as 7, if the respondent did not know how to read and write, his education score was given as '0' (zero). A score of 0.5 (half) was given to that respondent who could sign his name only.

3.7.1.3 Family size

The family size of the respondents was measured by the total number of members in the family of a respondent. The family members included the respondent herself, her spouse, children and other dependents who jointly live and eat together during interview time. It was measured by counting total number of member in the family. One score was given for each family member. Thus Family size scores of women ranged from 2 to 13.

3.7.1.4 Marital status

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

Table 3.2 Scoring of marital status of respondents

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

Finally, marital status of a respondent was computed by taking tick (√) scores obtained by her against all the four types of status.

Thus, the marital status scores of the respondents could range from 1 to 4.

3.7.1.5 Duration of involvement with program

Duration of involvement with program was measured by the total number of years her involvement with organization. A score of one (1) was assigned for each year of involvement.

3.7.1.6 Annual income

Annual income of a respondent was measured on the basis of total yearly earning from agriculture and other sources (service, business, daily labor etc.) by the respondent herself and other family members. The value of all the agricultural products encompassing crops, livestock, fisheries, fruits, vegetables etc. were taken into consideration. For calculation a score, of one (1) was assigned for each thousand taka of income.

3.7.1.7 Information about loan taking

Information about loan taking was measured as one's motive of loan taking ability. Each respondent was asked to indicate her motivated each of 4 selected types of four alternative responses. Logical frequencies of motivation were assigned for each alternative response. Following scoring system was followed for each of four alternative responses:

Table 3.3 Scoring of Information about loan taking

Nature of motivations	Scores assigned
Neighbors	1
Relatives	2
Friends	3
Staff of the program	4

Finally, motivation about microcredit of a respondent was computed by taking tick (√) scores obtained by her against all the four types of statement. Thus, the motivation about microcredit scores of the respondents could range from 1 to 4.

3.7.1.8 Loan taking purposes

Loan taking purposes was measured as one's loan taking purposes. Each respondent was asked to indicate her loan taking purposes with each of six alternative responses. Logical frequencies of status were assigned for each alternative response. Following scoring system was followed for each of four alternative responses:

Table 3.4 Scoring of Loan taking purposes of respondents

Nature of loan taking purposes	Scores assigned
Starting a new entrepreneurship	1
extended current	2
For children education	3
Marrying children	4
For repaying debt	5
Others	6

Finally, loan taking purposes of a respondent was by taking tick (√) scores obtained by her against all the six types of purposes. Thus, the loan taking purposes scores of the respondents could range from 1 to 6.

3.7.1.9 Credit received

Credit received of respondent referred to the amount of money received by her as loan from different sources mentioned in item no.9 of the interview schedule. It was expressed in taka. A score of 1 was given for thousands taka.

3.7.1.10 Communication media

This variable was measured by computing communication media score on the basis of a respondent's extent of contact with 3 selected media as obtained in response to the interview schedule (Appendix A). Each respondent was asked to indicate the frequency of her contact with each of the selected media. With four alternative responses as 'regularly', 'frequently', 'occasionally', 'rarely' and 'not at all' basis and weights were assigned as 4, 3, 2, 1 and 0, respectively. The communication media score of a respondent was determined by summing up her scores for contact with all the selected media. Thus, possible communication media score could vary from zero (0) to 12, where Zero indicated no communication media contact and 12 indicated the highest level of communication media contact.

3.7.1.11 Decision-making ability

Decision-making ability was measured as one's extent of taking different decisions. Each respondent was asked to indicate her nature of decision-making ability for 10 selected decision-making items with three alternative responses. Following scores were assigned for each of 10 decision making items which are 1) education of children 2) family health and treatment 3) purchase, sale or mortgage of land 4) making and purchasing of furniture ornament and house goods 5) decision about small purchase 6) decision about major purchase 7) marriage of sons/daughters/brothers 8) family planning 9) lending and borrowing money and 10) participation in social organization with three alternative responses:

Table 3.5 Scoring of Decision-making ability of respondents

Nature of decision-making ability	Scores assigned
Discussion with others	1
Decision with family members	2
Full decision by own self	3

Finally, decision making ability score of respondents was computed by adding all the scores obtained by her against all the 10 selected decision-making items. Thus, the decision-making ability scores of the respondent farmers could range from 10 to 30 where “10” indicated lowest decision-making ability and “30” indicated highest decision-making ability.

3.8 Measurement of dependent variable:

Women empowerment through micro finance was the focus variable of this study. It was measured by using 3 points rating scale. Women empowerment score was computed for each respondent woman to determine their degree of empowerment on the basis of responses to ten different indicators of empowerment such as

1) contribution to the household’s income, 2) selling assets, 3) ownership of family assets, 4) Buying capacity for family expenditure 5) business operation capacity 6) decision making ability 7) leadership ability 8) freedom in social activities 9) freedom in financial activities 10) freedom in clothing activities. A score of 1, 2, and 3 for perceived low, medium and high empowerment, respectively was assigned for each indicator. The score for each respondent was estimated by adding their scores for different responses to all the indicators.

