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## **EMPOWERMENT OF RURAL WOMEN THROUGH MICRO-FINANCE ASSISTED INCOME GENERATING ACTIVITIES: THE EXPERIENCE OF BRAC MICROFINANCE INSTITUTION, SYLHET DISTRICT OF BANGLADESH**

AYSHA AKTER,<sup>1</sup> NOBAYA AHMAD<sup>2</sup> AND MD. MONIRUL ISLAM<sup>3</sup>

### **ABSTRACT**

In the present study, an attempt has been made to understand the role of microcredit in income-generating activities of women, its impact on their socio-economic empowerment, to assess the constraints on rural women in having access to loan service from micro-finance institutions and loan repayment process by taking the BRAC micro-finance institution in Sylhet District of Bangladesh. The target population of the study was those women who had used microcredit facilities from some microcredit-providing institutions or organisations in the study area. The survey method was used as a technique of data collection. The results of the analysis indicate that the participation of rural women in micro-finance-assisted income-generating activities contributes to the political, economic, social, technological, psychological and legal empowerment of rural women in the study area. It also showed that most of the rural women who used the microcredit facility finally got socioeconomic empowerment through acquiring confidence level, business skills, decision-making power, self-esteem etc. The findings also showed that microcredit has a significant impact on uplifting the socio-economic empowerment of the women's in Sylhet district. However, constraints on rural women in accessing loan and loan repayment process should be properly addressed by the stakeholders to improve the contribution of micro-finance institutions to achieve sustainable development goal.

**Keywords:** Rural women, micro-credit, empowerment, income generating activities, micro-finance institution

### **INTRODUCTION**

The empowerment of women is an essential precondition for the alleviation of poverty and the upholding of human rights, in particular at the individual level, as it helps to build a base for social change (DFID, 2000). Women's empowerment is the process and the outcome of the process, by which women gain greater control over material and intellectual resources and challenge the ideology of patriarchy and gender-based discrimination against women in all the institutions and structures of society (Batliwala, 1994). Empowerment can be defined as an expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them (Kabeer, 2002). Empowerment is also related to the process of internal change and to the capacity and right to make decisions (Mayoux, 1998). It consists of change, choice and power. Despite the involvement of various micro-finance institutions in empowering women through micro-finance-assisted, income-generating activities in Bangladesh, the status of majority of the rural women is still not acceptable in Bangladesh.

Micro-finance institutions are claimed to directly affect household income by encouraging productivity, increasing the diversity of production and productivity, and

<sup>1</sup>Department of Social and Development Sciences, Faculty of Human Ecology, University Putra Malaysia, Malaysia

<sup>2</sup> Department of Agricultural Extension Education, Faculty of Agriculture, Sylhet Agricultural University, Sylhet-3100, Bangladesh

<sup>3</sup> Department of Plant Pathology and Seed Science, Faculty of Agriculture, Sylhet Agricultural University, Sylhet-3100, Bangladesh

maximising the utilisation of the available resources (Binswanger, 2007; Dejene, 2007; Sudan, 2007; Akintoye, 2008; Belwal et al., 2012; Fletschner and Kenney, 2014). Women's economic empowerment is usually about increased access to financial resources, income-generating activities, increased financial decision-making power, savings and more economic independence (Mayoux, 2000; Ogato et al., 2009a). In other words, it is claimed to encourage the socio-economic development of the concerned families as well as societies (Mayoux, 1998; Mayoux, 2000; De Klerk, 2008; Ifelunini and Wosowei, 2012).

The Bangladesh Rural Advancement Committee (BRAC) is one of the world's largest NGOs operating nationally since 1972; it gears its activities towards alleviating poverty and empowering rural women. BRAC provides credit, training and other support to rural women so that they may become involved in different types of IGAs and bring about meaningful changes in their lives. Information was collected to determine whether women were involved in IGAs or not and if their IGA involvement had been positively affected by BRAC interventions.

Micro-finance-assisted income-generating activities are activities that produce opportunities to generate incomes to family. Such activities may include livestock rearing, agriculture, fishing, and post-harvest processing. They have an economic focus aiming at increasing the cash income to participating families and improving their livelihoods (Hall, 1992; Mayoux, 1998; Mayoux, 2000; Omar et al., 2012; Jafree and Ahmad, 2013; Chowdhury and Mukhopadhyaya, 2014; Wekwete, 2014).

