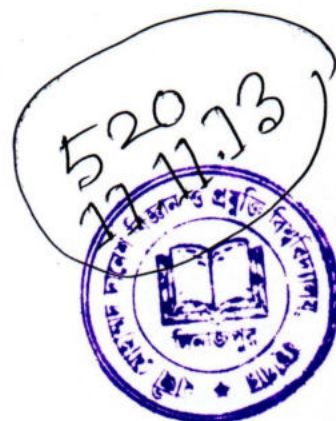


EFFECT OF MICROCREDIT ON SOCIAL EMPOWERMENT OF WOMEN BENEFICIARIES INVOLVED IN ASA

**A Thesis
By**



Md. Ruhul Amin
Student No. 1105087
Session: 2011-2012
Semester: July-December 2012

**MASTER OF SCIENCE
IN
AGRICULTURAL EXTENSION**

**Department of Agricultural Extension
Hajee Mohammad Danesh Science and Technology University
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In partial fulfillment of the requirements for the degree of

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December 2012

***DEDICATED TO
MY
BELOVED PARENTS***

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The Author

ABSTRACT

Effect of Microcredit on Social Empowerment of Women Beneficiaries Involved in ASA

The objectives of this study were (i) to assess the nature and extent of the social empowerment of women beneficiaries through microcredit programme under ASA (ii) to explore the relationship between the selected characteristics of rural women and their social empowerment through ASA microcredit (iii) to identify the problems faced by women in utilizing microcredit. The selected characteristics were age, education, family size, annual income, cosmopolitaness, duration of involvement with ASA, credit received, savings and attitude towards ASA. The study was conducted with the women beneficiaries of one union under Dinajpur sadar upazila of Dinajpur district. Data were collected from a sample of randomly selected 102 women beneficiaries from a population of 255. Social empowerment of a respondent was measured by considering three dimensions: a) decision-making ability, b) social participation, and c) social mobility. The overall social empowerment score of a woman beneficiary was obtained by summing up her scores of dependent variables. Pearson's correlation coefficient (r) was computed to explore relationship of the women's individual characteristics with their empowerment. A pre-tested interview schedule was used to collect data from the women beneficiaries of ASA, which took place from 23 to 30 August, 2012 and final data collection was done from 1 September to 15 October, 2012. The majority (79.4 percent) of the respondents had medium social empowerment while 12.8 percent had low social empowerment and only 7.8 percent had high social empowerment. Among the nine independent variables, three variables namely cosmopolitaness, savings and attitude towards ASA had significant positive relationship with women's social empowerment while age, education, family size, annual income, duration of involvement with ASA and credit received had no significant relationship with their social empowerment. Main problem of the women beneficiaries was 'the amount of loan depends on the saving of the respondents' followed by 'non-getting credit at the time of need'.

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ABBREVIATIONS AND ACRONYMS USED

ASA	Association for Social Advancement
BBS	Bangladesh Bureau of Statistics
BRAC	Bangladesh Rural Advancement Committee
CIDA	Canadian International Development Agency
df	Degrees of Freedom
DFID	Department for International Development
e.g.	For example
<i>et al.</i>	All others
GB	Grameen Bank
GDI	Gender Development Index
GO	Government Organization
HQ	Head Quarter
HSTU	Hajee Mohammad Danesh Science and Technology University
i.e.	That is
ICDDR,B	International Centre for Diarrhoeal Disease Research, Bangladesh
IFAD	International Fund for Agricultural Development
IGA	Income Generating Activity
MFI	Micro Finance Institution
NGO	Non-Government Organization
SD	Standard Deviation
SHG	Self Help Group
SIDA	Swedish International Development Cooperation Agency
sq. km.	Square Kilometer
TK.	Taka
UNDP	United Nations Development Programme
UNIFEM	United Nations Development Fund for Women
viz.	Videlicet (namely)

CHAPTER 1

INTRODUCTION

1.1 General Background

In the history of human development, woman has been as important as man. In fact, the status, employment and work performed by women in society are the indicator of a nation's overall progress. Without the participation of women in national activities, the social, economical or political progress of a country will be stagnated. According to Nobel laureate Rabindranath Tagore, "Woman is the builder and molder of nation's destiny. Though delicate and soft as lily, she has a heart, far stronger and bolder than of man... she is supreme inspiration of man's onward march".

Women constitute about half of the humanity. Among total Bangladesh population of 152.51 million, women constitute 75.13 million (BBS, 2012). Therefore, women constitute about fifty percent of population, perform two-thirds of the work and produce fifty percent of food commodities consumed by the country. They earn one third of remuneration and own ten percent of the property or wealth of the country. This shows that the economic status of women is in pathetic condition and this is more so in a country like Bangladesh. Women are regarded as the "better half" of the society and at par with the men. But in reality, our society is still male dominated and women are not treated as equal partners both inside and outside the four walls of the house. In fact, they are treated as weak and dependent on men. As such, Bangladeshi women enjoy an unfavorable status in society.

1.1.1 Empowerment

Empowerment is reflected in a person's capability set. The capability of a person depends on a variety of factors, including personal characteristics and social arrangements (Sen, 1993). Empowerment is the capacity to fulfill this capability and not just the choice to do so. According to Sen (1990) the focus of women empowerment should be on certain universally valued functioning, which relate to the basic fundamentals of survival and well-being regardless of context. These include proper nourishment, good health and shelter. If there are systematic gender differences

in these very basic functioning achievements, they can be taken as evidence of inequalities in the underlying capabilities, rather than as differences in preferences.

Empowerment is also related to the process of internal change (Mayoux, 1998) and to the capacity and right to make decisions (Kabeer, 2001a). 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, 2001). In the feminist paradigm, empowerment goes beyond economic betterment and well-being to strategic gender interests (Swain, 2006). Empowerment can exist at an individual level, where it is about having an agency, increased autonomy, choice, self-confidence and self-esteem. It can also exist at a collective level that would include collective mobilization of women, and when possible men, for the purpose of questioning and changing the subordination connected with gender. Personal and collective empowerment are intrinsically linked because without the latter, the former becomes circumscribed (Sen, 1990).

Another view of women's empowerment argues that it needs to occur in multiple dimensions: economic, socio-cultural, familial/interpersonal, legal, political and psychological (Malhotra *et al.*, 2002). These dimensions cover a broad range of factors, and thus women may be empowered within one of these subdomains. For instance, the sociocultural dimension covers a range of empowerment subdomains, such as marriage systems, norms regarding women's physical mobility, non-familial social support systems and networks available to women.

Social capital, social networks, the capacity to make effective life and community development choices are all related to empowerment (Krishna, 2003; Grootaert, 2003).

Empowerment is about the ability to make strategic life choices, and constitutes three dimensions: resources (defined broadly to include not only access, but also future claims to material, human and social resources); agency (including processes of decision-making and less-measurable manifestations of agency such as negotiation,

deception and manipulation); and achievements i.e. well-being outcomes (Kabeer, 1999).

On its Poverty Net, the World Bank defines empowerment as “the process of increasing the capacity of individuals or groups to make choices, and to transform those choices into desired actions and outcomes. Central to this process is actions that build both individual and collective assets, and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets.” In the policy circle, it identifies four key elements of empowerment for drafting institutional reforms: access to information; inclusion and participation; accountability; and local organizational capacity (World Bank, 2001).

One major point of debate with regard to empowerment is its measurement. Measurement becomes important because of its policy significance. (Malhotra *et al.*, 2002), although empowerment has been identified as a primary development goal, neither the World Bank nor any other major development agency has developed a rigorous method for measuring and tracking changes in levels of empowerment.

Some of the key methods that research has used to measure empowerment include the Gender Development Index (GDI) and Gender Empowerment Measure (GEM), quantitative surveys, ethnographic investigations, focus group discussions and case studies. Control is commonly used as a measure of empowerment. Scholars have also suggested resources, agency and achievements, and not just access, as ways to measure empowerment (Kabeer, 1999). It is also agreed that certain key measures of empowerment such as decision-making, self-confidence and self-esteem are very difficult to measure (Cheston and Kuhn, 2002).

Empowerment is a multi-dimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life (Surekharao and Rajamanamma, 1999). It consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives, or to have greater control over the circumstances that influence their lives and free from shocks imposed on them by custom, belief and practice. Generally development with justice is expected to generate the forces that lead to empowerment

of various sections of population in a country and to raise their status especially in case of women.

In the present century the terms women empowerment, women welfare, gender justice have come to light in the social, economic and political development perspective of both developed and developing nations. Traditionally women in all most every society have remained a second grade citizen. Hence, neither they are allowed to get themselves educated nor they were given legal rights in the property, government and in administration. Empowerment comes from Women's groups who seek to empower themselves through greater self-reliance. They have right to determine their own choices in life. They also seek to gain control and access to resources.

Empowerment is process, which helps people to gain control of their lives through raising awareness, taking action and working in order to exercise greater control. Empowerment is the feeling that activates the psychological energy to accomplish one's goals (Indiresan, 1999).

1.1.2 Means of empowerment

1. Political empowerment
2. Legal empowerment
3. Social empowerment
4. Cultural empowerment
5. Economic empowerment

This study only deals with social empowerment of women.

1.1.3 Social empowerment

Social empowerment is understood as the process of developing a sense of autonomy and self-confidence, and acting individually and collectively to change social relationships and the institutions and discourses that exclude poor people and keep them in poverty. Poor people's empowerment, and their ability to hold others to account, is strongly influenced by their individual assets (such as land, housing, livestock, savings) and capabilities of all types: human (such as good health and education), social (such as social belonging, a sense of identity, leadership relations)

and psychological (self-esteem, self-confidence, the ability to imagine and aspire to a better future). Also important are people's collective assets and capabilities, such as voice, organization, representation and identity.

1.1.4 Microcredit

Professor Dr. Muhammad Yunus is the Nobel laureate of Bangladesh. Professor Yunus truly introduced a system of credit delivery to the poor without collateral, popularly known as microcredit. Moreover, the system that provides small credit without collateral in group based approach to the poor for creating self-employment with a view to elevating poverty is called microcredit. On the contrary, the institution that provide collateral free microcredit to the target based landless and asset less people and collect micro saving from them are termed as Micro Finance Institution (MFI).

According to Oxfam, microcredit consists of very small scale financial services, including savings, loans for emergencies, day-to-day living, and investment in productive activities. Credit is usually provided to groups of individuals or village organizations that use joint-liability to enforce loan repayment. Through group savings and loans, poor people very often increase their economic security and well being.

1.1.5 Microcredit and women's empowerment

The focus on women's empowerment in the context of microfinance brings to light the significance of gender relations in policy development circles more prominently than ever before. Women are vaunted as a 'weapon against poverty' (DFID, 2006).

The rationale for providing women access to microfinance services is that gender inequalities inhibit economic growth and development (World Bank, CIDA and UNDP). Hence, the CIDA (1999) provides "increased access to productive assets (especially land, capital, and credit), processing, and marketing for women".

Critics of the development perspective argue that the policy development approach to empowerment is extremely instrumental. As Cornwall and Edward (2010) put it, "Women's empowerment is heralded as a means that can produce extraordinary ends.

Their empowerment extolled as the solution to a host of entrenched social and economic problems. The predominant image of empowerment in development is that of women gaining (material) means to empower themselves as individuals, and putting this to the service of their families and communities.” This is primarily because empowerment is understood in relation to deliberate and planned interventions such as electoral quotas, education, economic empowerment initiatives, legislative change and non-governmental public action.

The alternative perspective emphasizes that women’s empowerment emerges: (i) as a result of cultural, economic and other changes, such as the availability of new technologies in their lives (e.g. mobile phones and satellite television); (ii) as women’s current opportunities and constraints; and (iii) as a process in time, across generations (Cornwall and Edwards, 2010). Since the context of women’s lives matters and the same interventions are not effective everywhere, most of the policies remain ineffective (Abdullah *et al.*, 2010; Sardenberg, 2010). The experiences of empowerment and disempowerment are related not just to material means and interventions, but also to social relationships (Kabeer and Huq, 2010; Sardenberg, 2010), narratives (Priyadarshani and Rahim, 2010), voice (Goetz and Musembi, 2008), choice (Kabeer, 2008) and negotiations (Huq, 2010 and Johnson, 2010).

This critique is well reflected in the three paradigms of women’s empowerment through microfinance: (i) feminist empowerment paradigm; (ii) financial self-sustainability paradigm; and (iii) poverty alleviation paradigm (Mayoux, 2006).

It is not that MFIs do not pay attention to women’s empowerment issues; however, they do so marginally by adhering to the latter two paradigms. As Mayoux (2005) eloquently explains, “in the financial self-sustainability paradigm, women’s empowerment strategies are seen as entailing unacceptable costs, as the paradigm’s explicit aim is to develop fully financially self-sufficient MFIs. In the poverty alleviation paradigm, women’s empowerment is seen as an external imposition by a Western influenced middle-class feminist elite, with little relevance to the needs of poor women. It is also seen as politically sensitive and involving conflicts within households and communities that may undermine organizational sustainability.” Both paradigms perceive conflicts between women’s empowerment and development aims.

