

Rural Women Empowerment Through Microcredit: A Comparative
Study Between A Small Microcredit Unit Of Leading GO (BRDB)
And NGO (BRAC) In Savar Upazila.

By

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A dissertation submitted to the BRAC Institute of Governance and Development (BIGD),
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Arts in Governance and Development (MAGD)

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Declaration

I hereby declare that

The dissertation submitted is my own original work while completing MAGD degree at BRAC University.

The dissertation does not contain any material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.

The dissertation does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.

I have acknowledged all main sources of help.

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Approval

The thesis titled “Rural Women Empowerment Through Microcredit: A Comparative Study Between A Small Microcredit Unit Of Leading GO (BRDB) And NGO (BRAC) In Savar Upazila.” submitted by Muhammad Mahmudur Rahman Student ID: 19372006 of spring, 2020 has been accepted as satisfactory in partial fulfillment of the requirement for the degree of MA in Governance and Development.

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Ethics Statement

It is an ethical view to respect the privacy of respondents in this research. Some information, the respondents didn't want to disclose publicly, was not documented and attached here.

The fact is that all information is kept secret may not be enough without the exclusive consent of the respondents towards participating in this research. Hence consent from all the respondents was taken at the beginning of the study. The researcher has also ensured the respondents that they have the right to refuse to answer to a few or all the questions or to decide to take part in any manner in the research.

Abstract

Microcredit has been disbursing among the rural women without collateral for last few decades for the 'well being' and empowerment of them. This study investigates the women empowerment through microcredit following mixed methods involving 42 female borrowers of two root level units selected randomly from Savar upazila, Dhaka who are equally from BRDB and BRAC representing Government organizations (GOs) and Non Government Organizations (NGOs) of Bangladesh respectively. The study contributes to understand women empowerment with the involvement in microcredit program and whether the empowerment is sustainable or not. The result explores almost all the female borrowers are capable of increasing their income and limited savings while few of them achieve the ability to participate in different decision making activities of their personal and family affairs. Furthermore, improvement of position against domestic violence, personal skills, social status, political consciousness and legal awareness strengthen morale of the majority credit beneficiaries.

Keywords: Women empowerment; Well being; Microcredit; Sustainability; Credit beneficiaries; Decision making activities.

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List of Acronyms

BRAC	Bangladesh Rural Advancement Committee
BRDB	Bangladesh Rural Development Board
FGD	Focus Group Discussion
GDP	Gross Domestic Product
GO	Government Organizations (GOs)
IRDP	Integrated Rural Development Programme
IGA	Income Generating Activities
KII	Key Informant Interviews
NGO	Non- Government Organization
VO	Village Organization

Glossary

Comilla Model

A rural development approach was introduced in 1959 by Akhter Hameed Khan at Comilla as a pilot program to build a model. Subsequently that program was known as “Comilla model”.

Chapter 1: Introduction

1.1 Background of the study

Women are playing vital role from the very beginning of the creation of human beings but treated as inferior from time immemorial. According to the article-25 of universal declaration, they are entitled to consume existing human rights such as standard of living to maintain their health and well-being of themselves with the rights of basic needs, security and services while some special preferences are also given for their motherhood (UN, 1948).

In reality, women are distressed in every nook and corner of the world and deprived from their due rights and less evaluated than their economic activities. In the same way, rural women of Bangladesh are also facing more adversity with poverty affliction. “As women constitute half of the entire population of the country, it is inevitable that each and every development and social activities must effectively involve women” (BIDS, 2010, p.69-70). In the context of Bangladesh, somehow, women are in lower position everywhere in comparison with their counterpart though they are simultaneously contributing in family, society and economy of the country. Most of the patriarchal societies are reluctant to recognize the value of the women’s household activities in their economy and for that reason women lose their effort to participate in the developmental work of the family and society. Consequently women remain economically insolvent and slightly empowered with all grasping poverty in their lives. The rural women of Bangladesh, in most of the part, are poor and less empowered for the same reasons.

In this circumstance, reducing poverty in order to ensuring economic solvency among the rural women is inevitable task for the Government Organizations (GOs) and Non-Government Organizations (NGOs) over the country. So therefore, GOs and NGOs have taken different effective initiatives to eradicate poverty from the rural area emphasizing on

the empowerment of rural women for few decades. Hossain, Islam and Majumder (2016) have found that more amounts of microcredit help women to be empowered more and less risky investment also fruitful for the empowerment of them. As microcredit maintains door to door communication with its members and provides credit without collateral, the rural women have easy access to it. Habib and Jubb (2012) express microcredit as a strong tool for women empowerment in the experience of Bangladesh. In another study, Hashemi, Schuler and Riley et al. (1996) found the microcredit empowers women through the betterment of different indicators of women. Several opposite opinions also found in different studies on women empowerment by the credit programs. Goetz and Gupta (1996) explored that microcredit does not enhance the capacity of women in decision making process within the family but in most cases control over the loan money is established by the men of the family. Sometimes empowerment is interpreted in the light of disempowerment where role of microcredit is not so important. Kabeer (2001) asserted that there is no single model of change through which causes of disempowerment is ascertained and by changing that causes targeted goals of empowerment can be achieved. Now a question comes to the light, then, what is the real scenario of rural women who are targeted and nurtured by microcredit disbursing agencies to uplift their empowerment status and its sustainability? This study is an attempt to explore the answers of the question related to the changing status of women empowerment through microcredit programs following both qualitative and quantitative approaches.

1.2 Why BRDB and BRAC?

BRDB and BRAC Both the organizations contributed immediately after the liberation of Bangladesh and dealt with microcredit as the means of poverty alleviation as well as empowerment of rural women to emancipate them from the shackle of traditional thinking. Therefore, this study is the tiny effort to identify the real scenario of rural women empowerment nurtured by the credit programs of these two organizations. A brief description on these is included here.

1.2.1 BRDB

After a long nine-month sanguinary liberation war, newly born Bangladesh was so devastated that it was an impending danger to provide minimum requirements of food to maintain the subsistence of its population. To combat against severe scarcity of food and rehabilitation for the war-torn country was the first task at that time. Integrated Rural Development Programme (IRDP) based on two-tier cooperative, an important component of 'Comilla Model', had played a vital role in this regard. After the liberation, "in 1972, IRDP was expanded nationwide to make happy face of farmers in command of Father of the nation Bangabandhu Sheikh Mujibur Rahman" (BRDB, 2016, p. 2). During the country's deplorable situation, IRDP adopted various activities to promote food production by organizing the farmers under the umbrella of cooperative system of the newborn country. In 1982, BRDB appeared as the successor of IRDP and became the largest governmental organization for rural development through different activities providing microcredit to the people as the means of development. In 1975, a separate program was taken to empower rural women, and latterly BRDB has given emphasis on development of women in its different projects and programs. A study had shown "the total additional contribution of the beneficiaries of BRDB in the country's GDP is estimated 1.93 percent" (BIDS, 2010, p. 98). BRDB is ensuring the participation of

rural and sub-urban women in economic activities through microcredit incorporating training and awareness building.