3.9 Overall change of livelihood status of respondents

This variable was measured by computing overall change of livelihood status of respondents score on the basis of a respondent’s extent of change with 10 selected items such as 1) changes in employment status 2) involvement in business activities 3) amount capital utilization 4) change in food consumption 5) change in educational status 6) changes in health care 7) purchasing new cloth 8) uses of electricity 9) change in drinking water sources and 10) change in toilet condition as obtained in response to item no.12 of the interview schedule (Appendix A). Each respondent was asked to

indicate the extent of her change with each of the selected status. With four alternative responses as 'high', 'medium', 'low' and 'not at all' basis and weights were assigned as 3, 2, 1 and 0 respectively. The livelihood change score of a respondent was determined by summing up her scores for change with all the selected items. Thus, possible livelihood change score could vary from zero (0) to 30, where Zero indicated no livelihood change contact and 30 indicated the highest level of livelihood change. The sum of the scores indicated low livelihood changes (12-17), medium livelihood changes (18-21) and high livelihood changes (above 21).

3.10 Hypothesis of the study

Hypothesis are always in declarative sentence form and they are related, either generally or specifically from variables to variables. In broad sense hypotheses are divided into two categories: (a) Research hypothesis and (b) Null hypothesis.

3.10.1 Research hypothesis

Based on review of literature and development of conceptual framework, the following research hypothesis was formulated: The following research hypothesis was put forward to test contribution of the selected characteristics of the contribution of Microfinance on Women empowerment in Selected Areas of Bogura. The research hypothesis was each of the selected characteristics of the respondent have significant contribution to their contribution of Microfinance on Women empowerment in Selected Areas of Bogura.

3.10.2 Null hypothesis

In order to conduct statistical tests, the research hypotheses were converted to null form. Hence, the null hypotheses were as follows: Each of the selected characteristics of the respondent had no significant contribution to their Microfinance on Women empowerment in Selected Areas of Bogura.

3.11 Data Processing and Analysis

3.11.1 Compilation of data

After completion of field survey, data from all the interview schedules were coded, compiled, tabulated and analyzed in accordance with the objectives of the study. In this process, all responses in the interview schedule were given numerical coded values. Local units were converted into standard units and qualitative data were converted into quantitative data by assigning suitable scores whenever necessary. The responses of the questions in the interview schedule were transferred to a master sheet to facilitate tabulation.

3.11.2 Categorization of data

For describing the different characteristics and their use of technologies, the respondents were classified into several categories. These categories were developed by considering the nature of distribution of data, general understanding prevailing in the social system and possible observed scoring system. The procedure for categorization of data in respect of different variable is elaborately being discussed while describing those variables in chapter 4.

3.12 Statistical technique

The analysis was performed by using Statistical Package for Social Sciences (SPSS). Descriptive analyses such as range, number, percentage, mean, standard deviation was used. Multiple regression analyses were used to find out the contribution of identified characteristics of the microfinance on Women empowerment.

3.13 Empirical Analysis:

A linear multiple regression model is as follows:

$$y = \beta_0 + \sum_{j=1}^{k-1} \beta_j X_j + \varepsilon \dots \dots \dots (1)$$

Where,

y=dependent variable (women empowerment)

k=the number of independent variables (including the constant)

β_j = k coefficients

x_j = One of the k-1 independent variables (age, education, family size, marital status, duration of involvement with program, annual family income, information about loan taking/micro-finance, loan taking purposes, amount of credit received, communication media and decision-making ability)

ε = error term

CHAPTER IV

SOCIO-ECONOMIC PROFILE OF THE WOMEN

In this chapter the findings of the study and its interpretation are presented according to the objectives of the study.

4.1 Socio-economic profile of the women

In this section the results of the women's selected characteristics have been discussed. The salient feature of the respondents with their 11 selected characteristics has been presented in Table 4.1.

Table 4.1 the salient features of the selected characteristics of the women

Categories	Measuring unit	Range		Mean	SD
		Min.	Max.		
Age	Years	21	60	42.20	10.03
Level of education	Year of schooling	00	18	5.19	5.11
Family Size	Person	2	13	4.95	2.15
Duration of involvement with program	Score	1	5	3.00	0.97
Annual family income	('000' tk)	105	450	255.44	89.67
credit received	('000' tk)	10	70	33.37	12.11

4.1.1 Age

The age score of the respondent ranged from 21 to 60 years with a mean and standard deviation of 42.20 and 10.03 respectively. Considering the recorded age of women were classified into three categories namely 21-30, 31-45 and above 45 years aged as shown in the Table 4.2.

Table 4.2 Frequency Distribution of the women according to their age

Categories (years)	Women	
	Number	Percent
21-30 years	10	12.5
31-45 years	39	48.75
Above 45 years	31	38.75
Total	80	100

Table 4.2 indicated that the majority (48.75 percent) of the respondents was the aged group of 31-45 years while 12.5 percent and 38.75 percent were found aged group of 21-30 and above 45 years respectively.

