

Women Empowerment Through Microcredit: A Study on Small Unit (Group) of Two Leading Microcredit Organizations in Savar Upazila

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ABSTRACT

For the time being, efforts are continued by the different organizations of Bangladesh to empower rural women who were so vulnerable in their premises that no money-lending organization trusted them. For the last few decades, microcredit - collateral-free credit support has been disbursed for the betterment of women and their empowerment. This research investigates the contribution of microcredit to empower rural women and how they are facilitated by nourishing it. The perceptions of female borrowers are also assessed here. Following the qualitative method, 46 female credit borrowers equally from two groups are selected purposively to collect firsthand data while different credible secondary sources are searched for extra information. Both the groups ensure equal representation from Bangladesh Rural Development Board (BRDB) and Bangladesh Rural Advancement Committee (BRAC). The study contributes to understanding the scenario of the group members as a small unit of microcredit. The updated findings of empowerment and self-dependency of women by dint of existing system of microcredit program are also helpful for the policy formulation at the group level. The result unveils that microcredit and its group activities improve income and savings of female borrowers that entails declining domestic violence. In some contexts, the ability to participate in personal and family life decision-making is achieved. However, in most parts, microcredit improves different essential skills of credit beneficiaries to strengthen their morale. Finally, the study finds that the women perceive more empowered after the inflow of microcredit in their everyday activities. Therefore, some pragmatic recommendations based on the findings are proposed for better women empowerment in rural areas.

Keywords: Women Empowerment; Microcredit; Female borrowers; Domestic violence; Credit Beneficiaries; Capability.

INTRODUCTION

Women are lagged in most developing countries like Bangladesh. As they are about half of

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the country's population, no development is possible without involving them effectively (BIDS 2010). As human beings, they are also designated for several rights: the right to standard living, human rights, and basic needs. However, they are also entitled to special preferences for their motherhood (U.N. 1948). In rural Bangladesh, women are deprived of their due rights and evaluated a little for their economic activities. They are stymied to such a limited extent that they incorporate a lack of empowerment and various adversities in their lives. However, the emergence of non-profit organizations as the representative of the third sector is also important to the welfare states to reduce the multidimensional workload of governments (Drucker 1994). Over time, microcredit evolved as a new phenomenon for women that helps them be empowered (Pitt, Khandker & Cartwright 2006). Therefore, rural women got a chance to prove their potential through microcredit for its collateral-free nature and simplicity. Sometimes, the amount of microcredit becomes the measuring standard of women empowerment where more amount and investment with less risk are considered favourable for women empowerment (Hossain, Islam & Majumder 2016). In Bangladesh, microcredit is a well-known and influential means of women empowerment (Habib & Jubb 2012). It is also found that some areas of empowerment are also improved through microcredit programs (Hashemi, Schuler & Riley 1996). There are some opposite opinions expressed in different studies that microcredit has no power to increase decision-making ability in the family. Besides, the money is controlled and utilized by males of their family (Goetz & Gupta 1996).

Furthermore, there is no way by which reasons for disempowerment can be identified and by changing those reasons, empowerment of women be attained (Kabeer 2001). So, it is necessary to explore the current scenario of rural women who received microcredit to change their socio-economic and empowerment status. Therefore, the study attempts (a) to examine the contribution of group-based microcredit to empower women in a rural area, (b) to identify various aspects of rural women improved by the micro-credit activities, and (c) to assess the perceptions of female credit beneficiaries.

CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW: POWER, EMPOWERMENT AND WOMEN EMPOWERMENT

The word 'power' is commonly used to mean superiority over others' activities or behaviours. It may be achieved by coercion or by manipulation. In this modern era, power and development are the crucial driving force to empowerment. To flourish one's potentialities, it is necessary to possess enough to carry the life with sound body and soul; but it is difficult for those who depend on others' mercy (Goulet 2006).

Different types of power are found in the everyday lives of human beings. Rowlands (1997) explained four forms of power: power over is the controlling power which is achieved by coercion or by compliance; 'power to' is productive or generative power that creates new things spontaneously without meddling by others; power with refers to a sense of common that helps to complete a difficult task by many people altogether; and power from within is the insightful knowledge and the spiritual quality that make a man unique and extraordinary. Moser (1989, P.1815) defined women empowerment:

This is identified as the right to determine choices in life and to influence the direction of change, through the ability to gain control over material and nonmaterial resources.