1.2.2 BRAC

Initiation of Bangladesh Rural Advancement Committee (BRAC), a Non Government Organization (NGO) was set up in 1972 by its founder Sir Fazle Hasan Abed in Habiganj district for the purpose of relief and rehabilitation assistance to refugees returning from India after the War of liberation (Islam, 2003). For the time being, BRAC is promoting poverty alleviation activities targeting the rural poor giving preferences to the women empowerment. As a result, in 1974, BRAC's credit program was initiated.

1.3 Statement of the Research Problem

The study tried to examine the sustainability of women empowerment through microcredit program conducted by Government Organizations (GOs) and Non Government Organizations (NGOs) in rural area of Bangladesh. A smallest microcredit unit (Group) of BRDB and a smallest microcredit unit (Village organization) of BRAC are chosen as the representatives of GOs and NGOs respectively for this purpose.

1.4 Objectives of the study

This study will be driven following the core objectives:

- Examining the contribution of micro-credit for empowering rural women.
- Identifying the process through which micro-credit is facilitating the rural women to be empowered.
- Assessing the perception of rural women who are received micro-credit from GO and NGO credit.

1.5 Research Questions

To make the study easier and to extract specific data as per the study demanded, a key research question followed by three sub questions is formed on the basis of objectives. Key research question and sub questions are:

Does micro-credit empower rural women?

What types of empowerment are women enjoying?

What is the common perception of credit-beneficiaries about the impact of micro credit on their personal empowerment?

Does micro credit help rural women to be empowered sustainably?

1.6 Format of the Report

The report comprised of five chapters while the first one is introductory chapter that focuses on the research background, rationale and significance of the research, objectives as well as the research questions. A literature review with research gap, on which this study was conducted, is included in second chapter. Chapter three concentrated on methodology that followed to complete this study and the limitations faced in the way of journey to complete the final report. The data collected from primary sources are presented in chapter four while result analysis and findings has taken place in chapter five. Chapter six is the sum-up with concluding remarks and recommendations.

Chapter 2: Literature Review

The literature review includes both the conceptual aspects and existing works on women empowerment through microcredit in this part.

2.1 Power and Women Empowerment:

Power is well known as the source of all action. It is not clearly defined as its relative intensity. Someone's power may not be considered as power in comparison to stronger's power. In another words, the capacity to influence on others' behavior and action is also power. In the era of globalization, power and development depends on the financial well beings of an individual in most of the part. Everyone needs a minimum amount of money to carry the life in such way that he does not have to depend on others for maintaining subsistence. Goulet (2006) exactly mentioned "each person should possess (and this is a value judgment!) enough to sustain life, to remain healthy, and to enjoy general conditions which enable one to develop one's several potentialities" (P.31). It is not possible for those people who are dependent on others mercy to flourish their power; for that reason they are denominated by some powerful people and their situation is expressed as "sub-humans, stunted humans" (ibid).

Moser's (1989) definition of empowerment focused on the individuals and control of the resources is drawn as pivotal point on the ability of enhancing self dependency and internal power of women. Thus she defined "this is identified as the right to determine choices in life and to influence the direction of change, through the ability to gain control over material and nonmaterial resources". (p. 1815).

Sometimes empowerment is considered as the process of total improvement of different ability to remove the subordination of women. Keller and Mbwewe (1991) defined

empowerment is “ a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination” (as cited in Rowlands, 1997, p. 17). Besides, there are various forms of power visible in the practices of human beings. Rowlands (1997) mentioned four different forms of power; **‘Power over’** indicates controlling power that is exercised to make domination on others by applying compulsion or compliance. The second type of power is comparatively moderate and potential by which new things are created. **‘Power to’** helps to produce increasingly and to present innovative activities without meddling of any mastery. Inspiring collective effort and collective responsibility to solve the problems the third type **‘power with’** is expressed as the feelings of whole which makes a man to realize the sense of common. Sometimes a difficult task is completed easily by the group effort by dint of power with. Finally, fourth form **‘Power from within’** enlighten the inner spiritual quality of individuals to make true human beings who are unique by the qualities and who have the respect and acceptance to others.

In different way, Friedmann (1992) explained his theory of ‘alternative development’ in the light of empowerment in such way that the concept of empowerment is the combination of social, political and psychological power where social power consist in processing knowledge, information and skills; political power formulates the policy by using different mechanisms and psychological power expressed one’s self-esteem, self-confidence and behavior. As a social power, empowerment moves to the political power and consequently both social and political power strengthens the psychological power of a person.

The empowerment can be described as a dynamic process through which “individuals are empowered when they are able to maximize the opportunities available to them without constraints” (Rowlands, 1997, p. 13).

Women empowerment may be different with the variation of time, place and values but in some context, women empowerment is “the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them” (Kabeer, 2001, P. 19).

2.2 Dimension of empowerment:

Different types of dimension of empowerment were described by the scholars in the way of women empowerment. According to Kabeer, (2001) resources, agency and achievement are the three interrelated dimensions of empowerment while resources are the conditions under which choices are made, agency is the process by which choices are made and achievements are the outcomes of choices.

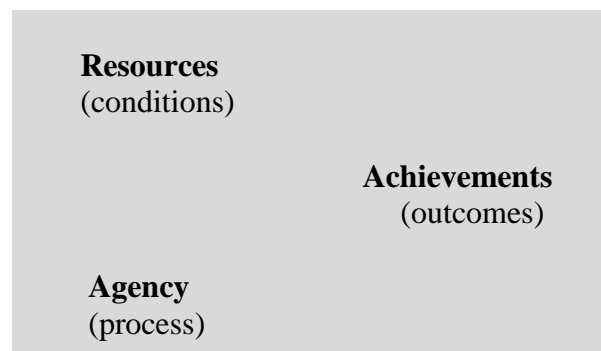


Figure 1: Dimensions of empowerment

Source: (Kabeer, 2001, p. 20)

It is also clear from her explanation that the first dimension of power is related to resources which include access to material, social and human resources for the empowerment of individuals. Agency, the second dimension of power, is the ability of defining one’s goals to determine how to pursue them to reach the target. It is not only visible action but also a

ground work to bring an individual to the activity. Agency encompasses the ‘power within’ and ‘power to’ positively while in some cases ‘power over’ in negative sense. The combination of resources and agency is expressed by Amartya Sen as capabilities which explored poverty is the consequences of deprivation in the capabilities of individual to lead a good life while development is the expansion of its. If someone is able to achieve the outcome positively, it will be considered as empowerment.

Rowland (1997) expressed other three dimension of power that generated from personal, relational and collective efforts. Personal power includes growing the consciousness about self confidence and capacity as well as the oppression that is considered as a trivial matter. Relational indicates increasing the ability of negotiation in decision making by utilizing the close affinity and interaction with others. Collective dimension implies the collective effort that is the united form of individuals. In this context, the collective power has more impact than the individual’s has separately. The following figure shows the three dimensions of power in the pictorial presentation.