Thus the feminist paradigm – where the central concern lies in promoting gender equality and human rights – has been emphasized as an effective route to women's empowerment through microfinance institutions. Although microfinance programs adhere to the latter two paradigms, there are arguments on why MFIs should adopt empowerment approaches. Firstly, microfinance practices do not always produce automatic empowerment benefits for women; therefore, empowerment must be strategically planned for in MFIs. Secondly, empowerment approaches allow microfinance institutions to realize their full potential in contributing to a number of critical dimensions of women's empowerment. Finally, empowerment approaches are often compatible with other approaches to microfinance (e.g. financial sustainability), and can actually enhance the aims of these other approaches in many cases (Mayoux, 2006).

An agenda of targeting women for loan access, and detaching the empowerment aspect, will thus be an anti-poverty strategy that is not only rationally unmusical, but also morally incomprehensible. For this reason, the agenda for MFIs should be to develop useful linkages between the functions of MFIs and their empowering potential.

1.2 About ASA

ASA is a non-governmental organization in Bangladesh originated to alleviate poverty by empowering underprivileged community through ensuring proper access of capital. ASA committed to the society for the socio-economic contribution in enhancement of daily life in the poverty prone community.

Ahead of this commitment, ASA initiated its operation in 1978 and over the gradual evolution it eventually developed as one of the largest microfinance institute of the world. During this long working experience, ASA exercised many core socio development activities however in later part kept itself in microfinance operation mostly.

Over the early experiences in mass social services including health, education, sanitation etc, ASA addressed a major overhaul requirement in conventional banking for remote commune. Then it developed an exclusive client friendly model of

microcredit with customized products and favorable features with must needed low operation cost. Now, the model is appreciated globally and earned accolades from reputed international institutions.

Services that ASA offers is divided into two categories,

1.2.1 Financial Services

1. Loan
2. Savings
3. Insurance
4. Foreign Remittance Service

1.2.2 Non – Financial Service

1. Health Assistance
2. Primary Education Strengthening Program and Higher Education
3. Physiotherapy
4. Health Awareness
5. Hope for the Poorest

1.2.3 Vision of ASA

The vision of ASA is to establish a poverty free society.

1.2.4 Institutional Mission of ASA

The institutional mission of ASA is to support and strengthen the economy at the bottom of the socio-economic pyramid by facilitating access to financial services for the poor, marginalized and disadvantaged.

1.2.5 Objectives of ASA

The overarching objectives of ASA are to alleviate poverty and improve the quality of lives of the landless and asset less rural poor by providing them with access to financial services.

1.3 Statement of the Problem

Different organizations are trying to develop the overall sphere of community at grass root level by empowering women and mainstreaming them in development program. A large number of GOs and NGOs are working in rural areas in different development programs such as microfinance program, homestead gardening program, goat rearing program and other income generating activities. A large number of women also take part in these development programs. Different GOs and NGOs reported that they have succeeded in their field, enabling a large number of women in taking part in their development program. But few organizations investigated and reported about the extent of empowerment of their beneficiaries. For true development of rural women, organizations have to find out the level of empowerment of the beneficiaries and taken special program for low empowered women. To identify the level of empowerment and formulate development strategies, it is necessary to conduct a study on women's empowerment. In this regard, the study aims to answer the following research questions.

- What extent of social empowerment of women beneficiaries achieved due to ASA microcredit?
- What are the characteristics of women that influence the process of social empowerment?
- What relationships exist between the women's characteristics and their social empowerment?
- What are the problems faced by women in utilizing microcredit?

1.4 Objectives of the Study

The main focus of the study was to determine and describe the social empowerment of rural women through microcredit programme under ASA. The following specific objectives were undertaken for the present study:

- a) To assess the nature and extent of the social empowerment of women beneficiaries through microcredit program under ASA. The dimensions of empowerment included-
 - i. Decision-making ability

- ii. Social participation
 - iii. Social Mobility
- b) To explore the relationship between the selected characteristics of women beneficiaries and their social empowerment through ASA microcredit. The selected characteristics are as follows-
- i. Age
 - ii. Education
 - iii. Family size
 - iv. Annual income
 - v. Cosmopolitaness
 - vi. Duration of involvement with ASA
 - vii. Credit received
 - viii. Savings
 - ix. Attitude towards ASA
- c) To identify the problems faced by the women in utilizing microcredit.

1.5 Justification of the Study

Rural women are still neglected and have little opportunity to make decision, to engage in IGAs, to participate in social and political activities. But national development is not possible without integrating them into the mainstream of the development process because 49.26 percent of the total populations are women and majority of them are living in rural areas (BBS, 2012). So, we cannot expect fluent and balanced socio-economic growth and development of the country without rural women empowerment. Now-a-days women rights are changing fast under economic pressure in general and those of rural and farmwomen in particular. In order to improve the position of women in society, a large number of GOs and NGOs are working. They work at grass root level for human rights and to ensure the rural women's empowerment. Different projects are also taken by the government to increase the position of women through income generating activities.

In Bangladesh, very few researches have so far been conducted on women's empowerment. From the extension and overall national developmental point of view,

a research study on empowerment of women beneficiaries is important to understand and get schematic knowledge about women position in this society. Therefore, the study “Effect of Microcredit on Social Empowerment of Women Beneficiaries Involved in ASA” has been undertaken.

1.6 Scope of the Study

The findings of the study will, in particular, be applicable to Chehelgazi union under Dinajpur sadar upazila bringing womenfolk in the mainstream of development. However, the findings may also be applicable to other areas of Bangladesh where socio-cultural, psychological, and economic situation do not differ much than those of the study area. The findings may also be helpful to the field works of agricultural extension service provides to improve strategies of action for empowering women. Lastly, it is assumed that the recommendations of this study will be helpful for researchers, NGOs, government planners and policy makers to design their respective policy in women empowerment of this country and minimizing the discrimination between men and women and for bringing women in the mainstream of development.

1.7 Limitations of the Study

In order to make the study meaningful and manageable from the point of view of research, it was necessary to impose certain limitations as stated below:

1. The study was confined in chehelgazi union under Dinajpur sadar upazila.
2. Characteristics of the women are many and varied, but time, money and other resources did not permit the researcher to include all of them in the study. Hence, only nine characteristics of the women were selected for investigation in this study.
3. There were many women in the study areas, but only the women involved with ASA microcredit programme were selected.
4. There are several social empowerment dimensions cited by different authors. But in this study only three dimensions were used for measuring the social empowerment.

1.8 Assumptions of the Study

Assumption is the supposition that an apparent fact or principle is true in the light of the available evidence (Goode and Hatt, 1952). The following assumptions were in mind of the researcher while undertaking this study.

1. The responses furnished by the respondents were reliable. They expressed the truth about their convictions and awareness.
2. The respondents selected for the study were capable to provide proper responses to the questions included in the instrument.
3. The researcher who acted as interviewer was well adjusted to the proper responses to the questions included in the instrument respondents furnished their correct opinions without hesitation.
4. Views and opinions furnished by the respondents included in the sample were the representative views and opinions of the whole population of the study area.

1.9 Definition of Terms

The terms which have been frequently used throughout the thesis are defined and interpreted below:

Age

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

Education

Education referred to the development of desirable knowledge, skill, attitudes, etc. of an individual through the experiences of reading, writing, observation and related matters.

Family size

It referred to actual number of permanent members in a respondent's family who live in a fixed dwelling unit and eat from the same cooking arrangement.

Annual income

Annual income referred to the total annual earnings of all the family members of a respondent from agriculture, livestock and fisheries and other accessible sources (business, service, daily working etc.).

Income Generating Activities (IGAs)

Income generating activities refer to those activities through which a woman earns directly by producing, making and selling different product.

Credit received

It referred to the total amount of taka that a respondent had received from ASA.

Decision-making ability

It refers to the activity of women in a decision-making process in her family affairs. Traditionally, in Bangladesh, women enjoy lower status in comparison to men in making decision about household affairs.

Social Participation

It refers to the voluntary sharing in person and group-to-group relationship beyond the immediate household. It shows the degree to which the beneficiaries are involved in formal organizations as member or office bearer and regularly in their attendance to meeting.

Social mobility

It refers to the woman's exposure outside her own social environment, her exposure to the nearest villages; own union or municipal, and own upazila, other upazilas, districts or places of social and agricultural importance.

NGO

An organization developed and managed by private initiatives being foreign and financed is a Non-Government Organization (NGO). It works independently with and is mandated to collaborate with others unless there is any felt need.

CHAPTER 2

REVIEW OF LITERATURE

Review of literature helps to know the previous research work done in that area and acts as a torch for the new researchers. According to Fleishman (1967), better ways are needed to generalize the research findings from laboratory studies to operational settings from one experimental study to another and from one operational setting to another. However, an attempt is made here to put together some of the closely related research findings in the area.

2.1 Concept of Empowerment

According to Krishna (2003), empowerment means increasing the capacity of individuals or groups to make effective development and life choices and to transform these choices into desired actions and outcomes. The nature of empowerment here is of women not only at an individual level, but collectively as well.

Sudharani *et al.* (2000) defined empowerment as the process of challenging existing power relations and gaining greater control over the sources of power. Empowerment is a process of awareness and capacity building leading to greater participation to greater decision making power and control to transformative action.

Sen (1997) based on a case study in India, stressed the importance of empowerment of an individual in order to gain control over assets. According to her, empowerment is about change in favour of those who previously exercised little control over their lives. This change has two components, the first is control over resources (financial, physical and human) and the second is control over ideology belief, values and attitudes. She concluded that government, non-government organizations (NGOs) and other institutions do not empower people, but people empower themselves. But, through policies and actions government can either create a supportive environment.

Staples (1990) defined the term empowerment as means (a) to gain power (b) to develop power; to take or seize power; (c) to facilitate or enable power and (d) to give or grant or permit power.

Rapport (1987) describes the term empowerment as both individual determination over one's own life and democratic participation in the life of one's community often through mediating structures such as neighbourhoods, voluntary organizations etc. Empowerment conveys both a psychological sense of personal control or influence and a concern with actual social influences, political power and legal rights. It is a process and mechanism by which people, organizations and communities gain mastery over their affairs.

2.2 Literature Related to Women Empowerment

Chaudary and Nosheen (2009) women empowerment is one of important issue of present day development policies in developing countries. Since empowerment is multidimensional concept, it is determined by many socio economic factors and cultural norms. The authors attempt to explore the determinants of women empowerment using regression analysis. The results show that age, married women and women having Islamic view have statistically positive impact on women empowerment.

Khan and Rehman (2007) in their study indicated that microfinance is the provision of collateral free loans to poor people especially in rural areas that are repayable in frequent and easy installments. These are effective mechanisms for poverty reduction, to improve health, education, legal rights, sanitation and other living standards. Microfinance programs target women, most vulnerable part of society who lives within household with no assets. By providing them opportunity for self employment, these programs have significantly improved women security, autonomy, self confidence and status within the household which in turn improves women empowerment.

Pankajam and Lalitha (2005) found that the rural woman was disadvantaged compared to her urban counterpart. The profile of rural women was that of illiterate, ignorant, superstitious, suppressed and oppressed because of their limited skills. The rural women need to be trained, educated and organized so that she is empowered to be equal to her counterpart in urban area.

Parveen (2004) conducted a study at three village in Mymensingh district and found that the majority of rural women had a very low to moderate (82 percent) level of empowerment.

Malhotra (2003) described some basic and conceptual issues regarding women empowerment and had given a comprehensive framework of domains of women empowerment. She included two essential elements in women empowerment, i.e. process and agency. Women empowerment was a process of progression from one stage to other and the agency element defined that women themselves must be significant actors in the process of change that was being measured. In order to measure empowerment empirically she had given a framework of economic, socio-cultural, interpersonal, legal, political and psychological dimensions of women empowerment at household and community level.

Hunt and Kasynathan (2002) describes that microfinance programs for women have positive impact on economic growth by improving women income generating activities. The data used was collected from three NGO's in Bangladesh and one state from India. Most of women receiving credit have no control over their loans due to low access to markets. The author finds that the impact of Micro credit on female and male education, marriage practice, mobility, violence against women and self respect. Moreover, microfinance which is designed for the poorest, actually not reached to the poorest people. So donors and NGO's must concentrate on the access of credit to the poorest people.

Mahmud (2002) found, the women who spent greater number of year in school have more empower, women who are engaged in income earning work have more empower compared to women who are not, women who are able to visit the public domain have more empower than women who are unable to do so.