Micro-credit is a small loan to a client involved in some kinds of entrepreneurial activities for a living, which is managed by a bank or other institution. Micro-credit has been claimed to be a solution to integrate marginalised women into socio-economic activities, decision-making and poverty alleviation. Micro-credit can be offered, often without collateral, to an individual or a group through lending. It has proven an effective and popular measure in the ongoing struggle against poverty, enabling those without access to lending institutions to borrow at bank interest rates and start small businesses. Women's participation in credit programmes leads to them contributing to family income, taking a greater role in household decision-making, having greater social networks and freedom of mobility, and exercising more control over their fertility (Banu et al., 2002; Basher, 2007; Webb et al., 2002; Pitt et al., 2003 and Sukontamarn, 2007). Group savings and credit programmes act as the driving force to help illiterate rural women start small-scale economic activities (Acharya et al., 2007). This strengthens coping mechanisms during crises, diversifies income generation, builds assets and improves the status of women (Hashemi et al., 1996; Montgomery et al., 1996; Husain et al., 1998; and Morduch 1998).

Access to micro-credit from BRAC is one of the very important components in empowering income for poor women. There are limited studies on the impacts of micro-credit and constraints on rural women in accessing loan services from micro-finance institutions and the loan repayment process in the study area. Hence, exploring these constraints and proposing strategic measures of empowerment are believed to make an immense contribution to enable micro-finance institutions to play a prominent role in achieving sustainable development goals related to rural women's empowerment. The impacts of micro-credit also need to be examined through research which measures how the services of a microfinance institution like BRAC contribute to the lives of its clients in such areas as employment, nutrition, education, health income and gender equity.

## **OBJECTIVES**

The objectives of the study were:

- to understand the role of microcredit in income generating activities of rural women;
- to measure the impact of micro-credit on rural women's economic empowerment;

- to assess constraints on rural women in accessing loan service from micro-finance institution and loan repayment process; and
- to forward strategic measures for empowering rural women through microfinance-assisted income generating-activities in the study area.

## **METHODOLOGY**

### **Location, Population and Sample**

In all, 420 rural women from two villages, namely Osmanpur and Islampur of Muglabajar union of South Surma Upazila in the Sylhet district of Bangladesh, constituted the population for the study. A representative sample of 100 housewives (around 23% of the population) was the sample for the present study. South Surma upazila is not very far from Sylhet headquarters but the upazila has all the features of rural Bangladesh. The selection of the study area was purposive as there were many micro-finance institutions working on the provision of loan services for rural women to assist their income-generating activities.

### **Preparation of questionnaire**

A questionnaire was prepared in order to collect the necessary information from the selected women. The questionnaire was carefully designed and prepared with open and closed forms of the questions, keeping the objectives of the study in mind. The questionnaire was pre-tested with 20 women. Based on the pre-test results, necessary corrections, modifications, alterations and adjustments were made and then the questionnaire was finalised accordingly.

### **Period of data collection**

A rapport was established with the respondents through informal discussions regarding the objectives of the interview. Data were collected from 10 June–15 July 2016.

### **Variables of the study**

Independent variables of the study were age, education, family size, homestead area, annual income, communication exposure, credit availability, aspirations, fatalism, problems confronted in participating in income-generating activities and problems confronted during loan taking. The dependent variables were the empowerment of rural women.

### **Measurement of dependent variable (empowerment indicators)**

The income of the respondents was measured in terms of money (taka) generated annually. Both farm (vegetables, livestock and fisheries) and non-farm income sources were considered in measuring the annual income of the respondents. The income of the respondents was categorised into five (e.g. very low income, low income, medium income, high income and very high income) in order to measure empowerment index.

The savings of the respondents was measured in terms of money (taka) saved annually. Different forms of savings, such as cash savings at home, savings in NGOs, savings as crops, savings in bank or rural co-operatives, were considered in measuring the savings of the respondents. In order to measure empowerment index, the savings of the respondents were categorised into five (very low savings, low savings, medium savings, high savings and very high savings).

The assets of the respondents were measured in terms of the money (taka) value of the assets at the time of interview. Both non-productive (TV, radio, furniture and jewellery) and productive (poultry, cattle and goat) assets were taken into consideration in measuring the assets of the respondents. In order to measure empowerment index assets of the respondents was categorised into five (very low assets, low assets, medium assets, high assets and very high assets).