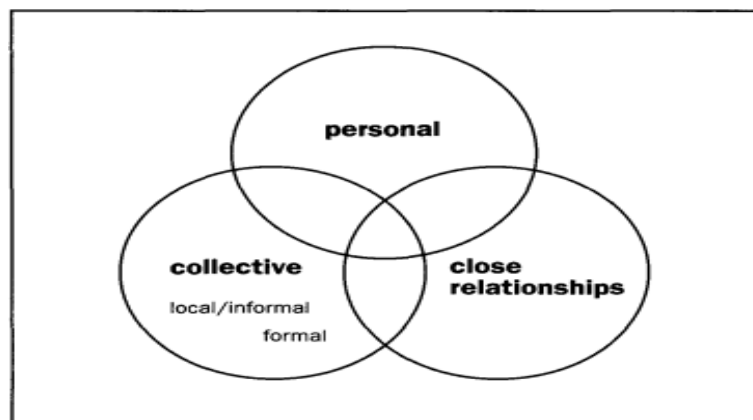


Figure 2: The three dimensions of empowerment

Source : (Rowland,1997 p.14)

2.3 Different Researches on women empowerment and microcredit:

In a study, Hashemi et al. (1996) have surveyed 1248 female respondents from 6 villages following ethnographic research and developed eight indicators to measure women's empowerment in the context of Bangladesh as a developing country. The eight women empowerment indicators are the mobility of women, economic security, ability to make small purchase as well as larger purchase, involvement in major decisions, relative freedom from domination by the family, political and legal awareness, participation in public protests and political campaigning. This study found that women are empowered in most of these areas leaving a few by the participation in microcredit and they added extra economic value to their families either.

Whether the women have real control over loan money, a research was conducted by Goetz and Gupta (1996) interviewing 275 (253 women and 22 men) credit recipients in 5 regions of Bangladesh. In that study, the preferences were given on the managerial control over loan that was borrowed by the women. But it concluded that men often control over the loans that was given to women. Their study also found a pessimistic result on women empowerment that the microcredit programs are not too important to boost up the empowerment of women.

Prioritizing domestic violence in microcredit area Schuler, Hashemi, Riley, and Akhter (1996) carried on an investigation by surveying 1248 women following ethnographic research in 6 villages of Bangladesh. By the study, they explored that the domestic violence is less frequent among the women of those areas where microcredit activities for women are available. As the micro credit is lessening the domestic violence, the favorable situation to flourish women empowerment exists in those areas.

Every indicator is not equally applicable everywhere to measure the women empowerment through microcredit program that proved in the context of Bolivia. Schuler, Jenkins and Townsend (1995b) completed a study in Bolivia surveying 363 microcredit recipient women who were vendors and producers and 295 respondents who didn't receive microcredit at all. In addition, in-depth interviews with 30 women and 8 men on contraception were also conducted. They explored that microcredit has no effect on some indicators (i.e. decision making, contraception or modern health services use) in the case of Bolivia. It was considered on the basis of findings that these are not the right indicators for Bolivia while the leadership in trade association remained exception.

Rahman, Rafiq and Momen (2009) conducted a study through structured questionnaire on 387 microcredit borrowers from 15 villages of 3 districts (5 villages from each districts) selected from two renowned NGOs Grammeen Bank and Brac from Bangladesh. The study found that the microcredit program is effective to generate higher income and asset for the credit receivers. It is also found that the high income borrowers are benefitted more than lower income borrowers.

Habib and Jubb (2012) explored that microfinance is a strong tool for the empowerment of women in the context of socio-political empowerment. It also plays vital role in the increasing of social participation. They investigated 297 samples from microfinance program of a renowned NGO named Bangladesh Association for Social Advancement (ASA) and from non microfinance program members. All the data collected through a structured interview from all the respondents from determined three districts of Bangladesh.

Hossain et al. (2016) conducted a study on impact of microcredit program on women empowerment in Bangladesh. 406 respondents randomly selected from six leading microcredit giving NGOs of Bangladesh covering twelve village of eight districts. The study found that comparatively more credit receivers are more empowered than others. Investment in the less risk sectors carries the relatively positive achievement to the women empowerment than the more risk sectors of investment.

2.4 The research gap:

On the basis of the review, no major scholarly studies are found on the contemporary situation of women empowerment and microcredit in Bangladesh. It is also not available in the review of the literature whether the women empowerment through micro credit is sustainable or not. So, this study is an attempt to update the status of women empowerment filling the stipulated gap.

Chapter 3: Research Methodology

This study is conducted following the quantitative approach where numerical data collection and analysis is inevitable and qualitative approach in that context where numerical expression is not applicable. The mixed method made the study easier to determine the findings. This chapter includes the selection process & description of the study area and the selecting procedure of the respondents. In addition, detailed description of both primary and secondary data collection, methods of data analysis and the limitation of the study included here.

3.1 Quantitative Approach

This study made the effort to assess women empowerment whether it sustainable or not by dint of microcredit in rural Bangladesh. Some parts of empowerment are visible and numeric in nature. For that reason, quantitative approach was followed to unearth the real scenario from the field of study. However, microcredit is given to its recipient in a specific amount and the value of tangible goods, savings and assets which are also numerically measurable. Hence, quantitative method played vital role to find and analyze the data in this aspect.

3.1.1 Primary Data

To collect the firsthand numerable data from the Primary sources for this study, the researcher followed a pre-tested structured questionnaire through self administered survey (appendix 1). The Focus Group Discussion (FGD) and Key Informant Interview (KII) guided by a relevant checklist are used for the purpose of qualitative portion of the research. KII personnel's are also asked to clarify the complexities that unusually arouse from the field of study. To explore deep root causes of some cases, two case studies (case study-1 and 2) were included in the study. Furthermore, information of 5 years' credit, savings and benefits or loss of some respondents is also collected for trend analysis.

3.1.1.1 Selection of the Study Area

As the study is to examine the empowerment of rural women in terms of sustainability through microcredit, a microcredit recipient informal group (women) of Bangladesh Rural Development Board (BRDB) and a microcredit recipient village organization (women) of BRAC from Savar upazila (sub-district) are selected randomly as the sample as well as representative of both GOs and NGOs of Bangladesh.

3.1.1.2 Description of the Study Area

Savar upazila (sub-district) is located 23.8583 ° north and 90.2667 ° east. It is a upazila (sub-district) of Dhaka district with 280.12 square kilometers area where 66,956 households are densely living. The density of population is 4,948 per square kilometer. The total population of savar is 1442885 while 673768 women providing male female ratio is 100:118. Most of the populations of this area are Muslims (91.38%), few of them are the hinds (7.74%) and the rest are from other (.88%) religious groups of the society (BBS, 2012). Retrieved from <http://savar.dhaka.gov.bd/> (accessed 1 July 2020)



Figure 3: Map of Savar upazila

Source: (Dhaka Tribune, 5th May 2020)

3.1.1.3 Selection of the Respondents

As the two groups are selected from both organizations (BRDB and BRAC), most of the existing members of these groups are considered as the respondents for the study. There were two Focus Group Discussions (FGD) comprising ten members from each organization and twenty members are interviewed through questionnaire. Two respondents are selected for in-depth data collection through case-study to realize the fact. The 5 years' information of loan, savings and benefits or loss of 10 respondents is collected for the analysis of their trend. All the respondents are equally selected from micro credit recipients of BRDB and BRAC.

3.1.2 Secondary data

Ledgers & pass books of group (BRDB) and village organization (BRAC) as well as previous studies on the same area or pertinent to this study are used as the main sources for secondary data. Further, different annual reports, periodicals, books, journals, articles, news papers and other reliable documents also been searched from different libraries e.g. Ayesha Abed library, BRAC University, BPATC library, Savar, Dhaka. Some resourceful and relevant websites are also visited for the purpose of the study and needful data are collected from those. The references for secondary data sources, cited in this study, are followed the 6th edition of American Psychological Association (APA) style.