Banu *et al.* (2001) conceptualised empowerment as the capacity of women to reduce their socio-economic vulnerability and their dependency on their husbands or other male counterparts. They investigated the changes that had taken place in the lives of women who participated in Bangladesh Rural Advancement Committee's (BRAC) rural development programme. It had been found that BRAC was able to bring

substantial changes in the lives of its programme participants both at individual and family level. Women participants were involved in economic activities, generating income and some of them had started nontraditional economic activities and were engaged in more than one earning activity throughout the year. It was also found that empowerment was continuous process of change that was greatly influenced by the length of time a woman had been involved in BRAC.

Murshed *et al.* (1999) observed that through its multifaceted programs, enterprise development, health care, non-formal education for girl child and human rights and legal education, BRAC has been able to bring girl-child and human improvement to the lives of the poor and disadvantage women of rural Bangladesh.

Sunitaroy (1999) reported that empowerment of women should focus on aspects like (a) direct involvement of women in programming and management, (b) effective collaboration with community organizations, (c) organizing and strengthening of women's self-help groups, (d) sensitisation and advocacy for gender justice in society, (e) identifying women's need and priorities while generating employment, (f) organizing women in different groups to undertake certain productive activities to earn their livelihood and (g) elimination of violence and discrimination against women at physical, mental, domestic or societal level.

Pattanaik (1997) described the important areas for empowerments of women in rural areas are (a) women and their work force participation (b) women and their education (c) women and their health and (d) women and their political participation. He also felt that empowering women with economically productive work will enhance their contribution to rural development.

Hashemi *et al.* (1996) explained that the microfinance programme in Bangladesh had led to empowerment of women. They had used a measure of length of programme participation among Grameen Bank and BRAC clients to show that each year of membership increased the livelihood of a female client being empowered by 16 percent. A composite empowerment indicator was created based on eight components: mobility, economic security, ability to make small purchases, involvement in major household decisions, and freedom from domination within the family, political and

legal awareness and involvement in political campaigning and protests. A woman was considered empowered if she scored five out of eight of the subcomponents. Results showed that Grameen Bank members were seven and a half times more empowered as compared to the comparison group. Even women who did not participate in the programme were more than twice as likely to be empowered simply by virtue of living in Grameen villages. Thus, a positive spill over from microfinance was affecting the norms in communities.

Thus, most of the above studies revealed that microfinance programme had a significant positive impact in reducing poverty, generating more employment opportunities, improvement in living standard, reduced gender inequality and improved status of women, whereas a few studies contradict the success of microfinance programme, particularly regarding the unchanged level of poverty, ineffective reach to the poorest, lower amount of bank loans, unproductive use of group loans and mistargeting of the programme. The review of literature provides an insight into both positive and negative aspects of the programme.

2.3 Literature Related to Women Social Empowerment

Ashe and Parrott (2001) conducted a study on the women empowerment programme in Nepal and showed that 89,000 out of 1,30,000 or 68 per cent of women in the programme experienced an increase in their decision-making roles in the areas of family planning, marriage of children, buying and selling property and sending their daughters to school. These all areas of decision-making were traditionally dominated by men.

Chao and Liao (2001) noted that most women in the technical professions in Taiwan have low self-esteem and this probably could apply to women elsewhere. Although a substantial number of women is involved in the technical professions, the number of women holding managerial posts with decision-making powers is insignificant.

Giriappa (1997) analysed the women empowerment with the corresponding levels of discrimination and effectiveness of decision-making by women in different rural enterprises and concluded that the female headed households were effective in taking decision in respect of work mobility, schooling, health care, asset creation,

employment generation and social participation in low social status households. The informal empowerment was wide spread through women earning members, their decisions were subjected to various degrees of discrimination by males.

Banu (1996) in her research work "The Impact of Training on Rural Women's Empowerment in Bangladesh" examined the relationship between women's access to training and women's empowerment with special reference to Bangladesh situation. She examined two issues to find out the relationship between training and women's empowerment in her study. Empowerment of women in Bangladesh is measured in terms of raising awareness, self-confidence, economic independence and decision-making process in the household. It was revealed that training had an impact on the behavioral predisposition. Skills of women also developed through skill development training.

Chen and Mahmud (1995) found, "Empowerment may be triggered by specific events in women's lives like schooling, labour force participation and participation in Microcredit and other development programmes. Women's empowerment also influence by secular life cycle events like marriage, birth of children, setting up of separate household, marriage of children and divorce or widowhood." They also presented a framework of women's empowerment as a process of positive change in women's lives that improves their fallback position and bargaining power within a patriarchal structure, and which evolves in response to events and experiences over the life cycle.

Pitt and Khandker (1995) stated that access to credit was seen as a mean of empowering on the assumption that the increased labour time of women spent in income earning work as a result of credit led to greater influence of women in household decision-making.

Khan (1994) carried out a study on the concepts of participation and empowerment in the development process and discussed how these issues were considered within the Bangladesh Rural Advancement Committee (BRAC). This organization works to empower the most disadvantaged people, particularly the poor rural women through participation in development activities. For positive impact of BRAC activities, the

study suggested for intensification of BRAC efforts for devising programs aiming at empowerment of women in economic activities and in the household decision-making affairs.

Sherin (1999) found that 82.69 percent of the functional Self Help Group (SGH) respondents had expressed empowerment in terms of authority in planning, decision making, implementation and evaluation of the SHGs programmes while only 55.17 percent of the respondents of the non-functional SHGs claimed that they had been similarly empowered.

From the above reviews, it is very clearly revealed that empowerment is a process of awareness and capacity building which leads to greater participation and greater decision making power. It also revealed that empowerment of women is nothing but strengthening of their innate vitality which should enable the women or group of women to realize their full identity and power in all spheres of life and also equal partner in development process.

2.4 Relationship between Selected Characteristics of Women Beneficiaries and their Social Empowerment

Very few studies have been found to be specifically undertaken in a scientific way in the direction of the recent study. There an effort has been made in subsequent subsection to review some interlinked literature in this aspect.

2.4.1 Age and social empowerment

Mande and Kshatriya (2011) found significant negative relationship between age of women and their role performance.

Rahman (2006) found significant positive relationship between age of the landless rural women and their empowerment.

Naoroze (2004) in his study found that age of the rural women had no significant relationship with their empowerment.

Asaduzzaman (2003) found no significant relationship between age of rural women and their decision-making ability.

Biswas (2003) found that age of the rural women had a significant but negative relationship with their accessibility to family decision-making process.

Akter (2000) in his study found that there was a positive significant relationship between age of the women and their participation in decision-making role in the family.

Begum *et al.* (2000) in their study found that there was no significant effect of age of women on their taking household decisions.

2.4.2 Education and social empowerment

Mande and Kshatriya (2011) found significant positive relationship between education of women and their role performance.

Tayde and Chole (2010) found significant positive relationship between education of the women and with empowerment.

Rahman (2006) found significant positive relationship between education of the landless rural women and their empowerment.

Naoroze (2004) in his study found that personal education of the rural women had a significant relationship with their empowerment.

Parveen (2004) concluded that education enhance women's empowerment.

Asaduzzaman (2003) found significant relationship between education of rural women and their decision-making ability.

Biswas (2003) found that education of the rural women had a significant and positive relationship with their accessibility to family decision-making process.

Mahmud (2002) found significant relationship between number of schooling spent by women and their empowerment.

Akter (2000) in his study found that there was a positive significant relationship between education of women and their participation in decision-making role in the family.

2.4.3 Family size and social empowerment

Mande and Kshatriya (2011) found significant negative relationship between size of family of women and their role performance.

Tayde and Chole (2010) found that types of family have insignificant relationship with empowerment.

Rahman (2006) found insignificant relationship between family size of the landless rural women and their empowerment.

Naoroze (2004) in his study found that there was no significant relationship between family size of rural women and their empowerment.

Asaduzzaman (2003) found no significant relationship between family size of rural women and their decision-making ability.

2.4.4 Annual income and social empowerment

Tayde and Chole (2010) found significant positive relationship between annual income of the women and their empowerment.

Rahman (2006) found insignificant relationship between annual income of the landless rural women and their empowerment

Naoroze (2004) in his study found significant relationship between family annual income of rural women and their empowerment.

Asaduzzaman (2003) found significant relationship between annual income of rural women and their decision-making ability.

Biswas (2003) found that income of the rural women had no significant relationship with their accessibility to family decision-making process.

Akter (2000) found that there was a positive significant relationship between family income of the women and their participation in decision-making role in the family.

Begum *et al.* (2000) found that there was no significant effect of gross income from homestead agro-forestry practices of the women on their taking household decisions.

2.4.5 Cosmopolitaness and social empowerment

Mande and Kshatriya (2011) found highly significant positive relationship cosmopolitaness of women and their role performance.

Tayde and Chole (2010) found significant positive relationship between cosmopolitaness of rural women and their empowerment.

Jayalekshmi (2001) found significant positive relationship between cosmopolitaness of the rural women and their empowerment.

2.4.6 Duration of involvement with ASA and social empowerment

After through searching, no information was found on this aspect. Hence, it was not possible to put relationship in this context.

2.4.7 Credit received and social empowerment

Rahman (2006) found significant positive relationship between credits received of the landless rural women their empowerment.

Asaduzzaman (2003) found that the women who had more credit recipient used to have significant positive role in decision-making in various family affairs.

Mahmud (2002) found that women's participation in microcredit programme was associated with greater access to household income. Women's access to household income was negatively related to the degree of male involvement in income earning and also positively related to the degree of involvement in income earning by her.

Gaetz and Gupta (1996) found that loan reception was not empowering women in Bangladesh because institutions and norm were generally not favorable for women's independent use of NGO loans.

Hashemi *et al.* (1996) found that loan reception was empowering the women in Bangladesh.

2.4.8 Savings and social empowerment

Asaduzzaman (2003) found that the women who used to have more savings generally play a significant key role in decision-making in family affairs.

2.4.9 Attitude towards ASA and social empowerment

Asaduzzaman (2003) found insignificant relationship between attitude towards NGOs of the women beneficiaries and their decision-making ability.

2.5 The Conceptual Framework of the Study

A conceptual framework for the study based on the ideas and concepts gathered from review work of existing literature of both theoretical and empirical nature will facilitate planning the study in a comprehensive manner. Selection and measurement of variables in scientific research constitute an important task. The hypothesis of a research while constructed properly contains at least two important elements i.e. 'a dependent variable' and 'an independent variable'. A dependent variable is that which appears, disappears or varies as the researcher introduces, remove or varies the independent variables. An independent variable is that factor which is manipulated by the researcher in his/her attempt to ascertain its relationship to an observed phenomenon (Townsend, 1953).

The study was concerned with the effect of microcredit on social empowerment of women beneficiaries involved in ASA. Social empowerment may be affected through interacting forces of many other characteristics and social propaganda in their surroundings. But it is not possible to deal with all the characteristics in a single study. It was, therefore, necessary to limit the characteristics to a few. In this study the number of characteristics was nine which includes age, education, annual income, family size, cosmopolitaness, duration of involvement with ASA, credit received, savings and attitude towards ASA. So these characteristics were the independent variables and the dependent variable was social empowerment of women beneficiaries by considering its three dimensions: decision-making ability, social participation and social mobility.