Cumulative Economic Empowerment Index was measured by summing savings, asset and income categories of the respondents. The Index score varied from 1 to 17, where 1 indicated a very low level of empowerment and 17 indicated a very high level of empowerment.

### Statistical analysis

The collected data were coded numerically, compiled, tabulated and analysed, keeping the objectives of the study in mind. In order to categorise and explain the data, various statistical measures, such as range, mean, percentage, standard deviation and rank, were used in describing the selected variables, wherever applicable. To find out the relationships, the Pearson's Product moment correlation co-efficient was used in order to explore the relationship between the variables concerned. Tables were also used in presenting data and to clarify the understanding of it.

## RESULTS AND DISCUSSION

### Selected characteristics of the rural women

Data obtained regarding the characteristics of the rural women show that (52%) of the respondents were young rural women, as compared to 14% old and 34% of the respondents were middle-aged (Table 1). Among the respondent rural women, 32% can sign only compared to 28% secondary, 24% primary, 9% illiterate and only 7% above secondary level. The highest proportion (47%) of the respondents had a medium family size, while 33% of the respondents had a small and 20% had a large family size. The highest proportion (38%) had medium, 30% had small, 18% had large farm size and rest of the 14% had a marginal farm size. A majority (75%) of the respondent's rural women family had a low to medium annual income compared to 25%, with high income. Most of the respondents had medium (75%) communication exposure followed by low (15%) and high (10%) communication, respectively. In the study area, most of the respondents (70%) had low access to credit due to repayment risk for unfavourable terms and conditions of the credit-providing organisations. The respondent women show medium (80%), compared to 13% of high and 7% low aspiration. However, the respondent women showed medium fatalism (88%), compared to 8% high and 4% low fatalism. The problem confrontation in participating income-generating activities scores of all respondents ranged from 9 to 41. Most of the respondents had medium (59%) problem confrontation followed by low (23%) and high (18%) problem. The problem confrontation during loan taking scores of all respondents ranged from 8 to 42. Most of the respondents had medium (62%) problem confrontation followed by low (20%) and high (18%) problem faced by the women during the loan taking.

**Table 1. Description of women characteristics treated as independent variables of the study**

Variables	Method of measurement	Observed range	Categories according to their selected characteristics	Rural women (Number or percentage) N=100	Mean	Standard deviation
Age	Assigning a score of 1 for each year	18–60	Young (18–35) Middle (36–50) Old (Above 50)	52 34 14	35.14	8.51
			Illiterate (0) Can sign only (0.5)	9 32		

Education	Score	0–14	Primary level (1–5) Secondary level (6–10) Above Secondary level (Above 10)	24 28 7	4.32	3.46
Family size	Assigning a score of 1 for each member of the family	2–10	Small (up to 4) Medium (5–6) Large (7 and above)	33 47 20	5.35	1.55
Homestead area	Hectare	0.17–3.21	Marginal (< 0.02) Small (> 0.02-0.99) Medium (1-2.99) Large (3.0 and above)	14 30 38 18	1.982	0.32
Annual income	‘000 Taka	19–69	Low (up to 30) Medium (30–40) High (41–80)	46 29 25	36.76	11.35
Communication exposure	Score	0-75	Low (up to 25) Medium (26–50) High (above 50)	15 75 10	37.15	13.33
Credit availability	Rated Score	0–60	No credit receiver (0) Low credit receiver (up to 15) Medium credit receiver (16–20) High credit receiver (above 20)	6 70 9 15	19.34	7.21
Aspiration	Score	6–24	Low (up to 10) Medium (11–20) High (above 20)	7 80 13	16.8	4.48
Fatalism	Score	6–26	Low (up to 12) Medium (13–25) High (above 25)	4 88 8	26.74	2.86
Problem confrontation in participating in income-generating activities	Score	9–41	Low (up to 15 score) Medium (16–30 score) High (above 30 score)	23 59 18	21.02	6.231

Problem confrontation	Score	8–42	Low (up to 12)	20	19.07	5.62
During loan taking			Medium (13–30)	62		
			High (above 30)	18		

### FINANCIAL RESOURCES OF THE RESPONDENTS

Information in Table 2 indicate that the respondents earned an amount of 12,881.45 taka on average annually from both farm and non-farm sources. Among farm sources, poultry birds were the major income earning source and earned an amount of 1,762.44 taka, followed by fish culture (765.67 taka), goat (557.78 taka), homestead gardening (460.58tk) and livestock (110.23 taka). Among non-farm sources, services were the major income source (6,800.00) followed by handicraft production (1,316.67 taka) and small business (435.37 taka). Such economic activities enabled women to have a better access to basic needs and make an important contribution to household decision-making, and ultimately have a positive impact on female empowerment (Parvin et al., 2004).