3.2 Qualitative Approach

After receiving microcredit form BRDB (GO) and BRAC (NGO), the female borrowers increased their resources and well-beings by using borrowed money effectively and efficiently; for that reason, their social status increased compared to as before. On the contrary, the microcredit recipients became well-off by money but less empowered or any other situation they faced. Here the qualitative method was applied to find these types of non-numerical data to explore the perceptions, beliefs and intensity of feelings of the respondents.

3.2.1 Focus Group Discussion (FGD)

Two FGDs were constituted comprising 10 women for each FGD as the representatives of BRDB and BRAC's microcredit recipients. A checklist (appendix 2) was formed in order to guide the discussion to keep on the right track. To bring out the real data in a short time, FGD effectively performed vital role in this research.

3.2.2 Key Informant Interview (KII)

Two responsible persons are selected from both organizations and interviewed by questionnaire about their organizations. Such interview solves the ambiguities that arouse from different collected data and information from the borrowers level of respondents of the study.

3.2.3 Case Studies

Case study helps the researcher to understand deep root causes of a particular respondent in the qualitative research. In some context, data from a small number of respondents present important conclusion about a group. Hence, for in-depth investigation, two women microcredit recipient were selected from the study area to explain the research context in details (**Case study-1** and **Case study-2**).

3.3 Data Quality Control

Every question of the survey questionnaire was checked to make consistent and appropriate with the objectives. The checklist of FGD also formed in such way that the respondents don't derail from the targeted data and they feel free to express perceptions in their own articulation. Case studies and interviews were noted properly so that the respondents' views are not deviated from its original meaning. All the data were collected in their native

language and then it was translated into English language preserving authenticity without twisting their views.

3.4 Methods of Data Analysis

Raw data should be processed in such way that the derived information can interpret and present the real scenario in accordance with the research objectives as well as research questions. Therefore, proper statistical data analysis tools are needed to serve the study purposes. The analysis process for qualitative and quantitative data follows the individual way for its different nature. For the qualitative portion of data, it tries to identify the most frequent, common and homogenous responses, in some context, the opposite, rare and heterogeneous opinion for the analysis to grab the authentic information. In addition, this analysis is going to effort to quantify the qualitative data measuring the frequency and percentages as much as possible. On the other hand, quantitative part of data involves the interpretation of numbers and figures with critical analysis to discover the facts that existed in the respondents and endeavors to extract the rationality of main findings. This report attempts to present most of the quantitative results as percentages, all with one decimal point. In the calculation of percentages, the number of respondents for relevant cases is used as numerator and the total number of respondents as denominator. For some cases, some questions are not applicable to all respondents; in those cases, the denominator is only the relevant number of respondents instead of total numbers. The total of multiple response variables may exceed more than 100 percent while the single response variables add up to maximum 100 percent. The means (arithmetic mean) of different data or the mean percentages of indicators has been used to get an average idea of different categories that were tested through calculating standard deviation; therefore, dispersion of data findings has been measured and validated to some extent. The analysis is also going to consider the microcredit as like a catalyst for playing vital role in changes between the recipients' pre-microcredit and post microcredit

positions and thereby the positive changes to be treated as empowerment while the negative of it for disempowerment. In addition, effort is continued to compare the primary findings with existing secondary data from different credible sources.

3.5 Limitations of the Study:

The major limitations that were faced in the meandering way of making dissertation for this research are: Firstly, time and budget allocation for this study was inadequate to fulfill the task meticulously that compelled the researcher to collect data to a limited extent in a hurry manner. Secondly, as the two small microcredit units of same area represent the country's microcredit organizations from the part of GOs (BRDB) and NGOs (BRAC) in this study; the findings may not ensure proper representation of women as a whole who borrowed microcredit from different organizations.

Chapter 4: Data presentation

This chapter is organized to present general information of respondents and all the primary data that were collected by using different tools (Survey questionnaire, FGD, KII, Case study and Trend analysis) separately and modified as the information in the form of description incorporating tabular and graphical presentation.

4.1 Analysis of the Respondents

There were 42 respondents selected from two smallest units of microcredit recipient groups representing both the leading GO (BRDB) and NGO (BRAC) operating in Bangladesh. Considering the limited time, two groups were selected from Saver area to complete the research work in time. As the groups were small, most of the microcredit recipient members of these groups were targeted to include in the study. In spite of that some respondents were not available in the study area while primary data collection procedures were conducting through survey questionnaire, Focus Group Discussion (FGD), Key Informant Interview (KII) and Trend Analysis. To maintain the consistency with the research objectives, all the respondents were selected purposively from female part of the society.

4.1.1 Gender analysis of the respondents

20 respondents were interviewed by the questionnaire survey, two FGD constituted by 20 respondents and two case study of 2 respondents were selected from the female borrowers of microcredit for this study from both the organizations. Therefore, the following *figure 4* presents the position of gender in a diagram.

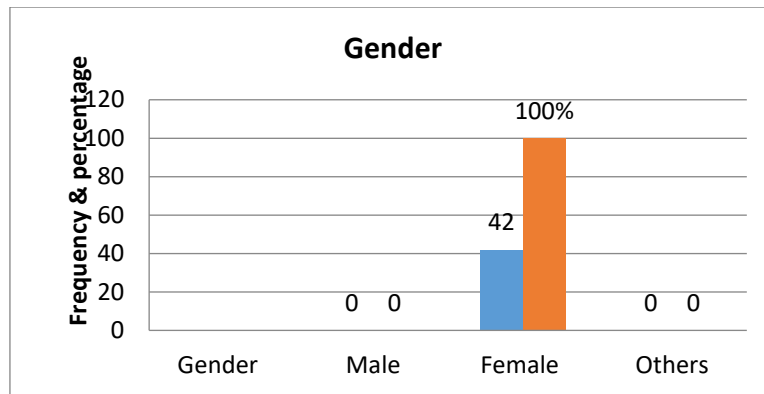


Figure 4: Gender of respondents

4.1.2 Age group of respondents

Bangladesh follows the universal suffrage for its citizen to be eligible to put their vote in an election. Besides, citizens below 18 years old are considered as children. On the other hand, after the age of 65 years old, the people are considered as senior citizen and sometimes they are given old age support under the social safety net program of the government. For that reason, some organizations framed the age from 18 to 65 to be a member of that particular organizations. BRDB and BRAC also followed these criteria for the purpose of microcredit preserving relaxation with active and potential persons. From the 42 respondents, 5 (11.9%) respondents' age were in between 18-25 years old while 28 (67.67%) respondents' age were in between 25-45 years old and the rest 9 (21.43%) respondents' age were above 45 years old. Most of the (67.67%) female borrowers belong to the 25-45 years age group that indicates effortful and effective aged group are attracted more by this program. The following *figure 5* is the reflection of respondents' number and percentage in accordance with the representation of different age groups.