4.1.2 Education

Educational qualification of the respondents had been categorized as done by Reza (2007). Education of women ranged from 0 to 18 years of schooling. On the basis of their education, the respondents were classified into five categories as shown in Table 4.3.

Table 4.3 Frequency Distribution of the women according to their education

Categories	Women	
	Number	Percent
Illiterate (0)	18	22.5
Can sign only (0.5)	17	21.25
Primary education (1-5 class)	9	11.25
Secondary education (6-10 class)	24	30.00
Above secondary level (>10)	12	15.00
Total	80	100

Data contained in Table 4.3 indicates the 21.25 percent of the women could sign their name only. It was found that 30.00 percent had secondary level of education, 11.25 percent had primary level of education, and 15.00 percent had above secondary level of education. About 22.5 percent were illiterate (don't read and write).

4.1.3 Family size

To describe the family size of the respondents, the category has been followed as represented by Poddar (2015). Family size scores of women ranged from 2 to 13. According to family size, the respondents were classified into three categories shown in Table 4.4.

Table 4.4 Frequency Distribution of the women according to their family size

Categories	Women	
	Number	Percent
2-4 members	41	51.25
5-6 members	27	33.75
Above 6 members	12	15.00
Total	80	100

Data contained in Table 4.4 indicated that (51.25%) of the women had 2-4 family members while 33.75 percent of them had 5-6 family members group and 15.00 percent of them had above 6 members.

4.1.4 Marital status

Marital status of the respondents varied from 1 to 4. Depending on the marital status of the respondents were classified into four categories as appeared in table 4.5.

Table 4.5 Frequency Distribution of the women according to their marital status

Categories	Women	
	Number	Percent
Married (1)	71	88.75
Unmarried (2)	0	00
Divorced (3)	8	10
Widow (4)	1	1.25
Total	80	100

Data contained in table 4.5 indicated the 88.75 percent of the women was married while 10 percent of them was divorced and only 1.25 percent of them were widow.

4.1.5 Duration of involvement with program

Duration of involvement with program of the women varied from 1 to 5 years. Based on duration of involvement with program, the women are classified into three categories as shown in Table 4.6.

Table 4.6 Frequency Distribution of the women according to their duration of involvement with program

Categories (years)	Women	
	Number	Percent
1-2 years	26	32.5
3-4 years	51	63.75
Above 4 years	3	3.73
Total	80	100

Data contained in Table 4.6 indicated that the largest proportion (63.75 percent) of women had 3-4 years involvement in microcredit program compared to 32.5 percent having 1-2 years involvement and only 3 percent had above 4 years involvement with microcredit program.

4.1.6 Annual family income

The annual family income of the respondents ranged from Tk.105000 to Tk.450000. Based on the annual income, the women were divided into three categories shown in Table 4.7.

Table 4.7 Frequency Distribution of the women according to their annual family income

Categories income (Lakh Tk.)	Women	
	Number	Percent
Low income (1.05-2.50)	44	55
Medium income (>2.50-3.50)	25	31.25
High income (above 3.50)	11	13.75
Total	80	100

Reza (2007) found the similar result where highest number of respondents were low annual family income.

From the Table 4.7 it was observed that the highest portion (55 percent) of the women had low annual family income compared to 31.25 percent having medium and only 13.75 percent had high annual family income.

4.1.7 Information about loan taking/micro-finance

Information about loan taking women ranged from 1-6. Based on the observed range, the women were divided into four categories as shown in Table 4.8.

Table 4.8 Frequency Distribution of the women according to their information about loan taking

Categories (Scores)	Women	
	Number	Percent
Neighbors	14	17.5
Relatives	23	28.75
Friends	24	30
Staff of the program	19	23.75
Total	80	100

From the Table 4.8 it was observed that the highest portion (30 percent) of the women was informed by friends compared to 28.75 percent women was informed by relatives, 23.75 percent was informed by staff of the program and 17.5 percent of the women was informed by neighbors.

4.1.8 Loan taking purposes

The observed loan taking purposes were categorized into five categories like as starting a new entrepreneurship, extend current for children education, marrying children and for repaying dept. According to their observed ranged of loan taking purposes table 4.9 shows the frequency distribution of the respondents.

Table 4.9 Frequency Distribution of the women according to loan taking**Purposes**

Categories	Women	
	Number	Percent
Starting a new entrepreneurship	14	17.5
Extended current	7	8.75
For children education	17	21.25
Marrying children	19	23.75
For repaying debt	23	28.75
Total	80	100

Data presented in the Table 4.9 indicated that the highest 28.25 percent of the women's loan taking purposes was repaying debt compared to having 32.75 percent marrying children, 17.5 percent was starting a new entrepreneurship, 8.75 percent was extended current and 21.25 percent high for children education.

4.1.9 Credit received

The score of credit received of the women ranged from 10 to 70 thousand. Based on credit received, the women were classified into three categories as shown in Table 4.10.