**Table 2. Income of the respondents from farm and non-farm sources**

Income sources	Mean value in taka (CV)
Livestock	110.23(567%)
Poultry	1762.44 (262%)
Goat	557.78 (182%)
Homestead gardening	460.58(152%)
Field crop production	672.78 (222%)
Fish Culture	765.67 (192%)
Small business	435.37 (433%)
Handicrafts	1316.67 (212%)
Service	6800.00 (289%)
Total income	12881.45

It is shown in Table 3 that the respondents deposited money in bank (2,850.56 taka), followed by NGOs or co-operatives (1,020.00 taka), as crops (498.57 taka) and on hand (463.67 taka). The respondents used the savings during household risks, children's education and purchasing assets.

**Table 3. Savings of the respondents in different sources**

Savings sources	Mean value in taka (CV)
Cash savings on hand	463.67 (137%)
Savings as crops	498.57 (212%)
Savings in bank	2850.56 (126%)
Savings in NGOs or rural co-operatives	1020.00 (135%)
Total savings	4832.80

**Table 4. Assets owned by the respondents**

Types of assets	Mean value in taka (CV)
Poultry	1373.32 (112%)
Goat	722.20 (219%)
Cattle	1563.89 (104%)
Television/radio	1733.33 (161%)

Jewellery	2066.67 (218%)
Furniture	993.37 (203%)
Total assets	8452.78

From Table 4, it is clear that the respondents owned both productive and non-productive assets. The mean value of productive assets was cattle 1563.89taka, poultry 1373.32 taka, goat 722.20 taka and, regarding non-productive assets, the respondents owned jewellery (2066.67 taka), a television or radio (1733.33 taka) and furniture (993.37 taka).

### MOTIVATING FACTORS FOR JOINING THE MICRO-FINANCE INSTITUTION

Respondents were asked to identify their main motivating factor for joining a micro-finance institution in their area. Peer influence was reported by the largest proportion of the respondents (38.2%); 36.6%, 13.1%, and 12.1% of the respondents mentioned self-motivation, family influence and social capital, respectively, as the main motivating factor for joining micro-finance institution (see Table 5).

**Table 5: Respondents' Perception on Motivating Factors for Joining Micro-Finance Institution**

Motivating factors for joining	Frequency	Percent
Self-motivation	30	36.6
Family influence	20	13.1
Peer influence	35	38.2
Social capital	15	12.1
Total	100	100.00

### CONSTRAINTS ON ACCESSING LOAN SERVICES AND LOAN REPAYMENT PROCESS

Limited amount of loan was mentioned by more proportion of the respondents (30.7%); 17.6%, 17.1%, 15.6%, 10.3% and 8.7% of the respondents mentioned no constraints, insufficient collateral, unnecessary bureaucracy, distance from microfinance institutions, and a lack of awareness when asked to mention major constraints on accessing loan service from micro-finance institutions (see Table 6).

**Table 6: Respondents' Perception on Constraints to Access Loan Service**

Constraints of an accesses	Frequency	Percent
Insufficient collateral	10	17.1
Unnecessary bureaucracy	18	15.6
Limited amount of loan	35	30.7
Distance to microfinance institution	15	10.3
Lack of awareness	12	8.7
No constraint	10	17.6
Total	100	100.0

Source: Survey, 2015.

A larger proportion of the respondents (38.6 %) mentioned mistrust between the group members as the major constraint on the loan repayment process in their area; 18.9%, 12.6%, 9.00%, 8.9%, 7.0%, and 5.0% of respondents mentioned using loans for other purposes, a lack of training, no constraints, a lack of follow-up, the failure of the business and an unwillingness to pay back the loan, respectively, when asked to mention the main constraints on loan repayment in the study area (see Table 7).