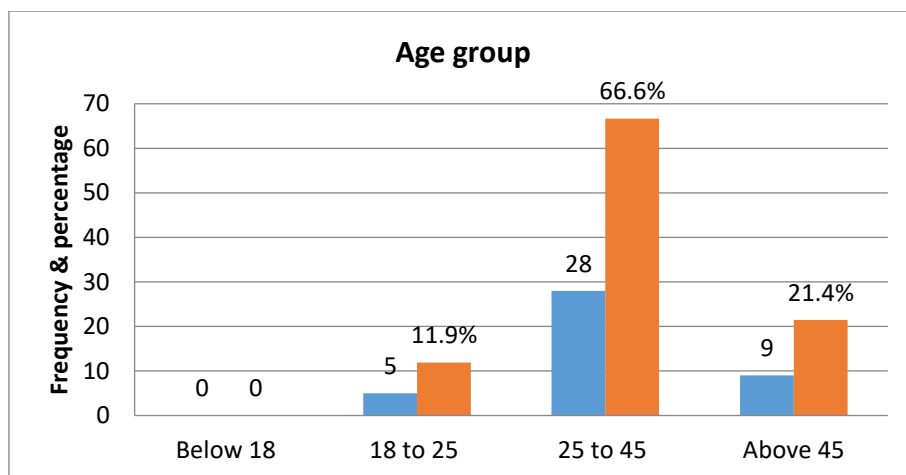


Figure 5: Age group of respondents

4.1.3 Level of education of the respondents:

Higher education or tertiary level of education is absolutely absent among the respondents of microcredit borrowers while 21 (50%) respondents are in primary level and 14 (33.3%) are in secondary level of education that appears most often in the sample. Only 7 (16.6%) respondents are in other types (illiterate or non formal educated) of education. Almost 83.3% female borrowers are educated which is higher than the national rate (63%) of female education in rural area (BBS, 2012). **Figure 6** shows the level of education of respondents.

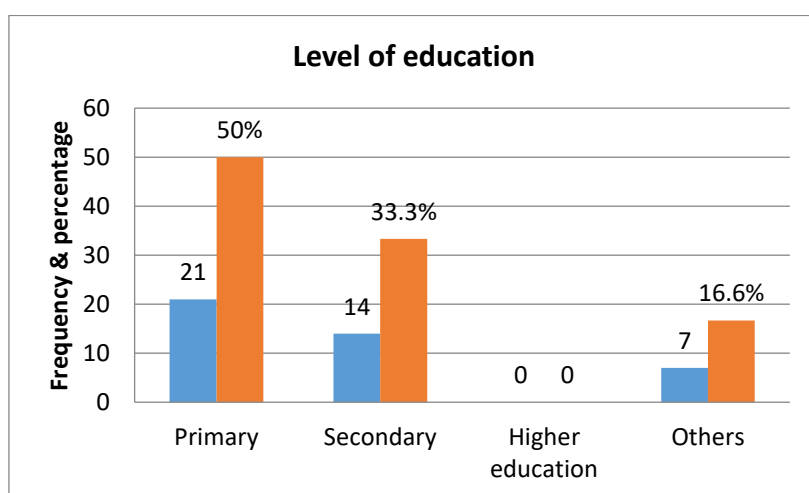


Figure 6: Education of respondents

4.1.4 Marital status of the respondents:

All the 42 (100%) respondents are married but 3 (7.1%) respondents in them are widow while no (0%) representation in the single and divorcee categories. The following *figure 7* presents the picture.

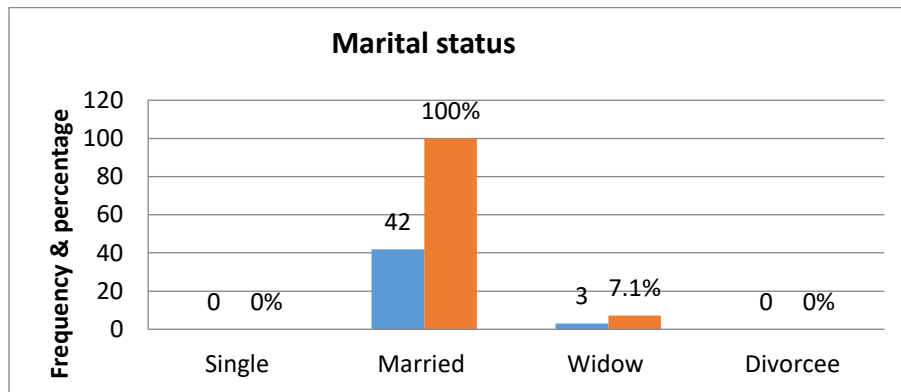


Figure 7: Marital status of respondents

4.2 Results from the Data of Questionnaire Survey:

At the very beginning, a group from BRDB and a village organization (VO) from BRAC were selected randomly from the study area. Subsequently, total 20 female members from determined group and VO were selected proportionately for the collection of primary data by the questionnaire survey. The result from the collected data of questionnaire survey is given below in six components. First one is introductory component related to the existing common information of the respondents. The other five components organized with 5 empowerment arena of women while each component composed with several homogenous indicators that expressed in a self explanatory individual table to sum up the component's output. Therefore, 5 tables are prepared to present five components separately with the information that is arranged from the collected data on different indicators. The last five components also present the data consistent with the objectives and findings of the research.

4.2.1 Component about the common information of the respondents:

This segment contains the information of respondent's family affairs, income sources, expenditures, and loan behavior and savings pattern.

4.2.1.1 Family, employment and dwelling status of the respondents

Of 20 respondents, merely 5 (25%) members lived in traditional extended family while the majority, 14 (70%) respondents felt comfort with nuclear types of family and 1 (5%) remained as single family for not having her husband present. Out of 20 respondents, 10 (50%) are self employed, 4 (20%) are employed and 1 (5%) is student while the rest 5 (25%) remain unemployed. Hence, the unemployed female members are not directly related to the employment activities but they are related with their daily household activities which are not recognized by economic value. The *figure 8* below presents the employment status of the respondents.

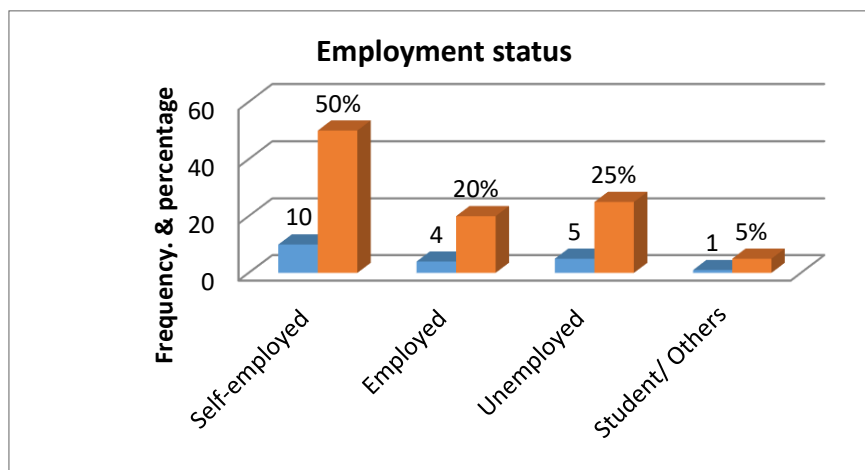


Figure 8: Employment status of respondents

The structures of the dwelling house of the respondents are different in accordance with their financial capability. None of the total respondents live in a shanty but 11 (55%) respondents are living in semi pucca house, 8 (40%) respondents are living in pucca house and remainder 1 (5%) is living in traditional kuccha house those are displayed in the following *figure 9*.