Table 4.10 Frequency Distribution of the women according to their credit received

Categories ("000" Tk.)	Women	
	Number	Percent
Credit received (10-21)	17	21.25
Credit received (22-45)	52	65
Credit received (above 45)	11	13.75
Total	80	100

Data contained in Table 4.10 indicated that the highest 65 percent of the women had credit received category (10-21); while 21.25 percent of the women had credit received category (22-45) and 13.75 percent had credit received (above).

4.1.10 Communication media

The score of communication of the respondent to manager, supervisor and general worker was categorized into not at all, rarely, occasionally, frequently and regularly. The responded obtained score 0 for not at all, 1 for rarely, 2 for occasionally, 3 for frequently, 4 for regularly. Based on observed range, the women were classified into three categories as shown in Table 4.11.

Table 4.11 Frequency Distribution of the women according to communication media

Categories (days)	Women	
	Number	Percent
Communication (3-4)	31	38.75
Communication (5-6)	28	35
Communication (above 6)	21	26.25
Total	80	100

Data contained in Table 4.11 indicated that the highest 38.75 percent of the women had communication (3-4 days); while 35 percent of the women had communication (5-6 days) and 26.25 percent women had communication (above 6 days).

4.1.11 Decision-making ability

The score of decision-making ability of women ranged from 12 to 26. Based on observed range, the women were classified into three categories as shown in Table 4.12.

Table 4.12 Frequency Distribution of the women according to decision making ability

Categories (Scores)	Women	
	Number	Percent
Low decision-making ability (12-16)	14	17.5
Medium decision-making ability (17-22)	57	71.25
High decision-making ability (above 22)	9	11.25
Total	80	100

Data contained in Table 4.12 indicated that the highest 71.25 percent of the women had medium decision-making ability; while 17.5 percent of the women had low decision-making ability and 11.25 percent had high decision-making ability. Thus, about 88.75% of women had low to medium decision-making ability.

4.2 Women empowerment:

The score of women-empowerment of the respondents ranged from 10 to 27 according to some decision-making abilities mentioned in questionnaire. Based on observed range, the women-empowerment were classified into three categories as shown in Table 4.13.

Table 4.13 Frequency Distribution of the women according to their empowerment

Sl. No.	Indicators of empowerment	High empowerment Percent (%)	Medium empowerment Percent (%)	Low empowerment Percent (%)	Total (%)
1.	Contribution to the household's monthly income	35.0	40.0	25.0	100
2.	Selling assets	30.0	53.8	16.3	100
3.	Ownership of family assets	40.0	36.3	23.8	100
4.	Buying capacity for family expenditure	33.8	47.5	18.8	100
5.	Business operation capacity	26.3	47.5	26.3	100
6.	Decision-making ability in family affairs	28.8	47.5	23.8	100
7.	Leadership ability	26.3	43.8	30.0	100
8.	Freedom in social activities	33.8	42.5	23.8	100
9.	Freedom in financial activities	37.5	62.5	17.5	100
10.	Freedom in clothing activities	32.5	38.5	28.8	100

Table 4.13 indicated that women were empowered with high, medium and low level empowerment showed the percentage of 35%, 40% and 25% respectively in contribution to the household's monthly income, and 30%, 53.8% and 16.3% respectively in selling assets.

Women were empowered with high, medium and low level empowerment showed the percentage of 40%, 36.3% and 23.8% respectively in Ownership of family assets, and 33.8%, 47.5% and 18.8% respectively in buying capacity for family expenditure. Again Women were empowered with high, medium and low level empowerment showed the percentage of 26.3%, 47.5% and 23.8% respectively in business operation capacity, and 28.8%, 47.5% and 23.8% respectively indecision making ability in family affairs. The respondent were empowered with high, medium and low level empowerment denoted the percentage of 26.3%, 43.8% and 30% respectively in leadership ability and 33.8%, 42.5% and 23.8% respectively indecision Freedom in social activities . The respondent, women were empowered with high, medium and low level empowerment denoted the percentage of 37.5%, 62.5% and 17.5% respectively in Freedom in financial activities and 32.5%, 38.5% and 28.8% respectively indecision Freedom in social activities.

4.3 The Contribution of the selected characteristics of the respondents on their empowerment

In order to estimate the women empowerment through micro-credit, the multiple regression analysis was used which is shown in the Table 4.14.