**Table 7: Respondents' Perception on Constraints on the Loan Repayment Process**

Constraints on loan repayment	Frequency	Percent
Lack of training	20	12.6
Lack of follow-up	14	8.9
Failure of the business	8	7.0
Unwillingness to pay back the loan	12	5.0
Using the loan for other purpose	16	18.9
Mistrust between the group members	18	38.6
No constraint	12	9.0
Total	100	100.0

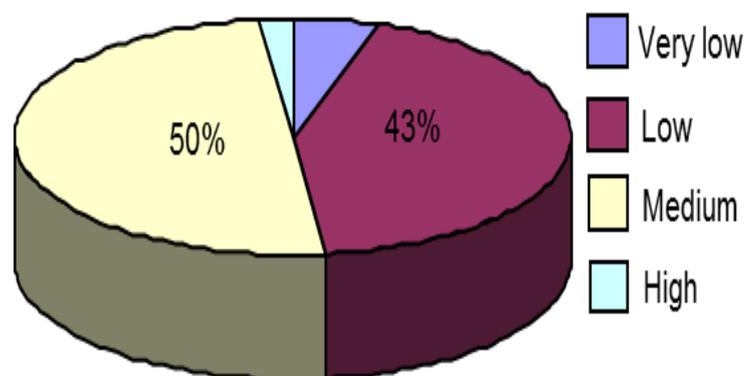
### OVERALL EMPOWERMENT OF WOMEN

The overall empowerment score of a respondent was obtained by summing up her obtained scores for the entire three dimensions of empowerment. On the basis of their empowerment score the respondent women were classified into four categories, as shown in Table 8. Data presented in the table shows that the majority (50%) of the respondents had a medium level of empowerment, while 43% had low empowerment, only 5% had very low empowerment and 2% had a high level of empowerment.

**Table 8. Categorisation of women according to their overall empowerment**

Category of empowerment	Number of women	Percentage of women	Range		Mean	Standard deviation
			Maximum	Minimum		
Very low	5	5.0	48	15	32.56	7.79
Low	43	43.0				
Medium	50	50.0				
High	2	2.0				
Total	100	100				

In the past, most of the rural women in the country had a low level of empowerment. Their condition was very miserable; they had little freedom to express their own opinions, to perform their own choices, to go outside the home, to participate in social activities, social functions and to access to asset and resources. But the situation is being changed. With the efforts of various governmental organisations and NGOs, the women are being conscious day-by-day. They are being educated; they are becoming involved in IGAs and achieving emotional freedom and are more and more empowered day by day. Sarker (2005), in her study found that 41.3% women were very low empowered, 48.10% were low empowered and only 10.6% were medium empowered. The distribution of women according to their overall empowerment score has been visually presented in Figure 1.



**Figure 1:** Distribution of rural women according to their empowerment

It might be because micro credit programme could not reach a large section of women properly. The women might have minimal training for income-generating activities. They might not have enough power within households to use their loans as well as to control their income. They mostly depend on their husbands or male members for various purposes because micro-credit programmes are unable to eliminate socio-cultural constraints on women's physical access to markets (Parvin et al., 2004). In another study, Parveen and Leonhaeuser (2008) found that the economic empowerment of farm women was limited to the low to medium level. Thus, women who are less empowered feel insecure and vulnerable. So there is a need to enhance rural women's empowerment to a satisfactory level through undertaking an integrated approach.

#### **RELATIONSHIPS BETWEEN THE SELECTED CHARACTERISTICS OF THE WOMEN AND THEIR EMPOWERMENT**

Pearson's product Moment Co-efficient of Correlation ( $r$ ) was computed in order to explore the relationship between the selected characteristics of the women and the extent of their empowerment through income-generating activities. The relationship between the dependent and independent variables has been presented in Table 9.

**Table 9. Relationships between the selected characteristics of the women and their empowerment.**

Dependent variable	Independent variable	r-values with 98 df	Tabulated value of 'r'	
			0.05 level	0.01 level
Empowerment of women	Age	0.396**	0.197	0.256
	Education	0.288**		
	Family size	0.120		
	Homestead area	0.195		
	Annual income	0.166		
	Communication exposure	0.302**		
	Credit availability	0.636**		
	Aspiration	-0.072		
	Fatalism	-0.052		
	Problem confrontation in participating IGAs	0.165		

	Problem confrontation during loan taking	0.123		
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\* Significant at 0.05 level of probability, and \*\* Significant at 0.01 level of probability

The relationship between age and empowerment through IGAs was significant and followed a positive trend. In the society, the young women live with her in-laws and with others. She has to stay under various pressures. She cannot go to many places, cannot do many things as she wishes. A middle-aged woman is freer in the society. Thus, it could be said that, at least for the present study, the age of the women plays a significant role in their empowerment.