Empowerment is also considered the process of developing different abilities to remove the subjugation of women. According to Keller and Mbewe (1991), as cited by Rowlands (1997, P. 17), empowerment is:

A process whereby women become able to organize themselves to increase their self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their subordination.

Friedmann (1992) explained empowerment differently in the theory of alternative development. Individuals' knowledge, information, and skills form social power that turns toward political power to formulate policy following various mechanisms. Social power and political power jointly invigorate the psychological power of a person.

Empowerment is also expressed as a process through which one can achieve the ability to maximize opportunities at one's reach without hindrance (Rowlands 1997). Sometimes, women empowerment varies with the change of norms, location and time. Enhancing women's ability to make strategic life choices of women that were formerly denied to them is also considered women empowerment (Kabeer 2001).

DIMENSION OF EMPOWERMENT

The dimension of empowerment is also found differently by some scholars. There are three correlated dimensions: resources express conditions on which the choices are created; agency exposes the process through which choices are made; and achievements are the outcome of the choices (Kabeer 2001).

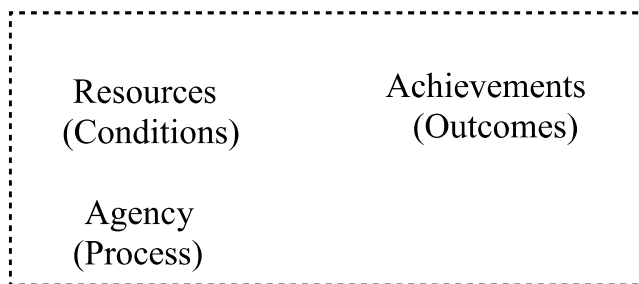


Figure 1: Dimensions of Empowerment (Kabeer 2001, p. 20)

Empowerment can be achieved personally or through relational capacity or collective effort. Personal empowerment indicates increasing the capacity and confidence of an individual through building consciousness, while relational empowerment denotes the ability of compromise to decide by using different relationships. In addition, collective empowerment is the accumulation of personal empowerment, and it carries out the critical task of empowerment (Rowland 1997).

VARIOUS STUDIES ON WOMEN EMPOWERMENT AND MICROCREDIT

Following ethnographic research, Hashemi et al. (1996) conducted a study. They determined eight different indicators comprising mobility of women, economic security, the decision of small purchase and larger purchase, ability to participate in major decisions, freedom from family domination, legal and political awareness, participation in the political campaign and public protests. The study found that women empowerment occurred by dint of microcredit in most of these areas except for a few indicators. In addition, participation in microcredit added extra economic value to the families of credit beneficiaries.

Another research on microcredit, conducted in Bangladesh, found the main control over loan money rests on the men of the families, through the credit money is sanctioned in the name of women (Goetz & Gupta 1996). Their study identified microcredit as a less important tool to promote women empowerment.

Schuler et al. (1996) explored through their study that the area covered by microcredit programs of women is less affected by domestic violence.

Schuler et al. (1995b) conducted a study in Bolivia and explored microcredit is not functioning on some indicators (i.e. decision making, contraception or modern health services use). It is proved from their study that all indicators are not similarly applicable everywhere what happened in the case of Bolivia, although the leadership in trade association remained an exception.

Rahman et al. (2009) found that microcredit generates higher income and increases the asset of credit recipients in Bangladesh. Their study also found that the borrowers who have high income are benefitted more than the borrowers who have low income.

Habib & Jubb (2012) investigated the members of the Bangladesh Association for Social Advancement (ASA) as a renowned NGO and some other members from the non-microfinance program of Bangladesh. Their study avowed that microfinance plays a vital role in the socio-political empowerment of women. They considered microcredit as a robust tool in the way of women empowerment.

Hossain et al. (2016) found a positive relationship between credit money and empowerment. The borrowers who have taken more amount of credit have been empowered more. Their study also found that the less risky investment is more fruitful for women empowerment. They conducted a study on the impact of the microcredit program on women empowerment in Bangladesh, while respondents were selected from six renowned microcredit giving NGOs of Bangladesh.

Sher Ali (2019) indicated microcredit as an effective tool for rural development. The comparative management system of public and private microcredit organizations is emphasized here. The study finds that microcredit increases the socio-economic status of credit recipients and creates such a money market in a rural area that helps people avoid the reign of usurious lenders.

There is some scholarly research on contemporary women empowerment in Bangladesh through nurturing microcredit among rural females based on group values. The findings are also controversial in terms of women empowerment through microcredit.

So, this study attempts to explore the current scenario of women empowerment and microcredit at the group level.