Table 4.14 Factors affecting estimated coefficients value on women empowerment

Dependent variable	Independent Variable	Coefficients	Sig.
Women empowerment through microfinance program (Score)	Age (Year)	.155**	.032
	Level of education (Year)	.228**	.039
	Family size (Number)	.039	.610
	Marital status (Score)	.001	.987
	Duration of involvement with program (Year)	-.030	.744
	Annual family income (Taka)	.230**	.029
	Information about loan taking (Score)	-.007	.929
	Loan taking purposes (Score)	.208***	.007
	Credit received (Taka)	.247**	.044
	Communication media (Day)	.012	.890
	Decision making ability (Score)	.226**	.018
Adj. R²	0.634		
F value	13.436 (p=0.000)		

*** Significant at $p < 0.01$; **Significant at $p < 0.05$

Table 4.14 shown that number of loan-taking purposes, age, education, annual family income, credit received and decision-making ability of the respondents had significant and positive effect on women empowerment. Of these, loan taking purposes of the women were the most important contributing factors (significant at the 1% level of significant) and age, education, annual family income, credit received and decision-making ability were less important contributing factors (significant at 5% level of significant). Coefficients of other selected variables don't have any contribution on their women empowerment. The F ratio is 13.43 which is highly significant ($p < 0.00$). However, each predictor may explain some of the variance in respondents their empowerment simply by chanced. The adjusted R^2 value penalizes the addition of extraneous predictors in the model, but value 0.634 is still show that variance is their empowerment can be attributed to the predictor variables rather than by chanced (Table 4.14). In summary, the models suggest that the respective authority should be considers the women's loan taking purposes, age, education, annual family income, credit

received and decision-making ability on their empowerment and in this connection some predictive importance has been discussed below:

4.3.1 Contribution of age on the women's empowerment

From the multiple regression, it was concluded that the contribution of age to the women's empowerment was measured by the testing the following null hypothesis;

H₀: There is no contribution of age to the women's empowerment.

The following observations were made on the basis of the value of the concerned variable of the study under consideration.

- a. The contribution of the age was significant at 5% level
- b. So, the null hypothesis is rejected.
- c. The direction between age and empowerment was positive

The coefficient of age is 0.155. It implies that as age increased, the women's empowerment would be increased by significantly. Based on the above finding, it can be said that women had more age increased women's empowerment also increased. So, age has high significantly contributed to the empowerment.

4.3.2 Significant contribution of level of education on the women's empowerment

From the multiple regression, it was concluded that the contribution of level of education on the women's empowerment was measured by the testing the following null hypothesis;

H₀: There is no contribution of level of education on the women's empowerment

The following observations were made on the basis of the value of the concerned variable of the study under consideration.

- a. The contribution of the education was significant at 5% level.
- b. So, the null hypothesis was rejected.
- c. The direction between education and empowerment was positive.

The coefficient of education was 0.228. Based on the above finding, it can be said that women education increased the empowerment significantly. Its magnitude was 0.228. So, education has high significantly contributed to the empowerment. Education helps women to gather more knowledge on micro-credit which ultimately helps women to gain more empowerment.

4.3.3 Contribution of annual family income on the women's empowerment

From the multiple regression, it was concluded that the contribution of annual family income on the women's empowerment was measured by the testing the following null hypothesis;

H_0 : There is no contribution of annual family income on the women's empowerment.

The following observations were made on the basis of the value of the concerned variable of the study under consideration.

- a. The contribution of the annual family income was significant at 5% level.
- b. So, the null hypothesis was rejected.
- c. The direction between annual family income and empowerment was positive.

The coefficient of annual family income is 0.029. Based on the above finding, it can be said that family income increased empowerment increased significantly. Its magnitude was 0.029. So, annual family income increased the empowerment of women. Annual family income makes women self-dependent which helps women to satisfy on empowerment.

4.3.4 Contribution of loan taking purposes on the women's empowerment

From the multiple regression, it was concluded that the contribution of loan taking purposes to their empowerment was measured by the testing the following null hypothesis;

H_0 : There is no contribution of loan taking purposes to their empowerment.

The following observations were made on the basis of the value of the concerned variable of the study under consideration.

- a. The contribution of the loan taking purposes was significant at 1% level.
- b. So, the null hypothesis was rejected.
- c. The direction between loan taking purposes and empowerment was positive.

The coefficient of women's loan taking purposes was 0.208. Based on the above finding, it can be said that loan taking purposes increased empowerment increased significantly. Its magnitude was 0.208.

Considering the effects of all other predictors were remained constant. Based on the above finding, it can be said that women had more loan taking purposes increased women's empowerment.

4.3.5 Significant contribution of credit received on the women's empowerment

The contribution of credit received on the women's empowerment was measured by the testing the following null hypothesis;

H₀: There is no contribution of credit received on the women's empowerment.

The following observations were made on the basis of the value of the concerned variable of the study under consideration.

- a. The contribution of the credit received was at 5% significance level.
- b. So, the null hypothesis was rejected.
- c. The direction between credit received and empowerment was positive.

The coefficient of credit received is 0.247. Based on the above finding, it can be said that credit received increased empowerment increased significantly. Its magnitude was 0.247. Based on the above finding, it can be said that women credit received increased the empowerment will be increased. So, credit received was significantly contributed to the empowerment.

4.3.6 Significant contribution of decision-making ability on the women's empowerment

The contribution of decision-making ability on the women's empowerment was measured by the testing the following null hypothesis;

H₀: There is no contribution of decision-making ability on the women's empowerment.

The following observations were made on the basis of the value of the concerned variable of the study under consideration.