The relationship between the education of the women and their empowerment was significant and followed a positive trend. The findings indicate that the more highly family-educated women were more empowered than the lower and illiterate one. Education enhances empowerment by increasing access to new knowledge and information which help women to realise their ownership, to challenge injustice and discrimination, and to change their outlook. Education enables an individual to become more socialised, to have a wider outlook, to fight against injustice and also to gain better knowledge about every sphere of life, both from cultural and economic point of view of a society. Malhotra and Schuler (2002) found that there was a positive relationship between family education and the empowerment of women.

A positive significant relationship was found to exist between communication media exposure and empowerment. Through communication media exposure of women receive necessary knowledge about agriculture, health, sanitation and rural areas that strengthened their earning ability, position in family and society, decision-making ability etc. Through communication media exposure she can come to understand how to solve her problems, which enhances the empowerment of women.

The finding indicates that the empowerment of the women increased with the increase of credit availability. This seems to be logical, because a high amount of credit leads to a high amount of investment and subsequently a high profit. Loan or credit reception empowers women by giving greater economic power to their families. So it could be concluded that the more loans, the more a woman is empowered. This finding was also supported by Sarker (2005); Hashemi, Schuler and Riley (1996) and Kabir (1999) also found that loan reception is empowering women in Bangladesh.

## CONCLUSION

In conclusion, it can be said that micro-finance-assisted, income-generating activities are seen to be quite helpful for opening economic opportunities of rural women who may not be able to afford to be employed outside their home for socio-cultural reasons. An involvement with BRAC also appears to act as a change agent in reducing women's economic dependence on their husbands and other male kin. Women reported that they now have an independent source of income, they no longer need to rely solely on their husbands for the purchase of personal and household items. Women have also reported an improvement in their relationships with their husbands, primarily because they provide them with capital for investment purposes. As for women's mobility, BRAC involvement has had positive impacts to some extent. Many women never even ventured outside their own locality prior to BRAC involvement, let alone travel to a local market. Travelling to the BRAC local offices has given these women opportunities to communicate with the outside world and at the same time has helped them overcome their fear and timidity in dealing with strangers.

In other words, putting financial capital in the hands of rural women may enable them to invest in income-generating activities and improve the food security of their families. Hence, the participation of rural women in micro-finance-assisted income-generating activities was

observed to contribute to the economical, psychological, social, political, legal, and technological empowerment of rural women. However, constraints on accessing loan and loan repayment process should be properly addressed by stakeholders to improve the contribution of micro-finance institutions to achieving sustainable development goals related to rural women in the study area, Sylhet district of Bangladesh, as well as in other developing countries. The major constraints that most of the rural women in the study area faced in participating in micro-finance-assisted, income-generating activities were: lack of awareness, lack of training, lack of collateral, insufficient loan, failure of the business, lack of marketing channels, poor transport facilities, and low cooperation from the family.

In enhancing women's empowerment in a significant way, the agencies concerned, especially the BRAC, should facilitate a large enough loan for the borrowers with an affordable interest rate; a long-time loan repayment period is of paramount importance as rural investments require time to generate income or profit along with provision of education and training. This could undoubtedly act as a catalyst to promote socio-economic uplift of rural women in the study villages and rectify long-standing gender inequality in Bangladesh.

## RECOMMENDATIONS

Microfinance is recommended as a part of economic growth which may lead to women empowerment and reduce the level of poverty. The following strategic recommendations are proposed by the researchers to address the aforementioned major constraints and for further improvement of rural women's empowerment through micro-finance assisted income generating activities:

- Government should frame a policy which may motivate Grameen Bank, non-local donor agencies and NGOs, i.e. BRAC, ASA, PROSIKHA, KARITHAS, to conduct micro-finance activities freely and fairly and new NGOs may be invited to launch micro-finance programmes in Bangladesh;
- Gender discrimination should be removed through the legislation and equal opportunities in employment and microfinance should be given to women;
- Effective initiatives should be taken to eradicate all types of internal and external violence against females;
- Raising awareness of stakeholders on gender issues in micro-finance and women's empowerment and the importance of empowering rural women through income generating activities;
- Promoting women's knowledge and position by providing regular skill-acquisition training;
- Micro-finance institutions should enable and strengthen rural women's participation in design, planning, implementation, monitoring, and evaluation of their institutions; and
- Micro-finance institutions should expand their branches at local levels with full services and expertise in order to monitor closely the income-generating activities carried out by rural women.

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