DATA AND METHODOLOGY

The qualitative approach is followed to unearth the deep root causes of this study's phenomena. To learn the facts more comprehensively, various data collection methods are used in qualitative research (Patton 1999). Methodological triangulation, considered suitable for this study, includes several methods of data collection on the same topic for better understanding the issues (Polite & Beck 2012). So, FGD, qualitative interview and case study are chosen as the data collection methods. In addition, it will be helpful to achieve complementary data though some of these data are diverse (Morse 1991). Two women groups from two renowned microcredit organizations of Bangladesh are selected purposively for the study to develop the author's area of interest. The two organizations are Bangladesh Rural Development Board (BRDB) and Bangladesh Rural Advancement Committee (BRAC) both have long working experience from the very beginning of Independent Bangladesh. The group of BRDB is under the Rural Poverty Alleviation Program (RPAP), and the Village Organization (V.O.) is the group under the DABI (Daridro Bimochon—"Poverty Alleviation") program of BRAC at SavarUpazila, Dhaka. Total 46 respondents are divided into several parts. Twenty respondents form two focus groups, and qualitative interviews are faced by twenty-two respondents and the remaining four respondents are selected for case studies. The primary data is collected from April 2020 to August 2020. In addition, two key informants (KI) from both organizations are interviewed to avoid dubiousness but to obtain accurate official information. As the respondents are busy with their activities, they are included in different methods considering their availability and urgency of the study.

SCOPE AND LIMITATION

Almost all the female members of selected groups represent different social characters within the group mechanism of credit organizations in the study. So, the findings are applicable for similar groups of the whole country. However, these findings may not apply to the different population groups.

DATA DISCUSSION

The primary data was collected through an open-ended questionnaire, Focus Groups Discussion and case study from 46 female respondents who belong 18 to 65 years old. The literacy rate among the respondents is much better (85%) than the current literacy rate (63%) of females in the village area (BBS 2012). All the respondents got married, but a few (7%) are widows. The primary data, collected using different methods, are discussed below, highlighting different aspects of women empowerment of credit beneficiaries. Each part begins with the discussion of qualitative interviews followed by focus groups, case studies, and key informants' data.

Credit and Savings Behaviour of the Female Microcredit Borrowers

Twenty-two respondents faced directly unstructured interviews. The data result shows that a small number (13%) of respondents are novices and past one year with such activities. On the other hand, few respondents (5%) during two years, less than 10% respondents during three years and the majority (73%) of respondents during more than three years are keeping pace with microcredit activities of their groups. The harmony of repaying loan money in time is found among all the respondents of both organizations.

Received credit amounts of different respondents who were interviewed belonged in various ranges. A few (around 5%) members' borrowed money is in the initial range of BDT 20001-40000. The majority (72%) of the members' credit range is BDT 40001-60000, and a small number (13%) of them are in the credit range of BDT 60001-80000, while the rest (10%) of the members' credit range is BDT 100001-120000. The following Figure 2 reflects the credit range of respondents. The interview also found that the starting amounts of BRDB and BRAC are similar, but the upper limits of loans are different. The members of BRAC are getting more amount of loans than the members of BRDB.

Data reflect that a small part (27%) of respondents received credit money to start their small business or enhance their existing business. A few (5%) respondents have taken money to buy a vehicle for the employment of spouses to earn for their household. The majority (68%) of the borrowers used their loan money to build their house or reconstruct an old one for rent collection and purchase arable land following the local type of purchase based on some terms & conditions on which they agreed. Almost all (100%) of the respondents of BRDB expressed that the loan money they received from their organization is not as per their demand but about all (95%) respondents of BRAC expressed satisfaction with it except very few (5%).