Based on the above discussion and review of literature, the conceptual framework of the study has been formulated in the Figure 2.1

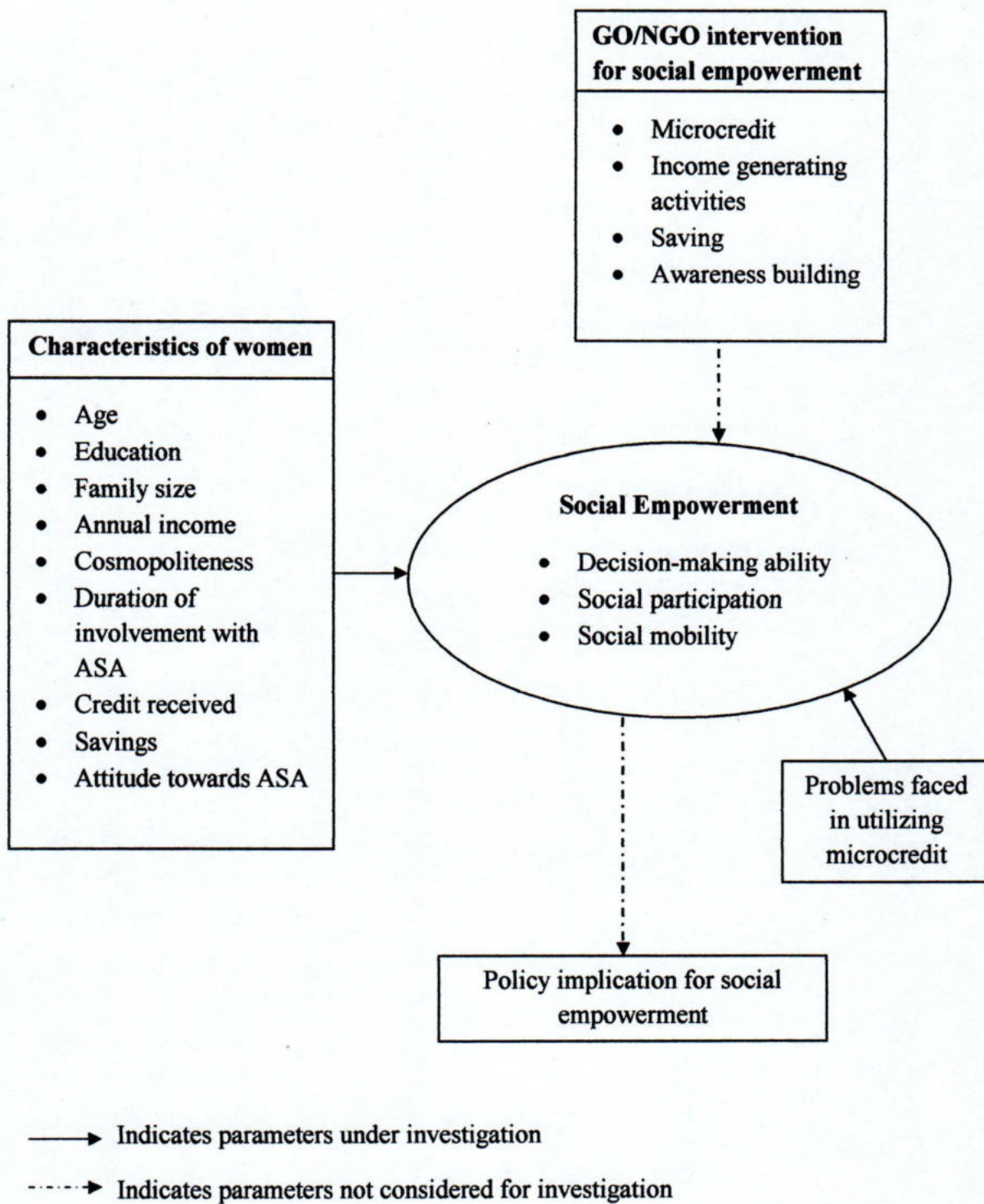


Figure 2.1 Conceptual framework of the study

CHAPTER 3

METHODOLOGY

This chapter deals with research methods and techniques used in the study. It mainly describes the procedure followed in the selection of district, upazila, union, villages, and respondents. Besides description of locale, the variables studied and their measurement procedure, data collection methods and use of statistical tools have also been outlined. They are presented under the following sub headings.

3.1 Locale of the Study

Sadar upazila of Dinajpur district of north Bangladesh was the locale of the study. The upazila occupies an area of 354.73 square kilometer including 0.49 square kilometer forest area. It is located between 25°28' and 25°48' north latitudes and between 88°34' and 88°46' east longitudes (BBS, 2011). The upazila is bounded on the north by Kaharole and Khansama upazilas, on the east by Chirirbandar upazila, on the south by India and on the west by Biral upazila.

Dinajpur Sadar upazila consists of ten unions. Among ten unions, only chehelgazi union had been selected. The map of Dinajpur district under Bangladesh has been presented in Figure 3.1 and the map of Sadar upazila under Dinajpur district has been presented in Figure 3.2.

3.2 Sampling Procedure

Multi-stage random sampling procedure was followed to conduct the research. Firstly, Dinajpur district of Bangladesh was selected purposively. Then Dinajpur Sadar upazila was selected randomly. Among ten unions of Sadar upazila one was selected randomly so that the expected number of groups exists in that union. This was Chehelgazi union. From this union, ten villages namely Mohadevpur, Boroil, Katapara, Mohabolipur, Nosipur, Shekhati, Kamalpur, Gobindopur, Shovra and Shadipur were selected randomly. Ten groups from each of these villages namely Bokul, Akash, Akota, Tista, Sheshir, Hasnahena, Doel, Korotoa, Jamuna and Shefali were selected randomly and respectively.

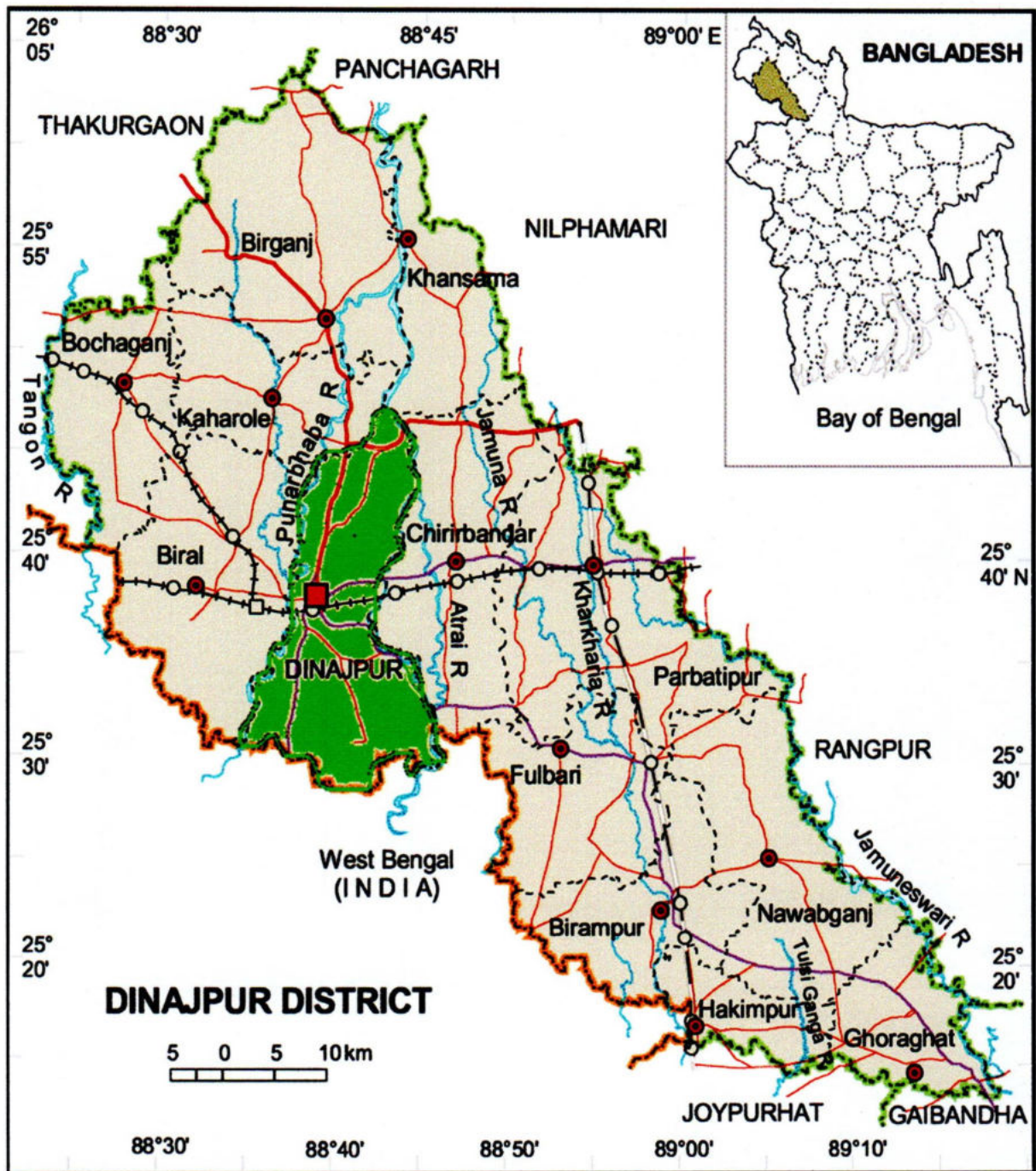


Figure 3.1 Map of Dinajpur district showing Sadar upazila

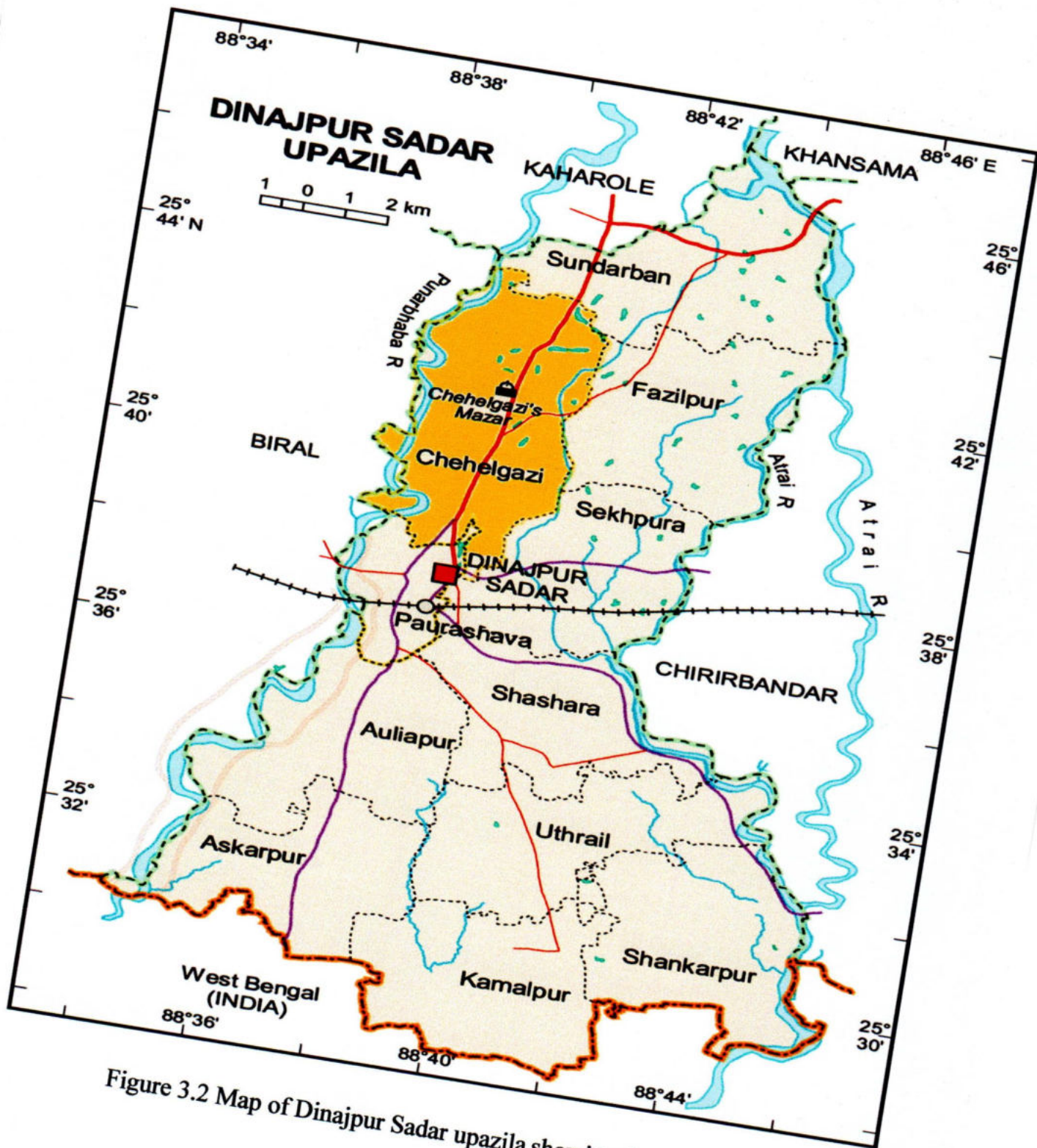


Figure 3.2 Map of Dinajpur Sadar upazila showing the study area

Total borrowers under ASA of HSTU Branch of the selected 10 groups were 255, out of which 102 (40 percent of the population) was selected as sample of the study by random sampling procedure. A reserve list was necessary in case of absence of the selected members during data collection. For preparing a reserve list, two members from each of the ten groups were also selected randomly (Table 3.1).

Table 3.1 Distribution of population and sampling of the women beneficiaries

Name of selected union	Name of selected villages	Name of selected groups	Population	Sample size	Reserve list
Chehelgazi	Mohadevpur	Bokul	26	10	2
	Boroil	Akash	28	11	2
	Katapara	Akota	27	11	2
	Mohabolipur	Tista	23	9	2
	Nosipur	Sheshir	30	12	2
	Shekhathi	Hasnahena	22	9	2
	Kamalpur	Doel	26	10	2
	Gobindopur	Korotoa	24	10	2
	Shovra	Jamuna	18	7	2
	Shadipur	Shefali	31	13	2
Total			255	102	20

3.3 Criteria for Selecting Respondent

- i. Women, who are engaged in the microcredit program of ASA, had been considered as the respondents.
- ii. The respondents were kept confined within the women of each of the families.
- iii. The respondents were selected who took loan at least for the 4th consecutive years i.e. before that they took loan at least for the three times and repaid in time. Hence they were treated as good client of ASA.