- a. The contribution of the education was at 5% significance level.
- b. So, the null hypothesis was rejected.
- c. The direction between decision making ability and empowerment was positive.

The coefficient of level decision making ability is 0.226. Based on the above finding, it can be said that decision making ability increased empowerment increased significantly. Its magnitude was 0.226. Based on the above finding, it can be said that women decision making ability increased the empowerment will increase. So, decision making ability was significantly contributed to the empowerment.

CHAPTER-V

CHANGES OF LIVELIHOOD STATUS AND PROBLEMS OF WOMEN EMPOWERMENT

5.1 Change of livelihood status

The score of change of livelihood status of the women ranged from 12 to 26, the mean being 19.96 and standard deviation of 2.63. Based on observed range, the change of livelihood status was classified into three categories as shown in Table 5.1.

Table 5.1 Frequency Distribution of the women empowerment according to their change of livelihood status

Categories (Scores)	Women	
	Number	Percent
Low change (12-17)	11	13.75
Medium change (18-21)	46	57.50
High change (above 21)	23	28.75
Total	80	100

Data contained in Table 5.1 indicated that 57.50 percent of the women had medium change of livelihood; while 28.75 percent of the women had high change of livelihood and 13.75 percent of the women had low change of livelihood through microfinance program. Thus, about 86.25% of women had medium to high change of livelihood.

5.2 Problem Faced by the respondents in receiving micro-credit

The study found some problems which were faced by beneficiaries in receiving and utilizing micro-finance. The respondents were asked to indicate the extent of problem against any one of the four alternative responses for each problem, viz. high, medium, low and not at all. Then summing up the number of all the respondents against the problem, the highest sum represented the greater magnitude of the problem. In order to understand the comparative importance of different problems and to identify the severity, the problems were arranged in rank order and presented in Table 5.2.

Table 5.2 Rank order of the problem faced by the respondents in receiving micro-credit

Nature of Problem	Numbers of women				Rank order
	High	Medium	Low	Not at all	
Loan repayment period was very short	73	6	1	0	1 st
High rate of interest	69	4	6	1	2 nd
Loan disbursement was delayed due to longer process	56	12	8	4	3 rd
The amount of loan was not adequate in terms of demand	51	14	12	3	4 th
Loan was not available in time of need	49	16	9	6	5 th
Severe lack of training and education	43	12	20	5	6 th
Multiple borrowing was a serious concern	35	15	25	5	7 th

Table 5.2 indicated that loan repayment period was very short ranked as first problem followed by high rate of interest. Loan disbursement was delayed due to longer process and it was third in order, the amount of loan was not adequate in terms of demand and it was fourth in order and lack of intention to serve in the apparently inaccessible location was ranked last.

5.2.1 Loan repayment period was very short

That means this was a loan that respondent was borrowed and paid off within a few months. The creditor or lender was given a higher interest rate, so as not to compromise their profit from the loan. However, this would probably be cheaper compared to having a longer repayment period.

5.2.2 High rate of interest

Sixty-nine women of the total respondents in Shibganj upazila under Bogura district mentioned that rate of interest for micro finance was higher. In the rank order, problem of high interest rates was 2nd in Shibganj upazila under Bogura district.

5.2.3 Loan disbursement was delayed due to longer process

Delayed disbursement was another problem faced by the respondents in remote areas of the study area. Fifty-six women of the total respondents in Shibganj upazila under Bogura district mentioned that loan disbursement was delayed due to longer process for micro finance. In the rank order, problem of loan disbursement was delayed due to longer process was 3rd in Shibganj upazila under Bogura district.

5.2.4 The amount of loan was not adequate in terms of demand

One of the major constraints in micro-credit systems in Bangladesh is amount of loan was not adequate in terms of demand. As the women did not possess adequate amount of money for purchasing, they had to borrow from others. Sometimes it requires high interest rate. The women of the study areas reported that lack of adequate fund was a big problem of micro-credit. Fifty-one women of the total respondents in Shibganj upazila under Bogura district mentioned that loan for micro finance was inadequate in terms of demand. In the rank order, problem of inadequate loan was 4th in Shibganj upazila under Bogura district.

5.2.5 Loan was not available in time of need

One of the major problems in micro-finance systems in Bangladesh is unavailability of loan in time of need. The respondent of the study areas reported that loan was not available in time of need. The credit need of the poor women is mostly meeting from non-institutional sources at prohibitive rates of interest. Forty-nine women of the total respondents in Shibganj upazila under Bogura district mentioned that loan was not available in time of need for micro finance. In the rank order, problem of unavailability of loan in time of need was 5th in Shibganj upazila under Bogura district.

5.2.6 Severe lack of training and education

A great degree of inefficiency exists at the borrowers as well as the management level of the microfinance institutions. The employees and the higher management of MFIs are not adequately skilled in delivering efficient financial services. This also prevents innovation from developing in this sector at the grass root level. Forty-three women of the total respondents in Shibganj upazila under Bogura district mentioned that severe lack of training and education for micro finance program. In the rank order, problem of severe lack of training and education was 6th in Shibganj upazila under Bogura district.