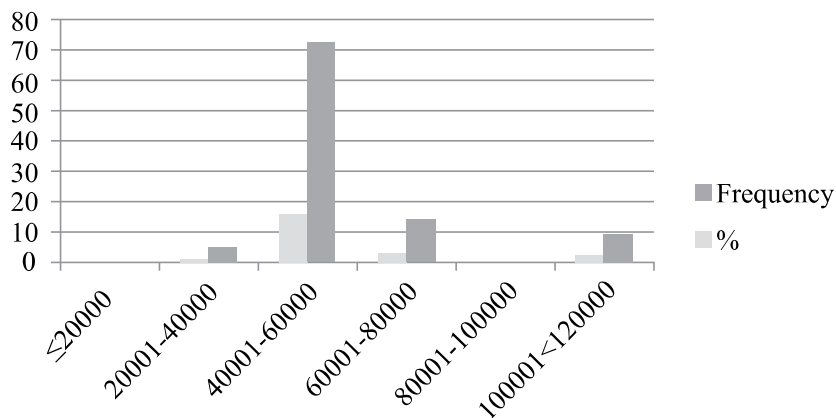


Figure 2: Loan Amount of the Respondents

It is also found from the data that small business is the primary earning source of the majority (50%) of women credit borrowers. In comparison, the rest of them earn from agricultural and industrial labour (20%), employment in different factories or organizations (20%), collecting rent from the houses or vehicles (20%) and some other means (15%). A small part of respondents earns money following more than one source

of income. Almost all the respondents of both BRDB and BRAC expressed they used to deposit their savings regularly by any means.

The FGD found that the female respondents joined this program by the persuasion of related officials of their group or by the inspiration of their relatives. Some of them joined the group by the information of a few members of their groups. It is also clear from their discussion that almost all the respondents regularly pay back the borrowed money with a determined amount of savings. However, it is difficult for those new in the groups and who did not invest appropriately in an income-generating activity. They also mentioned that a female member sold their last resort (land, gold ornaments) to pay the loan money and left the group's membership. They also added that her husband was a perverted man, so he had taken all the credit money away.

Decision-Making Ability of the Respondents

In response to the question about deciding on money-making activities, the respondents expressed them differently. Some of them make decisions on their own; a few of the respondents are dependent on their spouses in this respect, and most of the respondents take the decisions jointly with their spouses or powerful man of the families. Data reflect that the respondents, who decide by themselves on the money-making project and spending of it, are more in BRDB than BRAC but the joint decision-makers are more in BRAC. Therefore, few of the respondents (around 13%) gained the ability to change their status positively after receiving microcredit.

Following the continuity of questions, they were asked how they decide on their small and more significant purchase before receiving microcredit and after it. The data result reveals no remarkable changes (around 4%) in their decision-making ability in the context of a small purchase because most of the respondents are accustomed to such activities before their involvement with the microcredit program, which continues after receiving microcredit. In some cases, they (approximately 18%) were invited to take part in the decision of a more significant purchase jointly with their husband that was escaped before receiving microcredit. Deciding on their families' medical expenses and selecting a school for children with bearing school expenses has become now the regular task of some (5% to 10%) female credit-borrowers though they are enjoying it. Selection of birth control methods is also made by a few (10%) women after receiving microcredit, which proves that their opinion is also evaluated in their personal lives.

The decision of girls' marriage is a big task for a family in Bangladesh. Significant change is found in the response of a few (10%) female credit-borrowers that they are now participating in the decision of their daughter's marriage respectfully. Besides, few (around 10%) of the respondents expressed their ability to go outside without their spouse's permission by dint of microcredit activities. Some exceptional incidents of backward bending empowerment also occurred for religious values growing among a few (5%) female borrowers. A female respondent of BRDB microcredit surrendered some areas of power to her spouse showing respect.

It is found from the focus group discussions (FGD) that the female credit borrowers

are capable of buying something for their children and unemployed members of the family to fill up their small needs. Although the income of microcredit is small in amount, most of the respondents think it helps upgrade their families' living standards. Moreover, the female members of microcredit groups are now self-reliant on buying their toiletries, dressings and other small demands. They can now take care of their parents and give bestowal to the distressed people according to their wishes.

CASE STUDY-1

Snigdha (pseudonym), a 20-year old girl, was an unemployed family member. She saw her father's hard labour to maintain their family's insufficient food and clothing. So, she thought about how to emancipate her family from the harmful impact of poverty though she has limited access to go outside of the family as a girl. Suddenly, she was introduced to the group leader of microcredit of her area, who inspired her to be involved with the microcredit group and learn tailoring at her clothing shop that was made up of credit money of group members' sharing in different portions. With the permission of her family members, she joined there and started the job of tailoring. Within a short time, she learnt how to make the essential dress for women and children. Based on production, she earns and contributes by purchasing different things for her family. In addition, she is saving an amount of money regularly for future support. She can now decide on a more significant purchase with the money she saved. The other members now realize her importance in the family, and they evaluate her in taking their decisions. She is grateful to BRDB and the microcredit system for getting such an opportunity by residing in her own house.