3.4 Instrument for Data Collection

Based on the objectives of the study, an interview schedule was prepared. The schedule was pre-tested for its practicability and relevancy. Based on the experience gained, the interview schedule was modified, wherever necessary. The final schedule was used to collect the information from the respondents by personally interviewing the women involved in ASA micro-credit.

3.5 Data Collection

The researcher himself collected necessary data from the selected sample through personal interview with the individual respondent with the help of the ASA loan officer in the study area. The researcher made all possible efforts to establish desired rapport with the respondents, so that they feel free to respond to the questions contained in the schedule. The respondents were interviewed at their leisure time so that they could give accurate information in a cool mind. During the interview, the researcher paid utmost care in collecting data by avoiding external interference. ASA personnel helped the investigator to collect data from the landless women respondent without any obstacle. Thus the researcher did not face any difficulty to establish rapport during data collection. Appreciable cooperation was received from almost all the respondents during interview. The pretest was done from 23 to 27 August, 2012. Final the data collection was done from 1 September to 15 October, 2012.

3.6 Variables under Study and Their Empirical Measurement

A variable is something which varies. More specifically variables are those attributes of objects, events things and beings which vary and can be measured. In other words, variables are the characteristics or conditions that can be observed, manipulated or controlled by the researcher. A well organized piece of research usually contains at least two important elements, viz. a dependent variable and an independent variable. Dependent variable may be defined as the phenomenon or characteristics hypothesized to the outcome, effect, consequence or output of some inputs variables. Its occurrence depends on some other variable which had preceded it in time. On the other hand, the phenomenon or characteristics to be the input or antecedent variable is called independent variable. It is presumed to cause the dependent variable and is selected, manipulated or measured prior to measuring the outcome or dependent variable (Ray and Mondal, 2004).

3.6.1 Measurement of independent variables

Nine characteristics of the women beneficiaries were considered as the independent variables in the study. The procedures followed for measuring the independent variables of the study are presented below:

3.6.1.1 Age

The age of a respondent was measured by counting the period of time from her birth to the time of interview on the basis of response of the respondent and was expressed in terms of years. A unit score was assigned for each year of one's age.

3.6.1.2 Education

Education was measured in terms of one's year of schooling. One score was given for passing each level in an educational institution. For example, if a respondent passed the final examination of class V her level of educational score was taken as five. If a respondent did not know how to read and write, her educational score was given as zero.

3.6.1.3 Family size

The family size of a respondent was determined in terms of the numbers of members of her family. The family members included the respondent herself, her husband, sons, daughters and other dependents. A unit score was assigned for each member of the family. If a respondent had four members in her family, her score was given as 4.

3.6.1.4 Annual income

Annual income of a respondent was measured by taking sum of income earned by the respondent herself and other members of her family in a year from farming, service, business and others. Annual income was expressed in thousands taka being considered as the income of a respondent's family.

3.6.1.5 Cosmopolitaness

It was measured by a 4-point scale such as 'frequently', 'occasionally', 'seldom' and 'not at all' were used in this purpose and weights were assigned to each of the scale responses as 3 for 'frequently', 2 for 'occasionally', 1 for 'seldom' and 0 for 'not at all'. The cosmopolitaness of a respondent was therefore determined by adding the score against the 6 places of visit. Thus, the cosmopolitaness of a woman could range from 0 to 18, where 0 indicated not at all and 18 indicated high cosmopolitaness.

3.6.1.6 Duration of involvement with ASA

Duration of a respondent woman was measured by considering the involvement period of the respondent with ASA microcredit program to the time of interview. Duration was calculated in terms of years on the basis of respondent response and it was verified from the concerned ASA office. A score of one (1) was given for each year.

3.6.1.7 Credit received

Credit received by a respondent was measured in terms of the amount of money received by her as loan from ASA under their specified terms and conditions. It was expressed in Taka. A score of one (1) was given for each thousand Taka.

3.6.1.8 Savings

Savings by a woman was measured in terms of the amount of money deposited by her in any saving account from any source. For each thousand Taka, a score of one (1) was given.

3.6.1.9 Attitude towards ASA

Attitude towards ASA of the respondents was measured by using eight different statements. The statements have been selected based on perception about ASA activities. The statement was either positive or negative view. The women were requested to indicate their opinion towards the ASA against a 5-point scale such as 'strongly agree', 'agree', 'no opinion', 'disagree' and 'strongly disagree' were used in this purpose and weights were assigned to each of the scale responses as 4 for 'strongly agree', 3 for 'agree', 2 for 'no opinion', 1 for 'disagree' and 0 for 'strongly disagree' and reverse score was given for all negative statements. The possible scores could range from 0 to 32, where 0 indicating strongly disagree or unfavorable attitude and 32 indicating strongly agree or highly favorable attitude towards ASA.

3.6.2 Measurement of dependent variable

Social empowerment of women beneficiaries was the dependent variable of the study. It was measured in three dimensions likely:

- a. Decision-making ability
- b. Social participation
- c. Social mobility



The dimensions were measured by separate formula modifiedly adopting from the formula of Huda (2011).

3.6.2.1 Decision-making ability

Decision-making ability of a respondent was measured by asking seven questions related to making decisions in her family by using a 4-point rating scale. A respondent was asked to indicate her extent of participation in household decision against each of the statement along with a 4-point continuum: 'high', 'moderate', 'low' and 'not at all', while weights assigned to these responses were 3, 2, 1, and 0 respectively.

Again, Decision-Making Ability Index (DMAI) for each event was calculated by using the obtained decision making ability score and it was computed by using the following formula:

$$\text{DMAI} = (\text{DMA}_h \times 3) + (\text{DMA}_m \times 2) + (\text{DMA}_l \times 1) + (\text{DMA}_n \times 0)$$

Where,

DMA_h = Percentage of respondents expressed high decision-making ability for a statement

DMA_m = Percentage of respondents expressed moderate decision-making ability for a statement

DMA_l = Percentage of respondents expressed low decision-making ability for a statement

DMA_n = Percentage of respondents expressed not at all decision-making ability for a statement

Thus, DMAI could be ranged from 0 to 300 while 0 indicating no ability and 300 indicating full ability of decision-making.

3.6.2.2 Social participation

Participation in social activities was measured by asking 4 selected statements about her nature of participation in social activities in the study area.

A respondent was asked to indicate her frequency of participation against each of the statement along with a 4- point rating scale: 'high', 'moderate', 'low' and "not at all" while weights assigned to these responses were 3, 2, 1, and 0 respectively.

Again, Social Participation Index (SPI), for each event was calculated by using the obtained social participation score and it was computed by using the following formula:

$$SPI = (SP_h \times 3) + (SP_m \times 2) + (SP_l \times 1) + (SP_n \times 0)$$

Where,

SP_h = Percentage of women indicating high participation for a statement

SP_m = Percentage of women indicating moderate participation for a statement

SP_l = Percentage of women indicating low participation for a statement

SP_n = Percentage of women indicating not at all participation for a statement

Thus, SPI could be ranged from 0 to 300 while 0 indicating no social participation and 300 indicating full social participation.

3.6.2.3 Social mobility

Mobility of a respondent was measured by asking 4 selected aspects about her visit to different place.

A respondent was asked to indicate her frequency of visiting against each of statement aspect along with 4-point continuum: 'high', 'moderate', 'low' and "not at all" while weights assigned to these responses were 3, 2, 1, and 0 respectively.

Again, Social Mobility Index (SMI) for each event was calculated by using the obtained mobility score and it was computed by using the following formula:

$$SMI = (SM_h \times 3) + (SM_m \times 2) + (SM_l \times 1) + (SM_n \times 0)$$

Where,

SM_h = Percentage of respondents expressed high mobility for a statement

SM_m = Percentage of respondents expressed moderate mobility for a statement

SM_l = Percentage of respondents expressed low mobility for a statement

SM_n = Percentage of respondents expressed not at all mobility for a statement

Thus, SMI could be ranged from 0 to 300 while 0 indicating no mobility and 300 indicating full mobility for a statement.

3.7 Measurement of Problem Faced in Utilizing Microcredit

Problems faced by the women beneficiaries in utilizing the microcredit was measured by using closed form of questions of the interview schedule. A four point rating scale was used for computing the problem score of a respondent. The respondents was asked to indicate the importance of the problems by mentioning whether it was high, medium, low or none with the corresponding scores of 3, 2, 1 and 0 respectively.

A 'Problem Faced Index' (PFI) was prepared for analyzing the degree of severity of problem faced by the women using the following formula:

$$PFI = (PF_h \times 3) + (PF_m \times 2) + (PF_l \times 1) + (PF_n \times 0)$$

Where,

PF_h = Frequency of women mentioning the problem faced as high

PF_m = Frequency of women mentioning the problem faced as medium

PF_l = Frequency of women mentioning the problem faced as low

PF_n = Frequency of women mentioning the problem faced as none

3.8 Statement of Hypothesis

In order to guide relevant data collection, analysis and interpretation of data, a set of hypothesis was formulated for empirical testing. The following null hypothesis was formulated to test the relationship of nine characteristics with the social empowerment of women beneficiaries.

“There is no relationship between 9 selected characteristics of women beneficiaries with their social empowerment”.

3.9 Statistical Tools Used in the Study

The data collected for the study were coded, compiled, tabulated and analyzed in accordance with the objectives of the study. Descriptive statistics such as range, mean, percentage and standard deviation were used in describing the selected personal characteristics of the respondents. Pearson's product moment co-efficient of correlation (r) was used in order to explore the relationship between the concerned variables. Through the study, at least five percent (0.05) level of probability was used as the basis of rejecting a null hypothesis.

CHAPTER 4

RESULTS AND DISCUSSION

The results of the study are presented in this chapter with the help of proper statistical analysis along with their logical interpretations. This study has been conveniently presented in three sections according to the objectives. The first section deals with categories and describes the profile characteristics of the women beneficiaries. The second section deals with women's social empowerment through involvement with credit program of ASA. The third section deals with the relationship between the dependent and independent variables of the study.

4.1 Characteristics of the Women Beneficiaries of ASA

Human being possesses various interrelated constitutional characteristics and these form her personality. It was, therefore, hypothesized that characteristics of the ASA members would have influenced their extent of empowerment. Characteristics of group members of ASA were selected for investigation. These characteristics included age, education, family size, annual income, cosmopolitaness, duration of involvement with ASA, credit received, savings, and attitude to ASA. This section deals with the classification of the group members according to the characteristics. Observed scores, observed means and standard deviations of the selected variables are shown in the Table 4.1

4.1.1 Age

According to Smith and Zope (1970) an individual's age is one of the most important factors pertaining to his/her personality makeup, since his/her need and the way in which he/she thinks and behaves are all closely related to the number of years he/she has lived. It is a norm in most traditional (especially Muslim) cultures that people respect the elder people, seek advice from them and obey their decisions. The elders are important in many ways they have long experience in many spheres of life.

The age of the women ranged from 18 to 60 years with a mean of 33.45 years and standard deviation of 10.94. For the purpose of analysis, respondents were classified

Table 4.1 Salient features of the women beneficiaries (N=102)

Characteristics	Scoring method	Range		Categories	Respondents		Mean	SD
		Probable	Observed		No.	Per-cent		
Age	Year	Unknown	18-60	Young(up to 35)	67	65.6	33.45	10.94
				Middle (36-50)	28	27.5		
				Old(above 50)	7	6.9		
Education	Year of schooling	Unknown	1-11	Primary (0-5)	70	68.6	4.12	3.17
				Secondary (6-10)	30	29.4		
				Above secondary (above 10)	2	2.0		
Family size	Numbers	Unknown	2-12	Small (up to 4)	58	56.8	4.44	1.49
				Medium (5-6)	38	37.3		
				Large (above 6)	6	5.9		
Annual income	Score ('000 Tk.)	Unknown	48-420	Low (up to 125)	65	63.8	128.61	69.92
				Medium (125.1-250)	29	28.4		
				High (above 250)	8	7.8		
Cosmopolitaness	Score	0-18	1-12	Low (up to 3)	25	24.5	5.45	2.57
				Medium (4-8)	65	63.7		
				High (above 8)	12	11.8		
Duration of Involvement	Years	4-above	4-12	Short (up to 5)	54	52.9	5.98	2.39
				Medium (6-10)	38	37.3		
				Long (above 10)	10	9.8		
Credit received	Score ('000 Tk.)	20-above	20-100	Low (up to 25)	12	11.8	39.64	15.96
				Medium (26-50)	76	74.5		
				High (above 50)	14	13.7		
Savings	Score ('000 Tk.)	Unknown	1-19	Low (up to 3)	67	65.7	3.93	3.02
				Medium (3.1-7)	23	22.5		
				High (above 7)	12	11.8		
Attitude towards ASA	Score (favorable)	0 to 32	13-31	Low (up to 20)	16	15.7	23.99	3.49
				Moderate (21-25)	54	52.9		
				High (above 25)	32	31.4		

into three categories as young (up to 35), middle (36-50) and old (above 50) shown in Table 4.1. Data contained in Table 4.1 indicate that the highest proportions (65.6 percent) of the respondents were young compared to 27.5 percent middle and 6.9 percent were old. It was found that functional participation of old women with regard to percentage was lower than the middle or young women.