5.2.7 Multiple borrowing was a serious concern

Multiple borrowing always alarming issue for micro-finance institutions. The study showed that many female borrowers move away forever from their home due to inability to repay their multiple loans. More dangerously, there were many examples of suicide by the indebted borrowers in the study regions. Moreover, to repay the multiple borrowing, many poor households were compelled to go to the loan sharks, and many become landless. Thirty-five women of the total respondents in Shibganj upazila under Bogura district mentioned that multiple borrowing was a serious concern for micro finance program. In the rank order, problem of multiple borrowing was 7th in Shibganj upazila under Bogura district.

CHAPTER VI

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATION

This chapter presents the summary of findings, conclusions and recommendations of the study.

6.1 Summary of Findings

The major findings of the study are summarized below:

The highest proportion (48.75 percent) of the women was aged group of 31-45 years while 38.75 percent was above 45 years and 12.5 percent was aged group of 21-30 years. The highest proportion (30 percent) of the respondent had secondary level of education, while 11.25 percent had primary level of education, 22.5 percent had illiterate, 15 percent had above secondary level of education and 21.25 percent had can sign only category. The highest proportion (51.25 percent) of the farmers had 2-4 members, while 33.75 percent had 5-6 members and 15 percent had above 6 family members. The highest proportion 88.75 percent of the women was married while 10 percent of them was divorced and only 1.25 percent of them were widow. The largest proportion (63.73 percent) of the women had 3-4 years of involvement in organization compared to 32.5 percent having 1-2 years and only 3 percent of the women had above 4 years involvement in organization. Annual family income of the women ranged from 105 to 450 thousand Tk. with the mean of 255.44 thousand Tk. The highest portion (55 percent) of the women had low annual family income compared to 31.25 percent having medium and only 13.75 percent had high annual family income. The highest portion (30 percent) of the women was informed by friends compared to 28.75 percent women was informed by relatives, 23.75 percent was informed by staff of the program and 17.5 percent of the women was informed by neighbors. The highest 28.25 percent of the women's loan taking purposes was repaying debt compared to having 32.75 percent marrying children, 17.5 percent was starting a new entrepreneurship, 8.75 percent was extended current and 21.25 percent high for children education. The observed organizational participation scores of the respondents ranged from 0 to 8 with the mean of 2.21. The highest 65 percent of the women had medium credit received category;

while 21.25 percent of the women had low credit received and 13.75 percent had high credit received. Thus, about 86.25% of the women had low to medium credit received. The highest 38.75 percent of the women had low communication; while 35 percent of the women had medium communication and 26.25 percent women had high communication. Thus, about 73.75% of women had low to medium communication. The highest 38.75 percent of the women had low communication; while 35 percent of the women had medium communication and 26.25 percent women had high communication. Thus, about 73.75% of women had low to medium communication. The highest proportion 52.5 percent of the women had medium empowerment; while 26.25 percent of the women had low empowerment and 21.25 percent of the women had high empowerment through microfinance program. Loan taking purposes, age, education, annual family income, credit received and decision-making ability of the respondents had significant positive contribution with their empowerment. Characteristics of the respondents like family size, marital status, duration of involvement with program, information about loan taking/micro-finance and communication media had no significant contribution with their empowerment.

6.2 CONCLUSION

From the above discussion researcher can conclude that there is a positive relationship between micro credit and women empowerment. However, other factors such as training facilities, social awareness, advising regarding the usage of micro credit and other non-financial services, also have impact on women empowerment. The micro credit loan facilities for self-employment, health nutrition and poverty alleviation are not enough in empowering poor women in rural areas because the other factors have strong impact on that. Most of the loans are not recovered by the MRAs than MFIs because the people believe that the loans are the charity which is belongs to them and need not to be settled within the period. For this reason, the loan facilities have been blocked by MRAs until they recover the loans from people. Most of the loans provided from MFIs not to use the same purpose for what they were issued. Finally, it is concluded that there is need to complement credit-delivery with social awareness raising, building confidence and skill training among women. Women need advice about how to utilize public, private, natural and other resources and services. Microcredit is not sufficient in empowering the women, but it is one of the very important instruments with the noncredit aspects in that process.

6.3 Recommendations

6.3.1 Recommendations for policy implications

1. Micro credit is essential for women and makes them with good living condition and income generators for sustainable economic development for Bogura region. But most of the women are not aware about micro credit loan facilities. The awareness programs should be organized from time to time and allowances should be paid them to ensure their regular attendance.
2. Most of the loans are given to self-employment purpose and these loans are utilized for other purposes such as poverty alleviation, education and health nutrition etc. Therefore, the loan for poverty alleviation, education and health nutrition should be encouraged by women.
3. After providing the loans the officers in charge should communicate with people and observe their activities whether they are using their funds proper way or not.
4. MRAs are making actions only in saving deposits, pension payments but they should be encouraged to provide loan and actions should be taken to collect the loans partially. The cooperative department should take care of these MRAs.
5. The poor women are in the urban areas also. Therefore, the poor women in urban areas also should be considered like women of rural areas and to be considered for providing loans and other facilities like rural women.
6. The education program and vocational training program should be provided to all rural women. This can be introduced in the schools in rural areas.
7. While a health insurance scheme targeting government servants of both sexes is now available, there is a need for a similar scheme which targets there productive and other health needs particularly of informal sector and unemployed women.