Involvement with group-based microcredit sometimes turns to financial solvency and the ability to make a big decision from the case study mentioned above. According to the Key informant's (K.I.) report, some retrograded incidents happen among the microcredit recipients for several reasons. Regarding religious values, the attitude of inferiority and, in some cases, illness are the leading causes behind it.

Taking Measures Against Domestic Violence

Respondents expressed different types of domestic violence, usually visual in their society. Verbal abuse, physical torture, psychological pressure, negligence and sometimes second marriage by the spouse are common. However, most of the victims are not agree to unveil the fact for fear of indignity. So, to some extent, the societal norms are also responsible for not taking appropriate measures against domestic violence. A group (65%) of respondents disclosed that they are not now submissive like the pre microcredit era in the context of verbal abuse. On the other hand, very few respondents thought there were no significant changes after taking microcredit. In the case of physical torture, some (about 35%) of the respondents achieved the ability to change submissive attitudes. No significant development is found against psychological pressure and negligence after the involvement in the microcredit program.

The focus group discussion participants opined similarly with the interviewee's

response that they are not showing loyalty to their husband's crude behaviour anymore. Most of them think that their resisting power increased because of an increase in their income. It is also the output of the data from FGD that regular income directly helps to lessen domestic violence by increasing the morale of the credit beneficiaries and decreasing the confidence of violent spouses. In addition, group relation of microcredit is also working as a pressure group against violence. K.I. expressed that domestic violence is not so frequent among their groups; even though it happens, they try to provide legal support.

Development of Personal Skills and Quality

The respondents of the qualitative interview agreed unanimously on the development of their skills through the group activities of microcredit. Almost all (98%) of the respondents, who lacked literacy, achieved the ability of reading and wrote their names and essential numbers to maintain their microcredit records. They (98%) also developed communication skills in meetings and with the microcredit officials and bankers. Most (95%) of them expressed that they achieved knowledge of management during financial crises. As a result, they think their opinion is valued within the family, and they become an important person to other family members. All respondents viewed that their community involvement expanded for group-based activities, which is why their (around 90%) skills in their businesses improved much more.

FGD data explored that the personal lives of credit recipients improved more than their social and family lives. The impact of microcredit touched every sphere of life, though the intensity of improvement was different. They added that they have to maintain records of savings and repayment with the help of field assistants of their organizations. Attachment of long duration with credit program is helpful for both financial and skills development. According to case study-1, it is found that the respondent is trained up first on her income-generating activity.

Perceptions of Female Credit Borrowers

To explore the perception of credit beneficiaries in different areas they were asked to express. Almost all (100%) of the respondents think unanimously that savings of their household and income increased by dint of microcredit activities; as a result, social status of them also enhanced. Besides, more than 95% of female borrowers expressed that microcredit creates employment opportunities and promotes exposure to women, improving the power to decide. They (95%) also think that training and mutual sharing among the group members improve social awareness. Furthermore, they (100%) think their participation in social and community activities improved through the group mechanism of microcredit.

The result of FGD data is harmonious with the result of qualitative interviews in this respect. A group of female respondents perceive that they are now respected more in their families. Besides, they realized that they benefitted from their organizations, which is why they remarked their organization as a good one. Few of the respondents admitted

that they were involved with the microcredit group to make up the monetary need of her family, though the control of the money does not rest for her. They also ensured that microcredit increased their happiness and created an opportunity to help others. They felt their social life is more convenient than their lives before joining the credit program because of the close relationship between the group members. Case study-1 is expressed as the best example of employment generation.

Awareness of Female Microcredit Borrowers on Legal and Political Affairs

The result of interview data presents that most (75%) of the respondents are usually interested in the political discussion among the group members. However, a small group (25%) of them are not eager for that. Most (85%) of them except a few (15%) cast their vote at the time of local or national elections. In response to a question about the direct campaign favouring candidates, a small part (35%) of the respondents expressed their campaign experiences. In comparison, the major part (65%) of the respondents has no such experiences. Therefore, most of them are reluctant to involve in the direct activities of politics. Further, they mentioned that they (100%) are well-known for the existing laws against eve-teasing, dowry and violence against women. Almost all (100%) of the respondents think that their communication and relationship, based on the group, protect them from various types of violence.

The data from the FGD express that they are now more stable after receiving microcredit because their group is united. Therefore, they face the problems easily with their stamina boosted from group unity. Case study-2 also explained that their financial capability, goaded by their leadership, made them a representative of their family and different local bodies of the country.