Strategically and unofficially, ASA discourage old women as recipient of loan. For sudden death of the borrower or her husband, their family gets exemption for further repayment of loan. May be for this reason, the percentage of old women were fewer in the category. Maximum of the respondent belonged to active age group (young and middle) having strong encouragement and hard working ability for livelihood.

4.1.2 Education

Exposure to formal education is very important for shaping-up the behavior of an individual. Education compels an individual to seek, accumulate as well as assimilate knowledge for appropriate uses. Education always plays as important role for participation in decision-making process (Rahman, 2008).

The level of education of the respondent ranged from 1 to 11 years of schooling having a mean 4.12 with a standard deviation of 3.17. On the basis of their education, women were classified into three categories as primary level (up to 5), secondary level (6-10) and above secondary (above 10) shown in Table 4.1.

Data furnished in the Table 4.1 reveal that majority (68.6 percent) of the respondents education level were in primary level whereas 29.4 percent in secondary level and only 2.0 percent above secondary level. There was a striking and noticeable incidence that no one was found illiterate in the study. The reasons behind were that putting signature in weekly meeting register and on loan disbursement sheet was mandatory.

4.1.3 Family size

High population density is a normal feature of Bangladesh. However, the range of family size according to the number of family members of the farmers were found to be 2 to 12, the mean being 4.44, standard deviation 1.49. The women were classified

into three categories viz. 'small family' (up to 4), 'medium family' (5 to 6) and 'large family' (above 6) on the basis of family size scores.

Computed data indicate that 56.8 percent of the women had small family size, 37.3 percent of them had medium family size and the rest 5.9 of the respondents had large family size. The data creation in Table 4.1 also indicate that the average family size (4.44 percent) of the women were close with the national average of 4.4 percent (BBS, 2011).

4.1.4 Annual income

Annual income of the women beneficiaries was measured in "thousand taka" per year and in the present study the variable ranged from 48-420 thousand taka with an average of 128.61 and standard deviation of 69.92. The respondents were grouped into three categories namely, low income (up to 125), medium income (125.1-250) and high income (above 250) based on the annual income in Table 4.1.

Data presented in Table 4.1 indicate that the highest proportion (63.8 percent) of the respondents had low income, while 28.4 percent had medium income and rest of them (7.8 percent) had high income. The findings indicate that majority of the respondents had low income.

4.1.5 Cosmopoliteness

The cosmopoliteness scores of the women beneficiaries ranged from 1-12 against the possible range of 0-18 with a mean 5.45 and standard deviation 2.57. The respondent were classified into three categories on the basis of their cosmopoliteness scores as 'low cosmopoliteneass' (up to 3); 'medium cosmopoliteness' (4-8) and 'high cosmopoliteness' (above 8). The distribution of women is presented in table 4.1.

It is observed from the table 4.1 that 63.7 percent of the respondents had medium cosmopoliteness whereas 24.5 percent had low cosmopoliteness and 11.8 had high cosmopliteness.

4.1.6 Duration of involvement with ASA

Duration of involvement with ASA ranged from 4-12 years with an average of 5.98 years and standard deviation 2.39. On the basis of duration of involvement with ASA,

the respondent were classified into three categories like, 'short duration' (up to 5); 'medium duration' (6-10) and 'long duration' (above 10).

It is observed from the table 4.1 that 52.9 percent of the respondents had short duration whereas 37.3 percent had medium duration and 9.8 percent had long duration of involvement with ASA.

4.1.7 Credit received

The scores of credit received by the respondents ranged from 20 to 100 thousand taka from ASA and average was 39.64 with a standard deviation of 15.96. Based on the credit received, the women were classified into three categories such as low recipient (up to 25), medium recipient (26-50) and high recipient (above 50).

Data presented in the Table 4.1 indicate that highest proportion (74.5 percent) of the respondents received medium amount of credit, while 13.7 percent received high amount of credit and 11.8 percent received small amount of credit.

4.1.8 Savings

Total savings of the respondents was found to range from 1 to 19 thousand taka. The average of saving score was 3.93 and the standard deviation of 3.02. Based on amount of savings the women were classified into three categories such as low savings (up to 3), medium savings (3.1-7) and high savings (above 7).

Data furnished in Table 4.1 indicate that large number of the respondents (65.7 percent) had low saving whereas 22.5 percent had medium saving and 11.8 percent had high saving.

4.1.9 Attitude towards ASA

Attitude scores of the respondents towards ASA were found to range from 13 to 31 against a probable range of 0-32. The mean of attitude score was 23.99 and standard deviation 3.49. On the basis of the attitude score towards ASA, the women were classified into three categories namely the low attitude (up to 20), moderate (21-25) and highly positive (above 25).

From above the Table 4.1, majority of the respondents (52.9 percent) had moderate attitude towards ASA whereas 31.4 percent had highly positive and 15.7 percent had low attitude towards ASA.

4.2 Social Empowerment of Women Beneficiaries Involved in ASA

4.2.1 Dimension of social empowerment

The major variable of the study was the social empowerment of women involved with ASA. In the study, social empowerment was measured by computing three dimensions, namely decision making ability, social participation and social mobility. For a clear understanding of the overall dimension of social empowerment, a summary of findings in this regard has been presented in Table 4.2.

Table 4.2 Categorization of the respondents according to their social empowerment in different dimensions

Dimension of social empowerment	Categories (scores)	Respondent		Range		Mean	Standard deviation
		Number	Percent	Min.	Max.		
Decision-making ability	Low (up to 7)	4	3.9	4	18	11.16	2.50
	Medium (8-14)	88	86.3				
	High (above 14)	10	9.8				
Social participation	Low (up to 4)	77	75.5	0	10	3.81	1.83
	Medium (5-8)	22	21.6				
	High (above 8)	3	2.9				
Social mobility	Low (up to 4)	71	69.6	2	10	3.87	1.55
	Medium (5-8)	30	29.4				
	High (above 8)	1	1.0				

4.2.1.1 Decision-making ability

Decision making ability of the respondent was ascertained by checking their extent of influence in seven selected items and the possible score range was 0 to 21. However, the obtained score ranges from 4 to 18. On the basis of their decision-making score, the respondents were classified into three categories as shown in the Table 4.2.

Women's level of participation in different homestead decision is also influenced by the position of a woman in a family and in her life cycle. A woman, in her life cycle graduated from daughter to daughter-in-law to mother-in-law. As a mother-in-law, the women gained the power over other person, positive participation in homestead

decision that she could not when she was young woman herself (Kabeer, 2001b). In Bangladesh social, economic and political structure generates norms and practices of women's subordination to men, the consequences of which are women's relative lack of choice and participation in decision.

Decision-Making Ability Index (DMAI) was computed among the items of family decision for having better understanding regarding women's participation in homestead/family decision. The formula for determining DMAI has shown in Chapter 3. The computed DMAI of family decision ranged from 87 to 257 which are arranged in rank order according to DMAI as shown in Table 4.3.

Table 4.3 Rank order of decision-making ability

Aspects of decision-making	Extent of decision-making ability				DMAI	Rank order
	High	Moderate	Low	Not at all		
Casting vote as personal preference	65	28	6	1	257	1
Family healthcare and treatment	22	61	15	2	203	2
Education of children	23	55	20	2	199	3
Purchase, sell or mortgage of land	8	39	45	8	147	4
Family planning	21	31	7	41	132	5
Decision on marriage of son and daughter	8	28	20	44	100	6
Marriage ceremony (adult child, brother, sister, nearest relatives)	3	19	40	38	87	7

From the above Table 4.3, it was observed that women had moderate decision-making ability in almost all spheres of family decision. In some cases, they have greater influence like casting vote as personal preference, family healthcare and treatment and education of children but in some cases they have less influence such as purchase, sell or mortgage of land, family planning, decision on marriage of son and daughter and marriage ceremony of adult child, brother, sister and nearest relatives.

Sarker (2005) found that they had greater participation in homestead gardening, and their child well-being. But they take little participation in land and cash related decisions.

4.2.1.2 Social participation

Community level restriction, traditional norms and values are barrier of women participation in social and political activities. Without this, there is a strong dependent mentality among rural women for which they prefer to depend on men in participation in social activities.

The Table 4.2 indicates that majority (75.5 percent) of the respondents had low participation in social activities while 21.6 percent had medium and 2.9 percent had high participation in social activities.

Social Participation Index (SPI) was computed among the items of social and political activities for having better understanding regarding women's participation in social activities. The formula for determining SPI has shown in Chapter 3. The computed SPI of social activities ranged from 17 to 159 which are arranged in rank order according to SPI as shown in Table 4.4.

Table 4.4 Rank order of social participation

Aspects of social participation	Extent of social participation				SPI	Rank order
	High	Moderate	Low	Not at all		
Participation in social function such as marriage, birthday, chehnam, puja etc	12	35	53	0	159	1
Arbitration of family quarrel of neighbors and relatives	5	23	54	18	115	2
Participation in village meeting and shalish	3	19	50	28	97	3
Participation in social committees	0	3	11	86	17	4

Women participation in social functions such as marriage, birthday, chehnam, puja and arbitration in family quarrel of neighbors and relatives is quite satisfactory. But their participation in village meeting and shalish less satisfactory and participation in social committee is quite unsatisfactory.

Sarker (2005) found satisfactory participation of women in casting votes, helping neighbours, participation in social functions and no or less participation in cultural programmes, public meeting and village shalish.

4.2.1.3 Social mobility

Social mobility could be seen as empowerment resource. Taking the initiative to work outside the home, to go relatives home or to go market or NGO office or to own upazila, zila sadar or other than own upazila and zila or capital city could be seen as a form where female movement is out of norm. The relative social acceptability of women's mobility into specific location within the public sphere depends upon the degree of male dominance.

The Table 4.2 indicates that majority (69.6 percent) of the respondent had low social mobility while 29.4 percent had medium social mobility and 1.0 percent had high social mobility.

Social Mobility Index (SMI) was computed with the items, having better understanding regarding women's mobility. The formula for determining SMI has shown in Chapter 3. The computed SMI of mobility ranged from 33 to 128 which are arranged in rank order according to SMI as shown in Table 4.5.

Table 4.5 Rank order of social mobility

Aspects of social mobility	Extent of social mobility				SMI	Rank order
	High	Moderate	Low	Not at all		
Visit to house of relatives/neighbors/friends	5	19	75	1	128	1
Shopping	9	30	36	25	123	2
Visit to nearby NGOs office	0	9	91	0	109	3
Visit to own upazila HQ	0	3	27	70	33	4

The Table shows that the overall social mobility of the women is low till is because the women of our country is less literate, less conscious and less courageous. They are bind with the social norms, values. Rahman (2006) found that majority of the respondent (70.0 percent) had medium mobility while 30.0 percent had low and no one had high mobility. In the rural area, the relatives house remain in the nearby area, so they used to go the relatives house frequently and they like to keep good relation with them. Otherwise they don't move outside.

4.2.2 Overall social empowerment of women

Overall social empowerment of a respondent was calculated by summing up her obtained scores for all the three dimensions of social empowerment. The possible empowerment scores of a respondent could range from 0 to 45. However, the obtained score range from 7 to 37. On the basis of their social empowerment scores the respondents are classified into three categories as shown in Table 4.6

Table 4.6 Categorization of women according to their overall social empowerment

Categories of women	No. of women	Percentage of women	Range		Mean	Standard deviation
			Min.	Max.		
Low (up to 14)	13	12.8	7	37	18.84	4.63
Medium (15-25)	81	79.4				
High (above 25)	8	7.8				

Data presented in the Table 4.6 shows that the majority (79.4 percent) of the respondents had medium social empowerment while 12.8 percent had low social empowerment and only 7.8 percent had high social empowerment.

In the past, most of the women (especially the rural one) in our country were very low empowered. Their condition was very miserable; they had little freedom to express their own opinion, to perform their own choice, to go outside from 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 GOs and NGOs the women are being conscious day-by-day. They are being educated; they are involving in ASA and IGAs and achieving economic freedom and being more and more day-by-day.

Rahman (2006) found that 76.0 percent women were very low empowered while 5.0 percent were low empowered and only 19 percent were medium empowered.

Distribution of women according to their overall empowerment score has been presented in Figure 4.4.