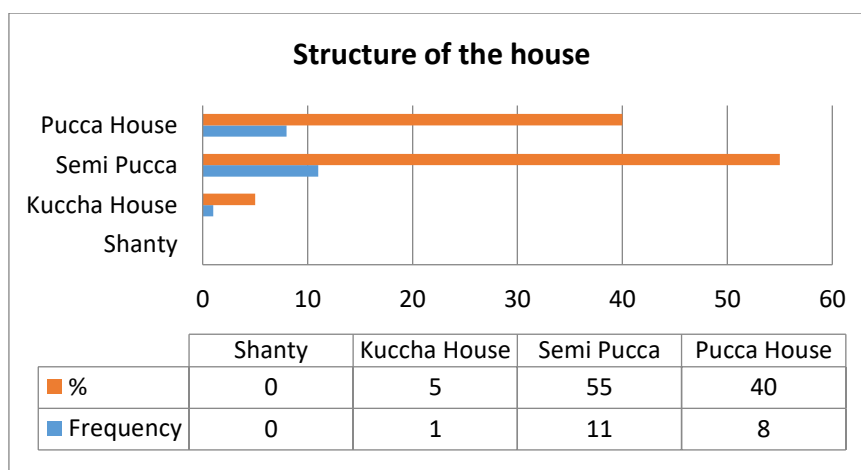


Figure 9: Structure of the house of respondents

All the respondents are bifurcated in the context of ownership of the living houses. 10 (50%) respondents are dwelling in their own houses while other 10 (50%) respondents are living in the houses by paying rent. No representation of the respondents is found in other categories. Following the same way of representation 10 (50%) respondents are using gas stove as the means of cooking while the other 10 (50%) respondents remained on wood based stove that is usually used by the people of the rural Bangladesh.

There is not educational expenses for 5 (25%) respondents but the highest cost is more than Tk.10,000 per month is spent by 6 (30%) female borrowers for the purposes of education . In addition, 4 (20%) respondents' cost range monthly Tk.001-2500/-, 2 (10%) other respondents' cost range Tk.2501-5000, another respondent's (5%) cost range Tk.5001-7000 and the rest 2 respondents' cost range is Tk. 7001-10000 for their children's education. **Figure 10** presents the educational expenses of their children in the form of table and diagram.

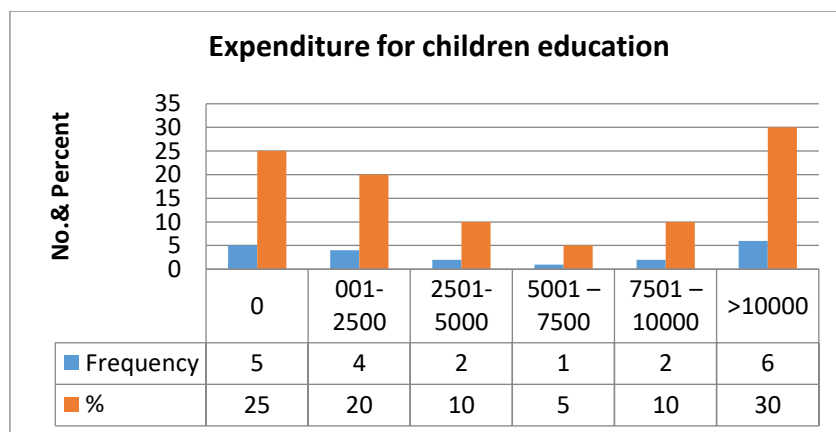


Figure 10: Children’s educational expenses

19 (95%) respondents have the sanitation facilities within the house and 1 (5%) said she has the same facilities within the area while all the 20 (100%) respondents ensured the water supply was available within their houses. In question of safe drinking water, 10 (50%) respondents mentioned that it was within their houses/area while the rest of the members manage by other ways. 10 (50%) respondents admitted that they are getting medical facilities from different sources.

4.2.1.2 Loan behaviour of the respondents:

The amount of microcredit depends on the tenure, activities, demand, needs and behavior of the member of a group or a village organization. Therefore, the amount of loan may be different within the members of the same group. Out of 20 respondents, 1 (5%) member’s amount of borrowed money range Tk.20001-40000/-, other 14 (70%) members credit range was Tk.40001-60000/-. In the range of Tk.60001-80000 there are 3 (15%) respondents’ loan lied while rest 2 (10%) members are in Tk.100001-120000/- credit range. The following *figure 11* reflects credit range of the respondents.

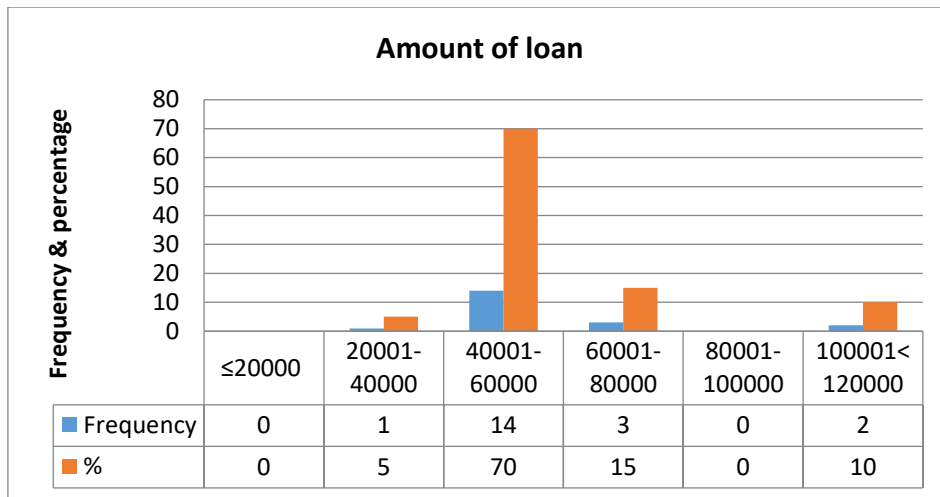


Figure 11: Loan amount of the respondents

The purposes of taking loan vary with the change of activity of respondents. Among the 20 respondents, 5 (25%) women has taken loan for the purpose initiating or enlarging small business, 1 (5%) woman received it for the employment of her husband buying auto rickshaw and 14 (70%) women received loan to construct their house for the purpose of renting and agricultural land purchase (sometimes purchase of land for a period of time on condition) to cultivate.

In the question of sufficiency of loan money, 9 (45%) of all the 20 respondents admitted that the money they received was sufficient for them while the other 11 (55%) respondents answered more money they needed than they received. For that reason, these 11 respondents served their purpose getting extra money from different sources. Data shows that out of the 11 respondents 2 (18.1%) respondents collected money they needed more by taking another loan, 3 (27.3%) respondents covered their requirement from their own savings and 6 (54.6%) respondents borrowed from their relatives that is shown in *figure 12*.