FINDINGS ANALYSIS

The study reveals that most of the female borrowers of the microcredit group are enjoying somewhat better empowerment and socio-economic status than their former position of pre microcredit era in most of the other areas of development. However, a few of them lost their valuable asset for their imprudent investment. Likewise, Pitt, Khandker and Cartwright (2003), this study also finds that microcredit improves the ability of its few (less than 10%) women members to decide their family affairs. So, it is not harmonious with the negative findings on their ability of decision making in the family (Goetz & Gupta 1996). The investigation finds that all the respondents are regular in credit dealings and punctual enough to the activities of their organizations because the process, developed by microcredit organizations, is too strict and strategic to make the members loyal to the rules and regulations that reflected in the works of Faraizi et al. (2010) and Chowdhuri et.al. (2014). According to BIDS (2010, p. 98), the significant contribution (1.93 per cent) to the country's GDP by the beneficiaries of BRDB is an optimistic scenario of credit activities. Though it is found that microcredit deals with the mechanism of disbursement and recovery of credit, it appears to the women as

an opportunity of access to the resources with making a habit of regular savings. The women who were capable of utilizing microcredit properly were empowered more. Contrary to those who are not prudent in the investment of credit money, they have to lose everything, even the group's membership.

CASE STUDY-2

Rokeya Begum (pseudonym), a 48-year old woman, resides in her husband's home at Akrain, Savar, Dhaka. Her husband has some extra houses made for renting to others. About five or six families are dwelling in his home under the supervision of Rokeya by paying a tiny monthly amount of fare. All the dwellers are poor and earn just hand to mouth. They need money to do some small income-generating activities, but as they are not permanent residents of this area, they are not trusted by the money lending organizations. So, Rokeya thought she would do something for the dwellers of her houses to get relief from poverty through the power of credit money. She formed a group consulting with personnel of the DABI program of BRAC, taking the group responsibility on her shoulder. Getting money from the group inspires them to do something productive for their development. As a result, Rokeya is simultaneously respected by the members of groups and personnel of the organizations for her magnanimity and leadership. Because she is well off, she does not need loan money anymore. Therefore, she retained her membership by depositing regular savings for the sake of her group members. All the members of her group increased their income through microcredit under her mother like supervision. She thinks that the interest rate is somewhat a burden for her members, so it needs to reduce. However, she arbitrates among the controversial members peacefully with her acceptability. Sometimes, she is proposed to be a candidate for local government elections for her extraordinary capacity of group management.

The study explores that a short period with microcredit is not enough to determine women's empowerment status. However, a long time with more amount of credit is found more conducive to economic development and empowerment, which is tantamount to the findings of Hossain et al. (2016). The women achieve the ability to take care of old aged parents, help poor people, and other acts of charity through microcredit activities. The study also explores a converse relationship between the income of women borrowers and domestic violence, which is mainly identical to the study of Schuler et al. (1996).

Microcredit, sometimes, acts only for the well-being of its female members and adds income to the household. However, all the credit recipients cannot generate independent income either (Hashemi et al. 1996). Only microcredit cannot build the women agency for their empowerment. Without building an agency properly, empowerment may occur but cannot be considered sustainable (Sen 1999). Social, political and psychological empowerment is partially achieved by a few female credit beneficiaries (Friedmann 1992). At the same time, personal, collective and close relational empowerment is grounded, to some extent, in a few of the respondents (Rowland 1997). However, women empowerment is a holistic approach where microcredit plays the role of an active tool for the empowerment of female borrowers incorporating their socio-economic and familial position.

CONCLUSIONS AND RECOMMENDATIONS

Though it is difficult to sum up the empowerment status of female credit beneficiaries for its multifarious aspects, this study vividly exposes that the women, who reared microcredit effectively in the long run, felt more empowered than their position before joining microcredit programs. Hence, microcredit played an important role as an easy source of money to the women who helped generate income by creating their employment. Through the group activities, the women of rural areas get a new window to flourish in their socio-economic spheres. Most of the female borrowers achieved the ability to invigorate different areas of their lives by dint of power of microcredit. Microcredit enables its female members to participate in different decision-making activities to some extent. Contrary to this, a little backwardness caused by credit is also found among credit borrowers.

Based on findings, the following recommendations are proposed to the microcredit organizations to apply for better women empowerment.

- For unskilled female participants, providing vocational training to utilize the credit money efficiently.
- The motivational and awareness-building training needs to be introduced for the dominant men in the family of female credit beneficiaries so that they hold a positive attitude on women empowerment.
- The defaulter members of microcredit groups can be supervised intensively to uplift them from the deplorable position.

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