6.3.2 Recommendations for the future study

The following recommendations are made for the future study:

1. The present study conducted on the population of the women of 4 villages of two unions under Shibganj upazila of Bogura district. The findings of the study need to be varied by undertaking similar research in other zones of the country.
2. The study investigated the contributions of the 11 selected characteristics of the women with their empowerment. But women's their empowerment might be affected by other various personal, social, psychological, cultural and situational factors of the women. It is, therefore, recommended that further study should be conducted involving other characteristics in this regard.
3. In addition to their empowerment, women also faced other problems such as social, economic, housing, sanitation, nutrition and domestic etc. Therefore, it may be recommended that research should be conducted to other empowerment of the women.
4. The research was conducted to find out the empowerment of the women through microfinance. Further research should be taken related to other issues like women participation in socio-economic activities, entrepreneurship development etc.

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APPENDIX-A

DEPARTMENT OF DEVELOPMENT AND POVERTY STUDIES Sher-e-Bangla Agricultural University

An Interview schedule on WOMEN EMPOWERMENT THROUGH MICROFINANCE AND MICRO ENTERPRISE IN THE SELECTED AREA OF BOGURA IN BANGLADESH

Name of the respondent: Serial No.
Village: Contact No.
Union: Upazila:

(Please provide the following information. Your information will be kept confidential and will be used for research purpose only)

1. Age

How old are you? _____ Years.

2. Level of education

Please mention your level of education.

- a) I can't read and write
- b) I can sign only
- c) I have passed class.

3. Family size

Please mention the number of your family member

- a) Male.....
- b) Female..... Total.....

4. Marital status

- a. Married (1)
- b. Unmarried (2)
- c. Divorced (3)
- d. Widow (4)

5. Duration of involvement with program..... (Years)

6. Annual family income

Mention your annual family income from the following sources

Income sources		Income in '000' Tk.
A. Agricultural sources		
1)	Crop	
2)	Livestock	
3)	Poultry	
4)	Fisheries	
B. Non-Agricultural sources		
	i) Business	
	ii) Job	
	iii) Laborer	
	iv) Others	
Total Income		

7. Information about loan taking/micro-finance:

From where you have motivated about microcredit?

- a. Neighbors (1)
- b. Relatives (2)
- c. Friends (3)
- d. Staff of the program (4)

8. Loan taking purposes

- a. Starting a new entrepreneurship (1)
- b. extended current (2)
- c. For children education (3)
- d. Marrying children (4)
- e. For repaying debt (5)
- f. Others (6)

9. The amount of credit received by borrower..... ('000'Tk.)

10. Communication media

Please indicate the extent of communication in following sources

SL. NO.	Name of information sources	Extent of communication				
		Regularly (4)	Frequently (3)	Occasionally (2)	Rarely (1)	Not at all (0)
1.	Manager					
2.	Supervisor					
3.	General Worker					
	Total					

11. Decision making ability

Sl. No.	Item	Level of decision making		
		Discussion with other (1)	Decision with family member (2)	Full decision by own self (3)
1	Education of children			
2	Family health care and treatment			
3	Purchase, sale or mortgage of land			
4	Making and purchasing of furniture, ornament, household goods, etc.			
5	Decision about small purchase			
6	Decision about major purchase			
7	Marriage of sons/ daughter/ brothers/			
8	Family planning			
9	Lending and borrowing of money			
10	Participation in social organizations			
	Total			

12. Overall change of livelihood status of respondents

Sl. No.	Questions on livelihood status	Interaction with micro-finance programs			
		High (3)	Medium (2)	Low (1)	Not at all (0)
1	Changes in employment status				
2	Involvement in business activities				
3	Amount capital utilization				
4	Change in food consumption				
5	Changes in educational status				
6	Changes in health status				
7	Purchasing new clothes during festivals				
8	Uses of electricity				
9	Change in drinking water sources				
10	Change in toilet condition				
Total					

13. Women Empowerment through microfinance and micro enterprise

Please mention your level of empowerment

Sl. NO	Questions/Query	High empowerment (3)	Medium empowerment (2)	Low empowerment (1)	No empowerment (0)
1	Contribution to the household's monthly income?				
2	Selling assets				
3	Ownership of family assets				
4	Buying capacity for family expenditure				
5	Business operation capacity				
6	Decision-making ability in family affairs				
7	Leadership ability				
8	Freedom in social activities				
9	Freedom in financial activities				
10	Freedom in clothing activities				
Total					

14. Problem faced by the women in receiving micro-credit

1.
2.
3.
4.
5.
6.

Signature of the interviewer

Date.....