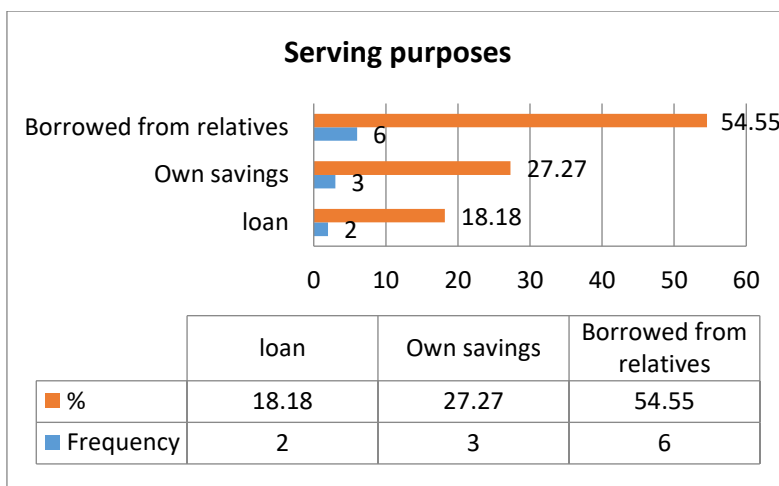


Figure 12: Different ways of serving purposes

As the member inclusion is continuous process in a group or a village organization, all the respondents are not continued same tenure with microcredit groups. 2 (10%) respondents are new in microcredit organization and for that reason one year they past with such activities. During two years 1 (5%) respondent, three years 2 (10%) respondents and more than three years 15 (75%) respondents are with microcredit activities as a member of group or village organization. **Figure 13** is the reflection of above description of respondents' duration with microcredit.

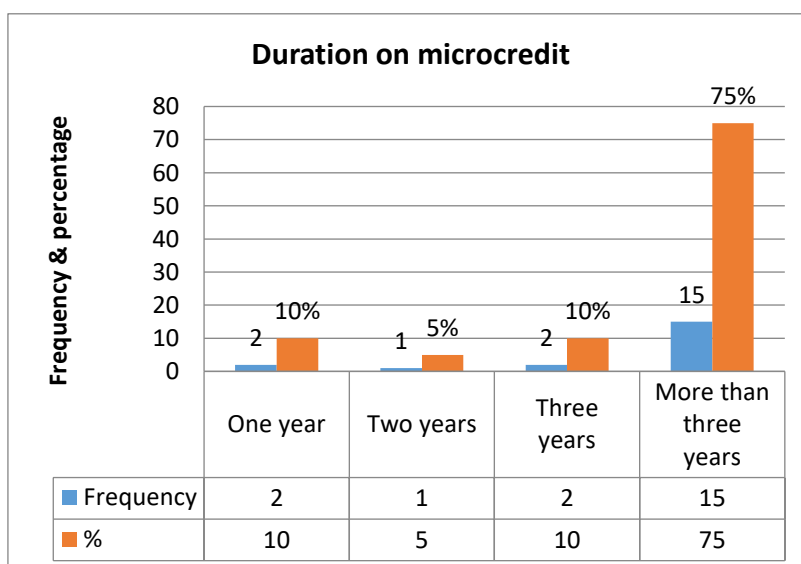


Figure 13: Respondents are with microcredit

All the (100%) respondents under the survey questionnaire confirmed that they repay the loan in due time of payment regularly. It was also admitted unambiguously by all the (100%) respondents that they are happy with microcredit and their organizations.

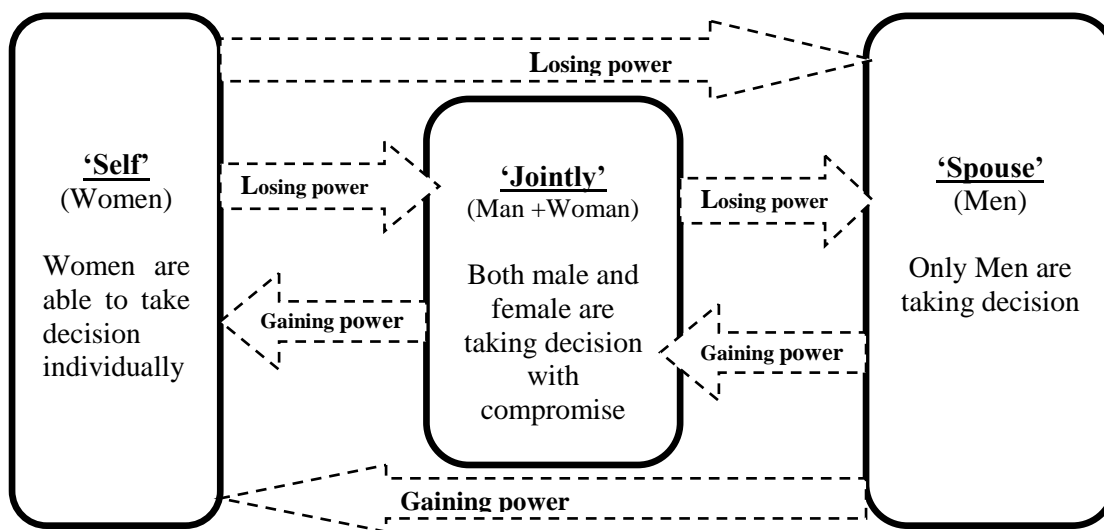
4.2.1.3 Sources of the household income and savings pattern:

Sources of household income of the respondents are miscellaneous. From the collected data it is found that out of 20 respondents, agricultural / industrial labor was the main sources of household income of the 4 (20%) women, employment was for 4 (20%) women , business was for 9 (45%) women , rent collection from house/vehicle was for 4 (20%) women and others for 1 (5%) woman. Some 2 (10%) respondents' household income is multiple sources and for that reason, they representation is present in both agriculture and business categories.

Data reflects that the savings pattern of microcredit recipients is regular basis in most of the part. So, it is accounted that 19 (95%) female borrowers of microcredit deposits their savings every month regularly with their instalment while 1 (5%) female borrowers of microcredit rarely do that.

4.2.2 Component on decision making ability of the respondents:

The collected primary data on decision making indicators have been presented in *Table 1*. Every indicators are expressed in three categories that reflected as ‘self’ for that category of female who are able to take decision independently, ‘spouse’ implies those females who are dependent on their husband’s decision and ‘jointly’ represents those who take decision mutually with their husband. The independent (self) decision makers are considered as empowered and shifting from other two categories towards it indicates the empowerment is increasing. On the contrary, shifting from ‘self’ and ‘jointly’ to the ‘spouse’ remarks as disempowerment. To identify the women empowerment this chart is followed.