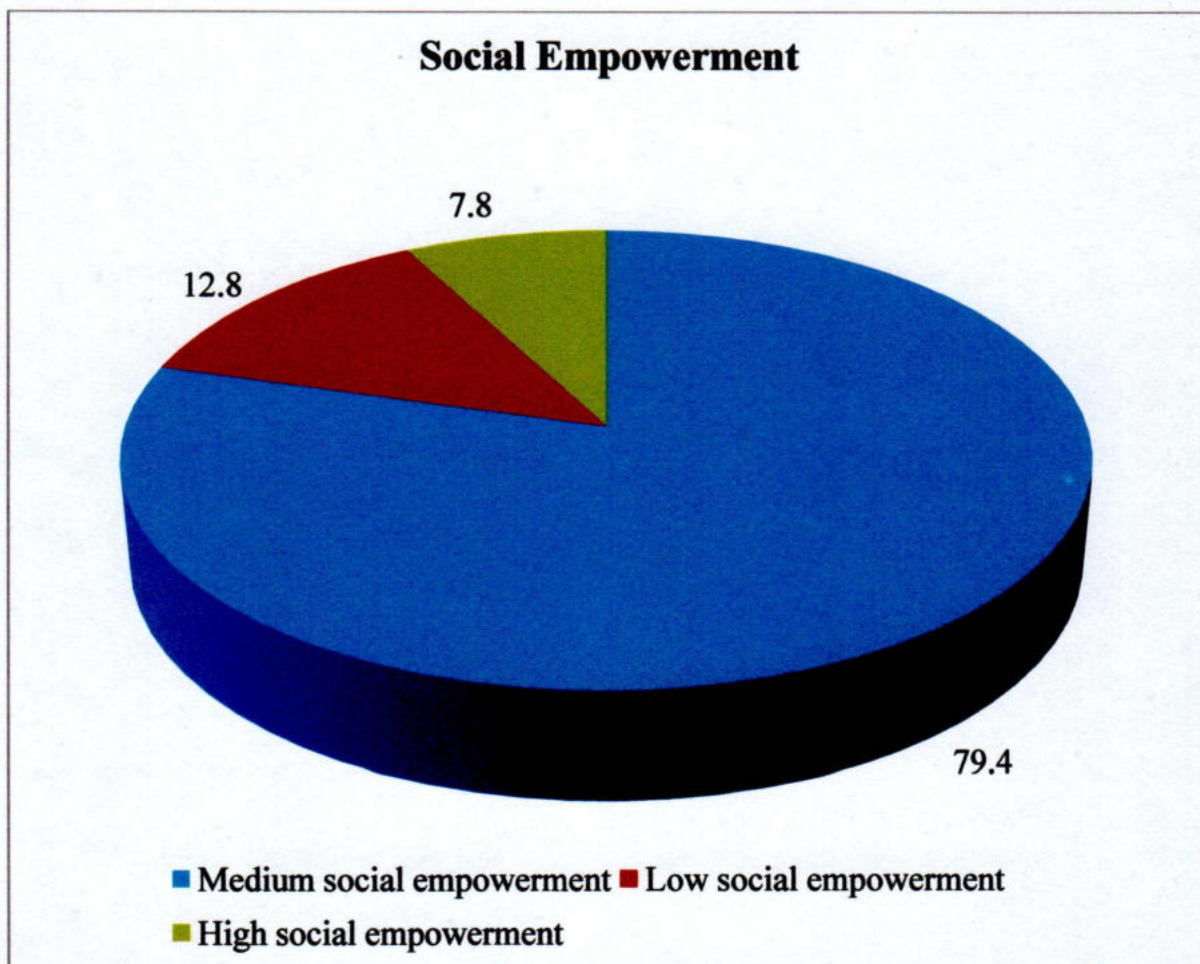


Figure 4.1 Pie graph showing distribution of women according to their social empowerment

4.3 Relationship between the Selected Characteristics of the Women beneficiaries and their Social 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 beneficiaries and their extent of social empowerment through ASA microcredit. The relationship between the dependent and independent variables has been presented in Table 4.7.

Table 4.7 Relationship between characteristics of women beneficiaries and their social empowerment

Dependent variable	Independent variables	Calculated r-values with 100 df	Tabulated value of 'r'	
			0.05 level	0.01 level
Social empowerment of women beneficiaries	Age	-0.066	± 0.195	± 0.254
	Education	0.147		
	Family size	0.179		
	Annual income	0.003		
	Cosmopoliteness	0.343**		
	Duration of involvement with ASA	-0.056		
	Credit received	0.173		
	Savings	0.351**		
	Attitude towards ASA	0.338**		

* Significant at 0.05 level

** Significant at 0.01 level

4.3.1 Age and social empowerment

The correlation coefficient between age of the women beneficiaries and their social empowerment through microcredit was examined by testing the following null hypothesis, "there was no relationship between the age of the women beneficiaries and their social empowerment". The calculated value of ' r ' was -0.066 as shown in Table 4.7. The tabulated value of ' r ' is 0.195 at 0.05 level of probability and 0.254 at 0.01 level of probability with 100 df. Both the tabulated value was greater than that of calculated value, so the hypothesis may not be rejected. Therefore, it could be concluded that age of the women beneficiaries did not influence their social empowerment. Naoroze (2004) and Sarker (2005) found the same result.

4.3.2 Education and social empowerment

The correlation coefficient between education of the respondents and their social empowerment was 0.147 as shown in Table 4.7. The tabulated value of r is 0.195 at 0.05 level of probability which is greater than that of calculated value. So the hypothesis may not be rejected. This indicates there is no relationship between education of the women beneficiaries and their social empowerment.

Generally it is assumed that education enhances empowerment by increasing access to new knowledge and information which help a woman to realize their ownership, to challenge injustice and discrimination, to change their outlook. Education enables an individual to become more socialized, 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. So the concerned agencies should take initiative for increasing educational level of the respondents in the study area.

4.3.3 Family size and social empowerment

The relationship between family size of the women beneficiaries and their social empowerment has been shown in Table 4.7. The calculated value of ' r ' (0.179) was less than that of the tabulated value ($r = 0.195$) with 100 degrees of freedom at 0.05 level of probability. Therefore, the null hypothesis could not be rejected. So there is no relationship exists between the two concerned variable. This finding implies that the family size of a women beneficiary did not play any role in her social empowerment process. Rhaman (2006) and Naoroze (2004) also found that there was no relationship between family size and empowerment of women.

4.3.4 Annual income and social empowerment

The correlation coefficient (r) between annual income of the respondents and their social empowerment was 0.003 as shown in Table 4.7. The calculated value of ' r ' is very low than the tabulated value of ' r ' (0.195) at 0.05 level of probability with 100 df. Based on the computed ' r ' value the relationship between annual income of the women beneficiaries and their social empowerment was insignificant. Hence, the concerned null hypothesis could not be rejected. Therefore, it could be concluded that

annual income of the women beneficiaries did not influence their social empowerment.

The present finding was supported by Rahman (2006) in which it was expressed that annual income of the rural women had insignificant relationship with their empowerment.

4.3.5 Cosmopolitaness and social empowerment

The correlation coefficient between cosmopolitaness of women beneficiaries and their social empowerment was 0.343 as shown in Table 4.7 which is greater than the tabulated value of 'r' at 0.01 level of significance. Based on the computed 'r' value the relationship between cosmopolitaness of respondents and their social empowerment was significant. Hence, the concerned null hypothesis could be rejected. Therefore, it could be concluded that cosmopolitaness of women beneficiaries influenced their social empowerment.

4.3.6 Duration of involvement with ASA and social empowerment

The computed correlation coefficient value was found to be -0.056 as shown Table 4.7 which reflects the relationship between duration of involvement of women beneficiaries with ASA and their social empowerment was negatively correlated and insignificant. From the above observation, the null hypothesis could not be rejected and hence, it can be concluded that the duration of involvement of women beneficiaries with ASA had no significant relationship with their social empowerment.

4.3.7 Credit received and social empowerment

The correlation coefficient between credit received of the respondents and their social empowerment was 0.173 as shown in Table 4.7. The calculated value of 'r' was less than the tabulated value of 'r' at even 0.05 level of probability with 100 df. Based on the computed value of 'r' the relationship between credits received of women beneficiaries and their social empowerment was insignificant. Thus, the concern null hypothesis could not be rejected.

4.3.8 Savings and social empowerment

The correlation coefficient between savings of the respondents and their social empowerment was 0.351 as shown in Table 4.7 and which is greater than the tabulated value of 'r' (0.254) at 0.01 level of probability. Based on the computed value of 'r' the relationship between savings of women beneficiaries and their social empowerment was significant.

A persons with more savings obviously related to his/her empowerment. A person having more saving used to be more confident and becomes respectful in the society and within the family as well. Therefore, the women having more savings were found to have more empowerment.

4.3.9 Attitude towards ASA and social empowerment

The relationship between attitude towards ASA of women beneficiaries and their social empowerment was measured by testing the following null hypothesis: "There is no relationship between attitude towards ASA of the women beneficiaries and their social empowerment". The calculated value of 'r' (0.338) was higher than the tabulated value of r (0.254) with 100 df at 0.01 level of probability as shown in Table 4.7. The relationship between the two concerned variables also showed a positive trend. So a positive significant relationship was found between the concerned variables. Thus the null hypothesis was rejected.

Attitude of an individual is an important element for mental make-up and act accordingly. People usually do not respond positively to certain stimulus unless she/he possess favorable attitude towards it. Optimistic and favorable attitude of a person direct his/her to work hard to reach the destination. In conformity of this, majority (84.3 percent) of the women under the present study had moderate and highly favorable attitude towards ASA.

4.4 Problem Faced by the Women in Utilizing Microcredit

The observed score of the problems faced by the women beneficiaries in utilizing the microcredit ranged from 0 to 15 against a possible a possible score of 0 to 36. Data presented in Table 4.8 show that the mean and standard deviation of this score was 5.86 and 2.89 respectively. Majority (64.7 percent) of women faced medium problem,

while 23.5 percent faced low problem and 11.8 percent faced high problem in utilizing microcredit shown in Table 4.8.

Table 4.8 Problem faced by the women in utilizing microcredit

Range		Categories	Respondents (102)		Mean	SD
Possible	Observed		Number	Percent		
0-36	0-15	Low (up to 3)	24	23.5	5.86	2.89
		Medium (4-9)	66	64.7		
		High (above 9)	12	11.8		

The extent of problems faced by the women beneficiaries in utilizing microcredit in terms of Problem Faced Index (PFI) along with their rank order based on the PFI values have been presented in Table 4.9. Data furnished in the table indicate that the problem which ranked first was 'the amount of loan depends on the saving of the respondents' with FPI of 128 followed by 'non-getting credit at the time of need' (PFI 105). 'Insufficient amount of credit as per demand' become third in the rank with a FPI of 88.

Table 4.9 Rank order of problem faced by the women in utilizing microcredit

Problem statement	Extent of problem faced				PFI	Rank
	None	Low	Medium	High		
The amount of loan depends on the saving of the respondents	14	49	38	1	128	1
Non-getting credit at the time of need	23	53	26	0	105	2
Insufficient amount of credit as per demand	32	55	12	3	88	3
New loan is not issued until final repayment of installment	31	61	7	3	84	4
Rate of interest	50	51	1	0	53	5
Investment become invalid due to sudden accident	70	29	3	0	35	6
Failure to proper use of loan	69	32	1	0	34	7
The misuse of credit during repayment of former loan	76	25	1	0	27	8
The misuse of credit for buying food	79	22	1	0	24	9
Religions prejudice	89	12	1	0	14	10
False propaganda	96	6	0	0	6	11
Taking loan through group leader by giving bribe but repaying full installment of loan	100	2	0	0	2	12

'Taking loan through group leader by giving bribe but repaying full installment of loan' ranked last i.e. twelfth in the table (PFI 2). 'False propaganda' and 'religions prejudice' become eleventh and tenth ranking problem in the table with PFI of 6 and 14 respectively.

CHAPTER 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

The title of the study was “Effect of Microcredit on Social Empowerment of Women Beneficiaries Involved in ASA.” This study was undertaken to determine the extent of social empowerment of women who are beneficiaries of ASA and to explore the relationship between the independent and dependent variables. The study was conducted in Dinajpur sadar upazila. Data were collected from 102 women beneficiaries under ASA, who are randomly selected from an updated list. A pretested interview schedule was used to collect data. The major findings summarized in the subsequent sections.

5.1 Summary of Findings

5.1.1 Characteristics of women beneficiaries of ASA

5.1.1.1 Age

Age of the respondents ranged from 18 to 60 years with a mean and standard deviation of 33.45 and 10.94 respectively. The highest proportion (65.6 percent) of the respondents were young followed by 27.5 percent respondent were middle aged and 6.9 percent respondents were old.

5.1.1.2 Education

Education score of the respondents ranged from 1 to 11 with a mean and standard deviation of 4.12 and 3.17 respectively. The highest proportion (68.6 percent) of the respondents were primary level followed by 29.4 percent respondents were secondary level and 2.0 percent respondents had above secondary level of education. There was no illiterate respondent in the study area because mandatory signature is needed during getting loan from ASA.

5.1.1.3 Family size

Family size score of the respondents ranged from 2 to 12 with a mean and standard deviation of 4.44 and 1.49 respectively. The study revealed that the highest proportion

(56.8 percent) of the respondents belonged to small family size which was followed by 37.3 percent of medium family and 5.9 percent of large family size.

5.1.1.4 Annual income

Annual income score of the respondents ranged from 48 to 420 with a mean 128.61 and standard deviation 69.92. The large proportion (63.8 percent) of the respondents belonged to low income category followed by 28.4 percent of medium and 7.8 percent of high annual income category.

5.1.1.5 Cosmopolitaness

The cosmopolitaness scores of the women beneficiaries ranged from 1 to 12 with a possible score 0 to 18. The mean and standard deviation was 5.45 and 2.57 respectively. The large proportion (63.7 percent) of the respondents belonged to medium cosmopolitaness category followed by 24.5 percent of low cosmopolitaness and 11.8 percent of high cosmopolitaness category.

5.1.1.6 Duration of involvement with ASA

Duration of involvement with ASA ranged from 4 to 12 years with a mean and standard deviation of 5.98 and 2.39 respectively. The large proportion (52.9 percent) of the respondents belonged to short duration category followed by 37.3 percent of medium duration and 9.8 percent of long duration category.

5.1.1.7 Credit received

Credit received score of the respondents ranged from 20 to 100. The mean and standard deviation is 39.64 and 15.96 respectively. The highest proportion (74.5 percent) of the respondents belonged to medium credit received category followed by 13.7 percent of high and 11.8 percent of low credit received category.

5.1.1.8 Savings

Total savings score of the respondents was found to range from 1 to 19 thousand taka with mean and standard deviation was 3.93 and 3.02. The highest proportion (65.7 percent) of the respondents belonged to low saving category followed by 22.5 percent of medium saving and 11.8 percent of high saving category.

5.1.1.9 Attitude towards ASA

Attitude score of the respondents towards ASA was found to range from 13 to 31 with possible range from 0 to 32. The mean and standard deviation was 23.99 and 3.49 respectively. The highest proportion (52.9 percent) of the respondents belonged to moderate attitude towards ASA followed by 31.4 percent of highly positive and 15.7 percent of low attitude towards ASA category.

5.1.2 Social empowerment of women beneficiaries

The social empowerment score of the respondents varied from 7 to 37 against the possible range 0 to 45. The average social empowerment score was 18.84 and standard deviation 4.63. The largest proportion (79.4 percent) of the women belonged to medium social empowerment compared to 12.8 percent of low social empowerment and 7.8 percent of high social empowerment category.

5.1.3 Relationship between dependent and independent variables

Nine null hypotheses were tested to explore the relationship between nine selected characteristics as independent variables and social empowerment of women beneficiaries as dependent variable. Three null hypotheses out of nine null hypotheses were rejected. Among these: cosmopolitaness, saving and attitude towards ASA were positively significant. On the other hand age, education, family size, annual income, duration of involvement with ASA and credit received did not show any significant relationship with the social empowerment.

5.1.4 Problem faced by the women in utilizing microcredit

The problem faced by the respondent varied from 0 to 15 against the possible range 0 to 36. The average problem faced score was 5.86 and standard deviation 2.89. The largest proportion (64.7 percent) of women faced medium level of problem while 23.5 percent faced low level of problem and 11.8 percent faced high level of problem in utilizing microcredit. The women mentioned their opinion on twelve problem regarding microcredit utilization. 'The amount of loan depends on the saving of the respondents' ranked first with the PFI value of 128 against the value of 306 in the problem faced index table followed by 'non-getting credit at the time of need with PFI 105. 'Taking loan through group leader by giving bribe but repaying full installment

of loan' ranked bottom with the value of 2 against the value of 306 and 'false propaganda' become second lowest in the table with PFI 6.

5.2 Conclusions

On the basis of the research findings and logical interpretations in the light of relevant facts, the following conclusions are presented below:

1. In this study 79.4 percent of the women were in medium level of social empowerment. They enjoy medium level of social empowerment which is better situation than near past. So, it can be concluded that formulation of gender specific and pragmatic programmes are needed to accelerate the process of empowerment of women.
2. Education level of the women in the study area was relatively satisfactory because women in this area at least can sign, no one was illiterate but education level was not high. Education had positive correlation with empowerment. The more the educational level, the more they will be empowered. So, it can be concluded that if any programme implemented to empower the women, the program must take attention on educational aspect of women because it is the key factor of empowerment.
3. In the study, it was found that cosmopoliteness of women had a positive significant relationship with their social empowerment. So, it can be concluded that steps should be taken by different agencies for increasing attitude towards cosmopoliteness to improve the social empowerment situation of women.
4. The findings of the study show that saving had positive significant relationship with social empowerment of women. Saving is important weapon for future life. It has a great influence in decision making ability of women. It indicates the need for increasingly the saving of the respondents. So it can be concluded that social empowerment of women beneficiaries can be increased by providing more savings options.
5. The study reveals that women beneficiaries attitude towards ASA had positive significant relationship with their social empowerment. The favorable attitudes motivate the women to execute and implement activities they undertook under the ASA and consequently their social empowerment also increased.

6. Majority of women faced medium level of different problem in utilizing the microcredit. Minimum level of problem is always expected towards achieving desirable feedback.
7. The study reveals that the women participate more in decision-making but social participation and social mobility is still low. Besides the development programmes, gender specific shifting of policy and legal framework could change the situation of women in Bangladesh.

5.3 Recommendations

5.3.1 Recommendations for policy implications

1. Considering the significant positive relationship between social empowerment of women and their saving, it is recommended that different GOs and NGOs should offer saving for women for their more social empowerment.
2. The cosmopolitaness of women has significant positive relationship with their social empowerment. So, it is recommended that concerned organizations should take initiatives to give women more independence.
3. Social participation of women has to be increased. To serve this purpose different GOs and NGO should undertake different programs on social participation which are appropriate for women.
4. Education plays an important role in the way of empowerment of women. Necessary literacy programs should be undertaken to educate women by different organizations so that women can be aware about their position in the family and society.
5. Providing credit with easy terms and low interest help to improve the socio-economic status of women and their access to income generating activities which empower women. So, arrangement should be made by the concerned agencies (mainly NGOs) for systematic financial support so that women have access to loan without or with little interest.
6. Attitude towards ASA has significant positive relationship with social empowerment of women. So, it is recommended that ASA should continue its microcredit program for women which enhance their empowerment in social participation and different decision making aspect.

7. ASA should make different policies to overcome the problems faced by women in utilizing microcredit.

5.3.2 Recommendations for further study

1. The present investigation included only three dimensions of social empowerment i.e. (i) decision-making ability, (ii) social participation and (iii) social mobility. There are also various other dimensions by which social empowerment can be measured. Further research may be conducted by considering other dimension of social empowerment.
2. Only nine characteristics of the women beneficiaries were included in the research. But there might be other characteristics of the women which may have influence on social empowerment. So, it is recommended that further study should be conducted involving other unexplored characteristics than these nine characteristics.
3. The relationships between nine characteristics of the women with their social empowerment were determined by using only correlation co-efficient. Therefore, it is recommended that further study may be conducted using sophisticated research design like regression coefficient, path analysis etc.
4. The present study was conducted only in Chehelgagi under Dinajpur sadar upazilla. Similar studies may be undertaken in other parts of the country.

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APPENDIX-I

English Version of the Interview Schedule

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EFFECT OF MICROCREDIT ON SOCIAL EMPOWERMENT OF WOMEN BENEFICIARIES INVOLVED IN ASA

Serial No:

Name of Respondent : Father's/Husband's name :
Village/Para : Union and Ward :
Name of Branch : Name of group :

(Please Provide Information on the Following Aspects)

1. Age: Please mention your present ageyears

2. Education: Please mention your educational qualifications (tick/fill gap)

- a) Can sign only
- b) Have passed class

3. Family size

- a) Male
- b) Female
- c) Total

4. Annual income:

Give particulars about your family income of last year from different sources

Sl. No.	Source of income	Production	Market Price	Total (Tk./year)
1.	From cereals			
2.	Vegetables			
3.	Fruits			
4.	Cow and goat rearing			
5.	Poultry rearing			
6.	Fish culture			
7.	Handicrafts			
8.	Nursery			

Sl. No.	Source of income	Production	Market Price	Total (Tk./year)
9.	Business			
10.	Day labor			
11.	Rickshaw/Auto-Rickshaw			
12.	Others			

5. Cosmopoliteness

Please indicate the number of items you visit the following places within the specified period

Sl. No.	Place of Visit	Nature of Visit			
		Frequently	Occasionally	Seldom	Not at all
1.	Relatives/friends/familiar home outside the village				
2.	Market/hat/bazar				
3.	Union perished office				
4.	Own upazila sadar				
5.	Own district sadar				
6.	Other upazila				

6. Duration of involvement with ASA

How many years ago you involved with microcredit? Years

7. Credit received

Please mention the following information regarding received credit

Sl. No.	Area	Amount of credit (Tk.)
1.	Crops	
2.	Fruits and vegetables	
3.	Poultry rearing	
4.	Goat rearing	
5.	Rearing of milking cow	
6.	Beef fattening	
7.	Small Business	
8.	Buying of rickshaw/van/auto-rickshaw	
9.	Buildings of houses	
10.	Others	

8. Savings

Please mention your saving status

Sl. No.	Saving area	Amount (Tk.)
1.	NGO group	
2.	Bank	
3.	Own hand	
4.	Insurance	
5.	Others	

9. Attitude towards ASA

Please, express your attitude toward ASA in the following aspects

Sl. No.	Statement	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
1(+)	I am happy because I have received loan from ASA					
2(-)	My prestige has been hampered as I am receiving loan					
3(+)	This microcredit program is very important in uplifting socio-economic status of the poor landless people					
4(-)	High rate of interest than organizational rate of interest					
5(+)	This micro-credit program is better than other					
6(-)	The amount of credit is not sufficient as per demand					
7(+)	Changes have been occurred as I have received loan					
8(-)	Some beneficiaries left micro-credit program due to miss/wrong management					

10. Extend of social empowerment

Please mention your opinions on the following subject matter regarding your social empowerment

Sl. No.	Considerable subject matter	Extent of Improvement			
		High	Moderate	Low	Not at all
a) Decision-Making Ability					
1	Purchase, sell or mortgage of land				
2	Education of children				
3	Family healthcare and treatment				
4	Casting vote as personal preference				
5	Family planning				
6	Decision on marriage of son and daughter				
7	Marriage ceremony (adult child, brother, sister, nearest relatives)				
b) Social Participation					
8	Participation in social function such as marriage, birthday, chehnam, puja etc				
9	Participation in village meeting and shalish				
10	Participation in social committee				
11	Arbitration in family quarrel of neighbors and relatives				
c) Social Mobility					
12	Visit to house of relatives/neighbors/friends				
13	Visit to nearby NGOs office				
14	Shopping				
15	Visit to own upazila HO				

11. Problems faced in utilizing microcredit

Please mention your degree of important on the following problems you faced in utilization of microcredit properly

Sl. No.	Problem statement	Extent of Problem Faced			
		High	Medium	Low	None
		3	2	1	0
1.	Insufficient amount of credit as per demand				
2.	Taking loan through group leader by giving bribe but repaying full installment of loan				
3.	New loan is not issued until final repayment of installment				
4.	Non-getting credit at the time of need				
5.	The misuse of credit during repayment of former loan				
6.	Investment become invalid due to sudden accident				

Sl. No.	Problem statement	Extent of Problem Faced			
		High	Medium	Low	None
		3	2	1	0
7.	The amount of loan depends on the saving of the respondents				
8.	The misuse of credit for buying food				
9.	Failure to proper use of loan				
10.	False propaganda				
11.	Religions prejudice				
12.	Rate of interest				

Thank you for your cooperation

.....
Signature of the interviewer with date

APPENDIX- II

Correlation Matrix of the Dependent and Independent Variables

Variables	Age	Education	Family size	Annual income	Cosmopoliteness	Duration of involvement with ASA	Credit received	Savings	Attitude towards ASA	Extent of social empowerment
Age	1.000									
Education	-0.527**	1.000								
Family size	0.133	-0.053	1.000							
Annual income	0.154	-0.123	0.227*	1.000						
Cosmopolitenes	-0.210	0.259**	0.020	0.131	1.000					
Duration of involvement with ASA	0.286**	-0.205*	0.014	-0.157	-0.111	1.000				
Credit received	0.076	-0.001	0.167	0.054	0.188	0.410**	1.000			
Savings	0.138	0.044	.269**	0.017	.086	0.093	0.415**	1.000		
Attitude towards ASA	-0.138	0.013	-0.003	-0.112	-0.053	0.027	0.088	0.174	1.000	
Extent of social empowerment	-0.066	0.147	0.179	0.003	0.343**	-0.056	0.173	0.351**	0.338**	1.000

* Correlation is significant at the 0.05 level of probability

** Correlation is significant at the 0.01 level of probability