Transition of women empowerment in decision making

Figure 14: The guideline followed in the formation of table 1

Sl. no.	Indicators	Before receiving microcredit				After receiving microcredit					
			% of respondents				% of respondent			Total % of respondents with changed status	
			BRDB	BRAC	Total		BRDB	BRAC	Total		
1.1	Who usually undertake the money making activities of the family	Self	15	0	15						
		Spouse	5	0	5						
		Jointly	30	50	80						
1.2	Who made the decision to undertake a money making project by loan-money					Self	20	0	20	5% increased	Total 5% increased
						Spouse	0	5	5	constant	
						Jointly	30	45	75	5% shifted	
2.1	How did they come to the decision of taking loan	Self	25	0	25						
		Spouse	5	0	5						
		Jointly	20	50	70						
2.2	Who plays the decision making role in spending the loan money					Self	25	0	25	constant	Total 5% increased
						Spouse	0	0	0	5% shifted	
						Jointly	25	50	75	5% increased	
3	Decision of small purchase	Self	20	15	35	Self	20	15	35	constant	Total 0% increased
		Spouse	0	5	5	Spouse	0	5	5	constant	
		Jointly	30	30	60	Jointly	30	30	60	constant	
4	Decision of Larger purchase	Self	0	0	0	Self	0	0	0		Total 10% increased
		Spouse	20	15	35	Spouse	15	10	25	10% shifted	
		Jointly	30	35	65	Jointly	35	40	75	10% increased	
5	Health/ Medical Expenses of Family	Self	15.4	0	15.4	Self	15.4	15.4	30.8	15.39% increased	Total 15.4% increased
		Spouse	7.7	23.07	30.8	Spouse	15.4	7.7	23.1	7.69% shifted	
		Jointly	53.9	0	53.9	Jointly	46.2	0	46.2	7.70% shifted	
6	Selection of school and determining school expenses	Self	6.25	0	6.25	Self	6.25	6.25	12.5	6.25% increased	Total 6.3% increased
		Spouse	6.25	12.5	18.8	Spouse	12.5	6.25	18.8	constant	
		Jointly	43.8	31.25	75	Jointly	37.5	31.25	68.8	6.25% shifted	
7	Use of birth control methods	Self	11.8	0	11.8	Self	11.8	11.76	23.5	11.77% increased	Total 11.8% increased
		Spouse	0	17.65	17.7	Spouse	5.88	0	5.88	11.77% shifted	
		Jointly	47.1	23.52	70.6	Jointly	41.2	29.41	70.6	constant	
8	Girls' marriage decision	Self	0	0	0	Self	0	0	0	0	Total 10% increased
		Spouse	0	20	20	Spouse	0	10	10	10% shifted	
		Jointly	40	40	80	Jointly	40	50	90	10% increased	
9	Can go outside	Self	20	5	25	Self	30	5	35	10% increased	Total 10% increased
		Spouse	10	20	30	Spouse	15	20	35	5% increased	
		Jointly	20	25	45	Jointly	5	25	30	15% shifted	

* The mean of these 9 indicators is 8.16. * Standard deviation is 4.29. * Co efficient of variance is 0.52

Table 1: Decisions on loan, purchasing, expenses and personal affairs

4.2.2.1 Taking decision on drawing and spending loan money:

In the context of money-making project by utilizing loan-money, *Table 1* presents 5% female borrowers are able to shift from the jointly decision making position towards the self reliant decision makers. Though the percentage of joint decision status of females reduced by 5%, they upgraded themselves avoiding dependency in this respect. All the other respondents remained on the same status like the period before of microcredit. The data have shown that 5% of the respondents from BRDB upgraded themselves from the dependent status to self dependent while 5% respondents of BRAC deteriorated from joint decision to the decision of spouses. The data of *Table 1* is also resulted that 5% microcredit borrowers, who are the members of BRDB, achieved the ability to participate jointly with their spouses' in decision of spending their own microcredit that was drawn by their husbands' decision. As a result, 100% respondents were included in two categories of decision making (self and jointly) avoiding absolute dependency on their husbands.

4.2.2.2 Decision of purchasing:

From the data presentation of *Table 1*, it is clear that the position of female borrowers in decision of small purchase remains same as their position before receiving microcredit in the context of both organizations (BRDB and BRAC). But in taking decision of larger purchase, 10% respondents represented equally from both BRDB and BRAC were able to participate jointly with their spouses' after their joining microcredit programs. Hence, the women empowerment increased by reducing 10% female borrowers' dependency on their husbands' decision. The rest of the respondents' position was remained constant accordingly.

4.2.2.3 Decision of health and school expenses of family:

The decision of health expenses of the family and selection of school as well as educational expenses for the children are the important indicators to measure the women empowerment in

rural Bangladesh. In accordance with the presentation of table 1, it is obvious that microcredit made double (30.77%) the percentages of self dependent female borrowers to decide on health expenses of their family which were 15.38% before the involvement of microcredit program. About 7.69% respondents who were dependent on spouses' decisions and 7.70% respondents who participated in decision jointly with their spouses' shifted themselves towards the taking decision alone for health expenses of the household by joining credit programs. If it is explained on the basis of contribution of both organizations, 7.7% BRDB respondents to be found degraded from joint decision to the decision of spouse while 15.39% BRAC respondents to be found upgraded from spouses' decision to self decision. In decision of school expenses and selection of school for their children, total 6.25% women borrowers achieved the ability of self reliance by shifting from their joint decision with husbands where 6.25% BRDB respondents' position is seen as degraded from joint decision to the decision of spouse and 6.25% BRAC respondents' position is found as upgraded from spouses' decision to self dependent decision. On the other hand, the respondents who were dependent on their husbands' decision remained same as before (*Table: 1*).

4.2.2.4 Decision of birth control, girls' marriage and mobility:

As Bangladesh is one of the top overpopulated countries of the world, the enormous size of the population is considered as the main problem of development. So, every couple is inspired not to give birth more than two children and that is why adopting a birth control method is open secret phenomenon to all the fertile couples. Although most of the respondents felt shy to disclose their very personal affairs in front of others to preserve social and religious privacy, few of them spontaneously agreed to give information on that matter. Table 1 shows that total 11.77% female microcredit recipients ensured that they are now taking decision on birth control while they were absolutely dependent on the decision of their husband for the same decision before joining microcredit. The individual analysis is that the

5.88 % BRDB respondents degraded from joint decision to the spouse's decision while 17.75% BRAC respondents upgraded from spouses' decision to joint decision and self decision by 5.88% and 11.77% respectively. All the other respondents remained their former position in this respect. As a patriarchal society, the pivotal role in decision of girl's marriage was played by their husbands; but microcredit enabled its' 10% borrowers, who are the members of BRAC microcredit group, to take part in decision jointly with their husband while formerly they had to depend only on their spouses' decisions. Mobility of rural women is usually controlled by their husband because of male domination of the society that entailed religious as well as superstitious beliefs to control them. This study shows in table 1 that the microcredit activities enhanced the mobility of its 10% members making them self reliant who were going outside by consulting with their husband before involving microcredit program. On the contrary, 5% microcredit recipients backed towards husbands' decision about their going outside from their jointly taken decisions. All the 15% respondents represented from the BRDB while the respondents of BRAC remained same status as before the joining microcredit program (*Table: 1*). KII reported that such incidents are rare but it may happen for two reasons: i) if the women are deeply devoted to the religious beliefs or pay special respect to their husband and ii) if they are not able to go outside for their illness or have alternative way to meet their needs.

4.2.3 Component on taking measures against domestic violence:

The position of women against domestic violence is classified into five categories depending on the genre of domestic violence. For verbal abuse, the data is sorted following this hierarchy- **Complaints to group members > Complaints to relatives > Resist > Warns > Submit**; for physical abuse, it followed **Resist > Complaints to group members > Complaints to relatives > Resist > Submit** and for negligence and psychological &

emotional abuse warns is best suited in top that follows the hierarchy **Warns > Complaints to group members > Complaints to relatives > Resist > Submit.**

Sl. no	Domestic violence	Before receiving microcredit			After receiving microcredit						
			% of respondents				% of respondents			Total % of respondents with changed status	
			BR DB	BR AC	Total		BR DB	BR AC	Total		
1	Verbal Abuse (6 respondents)	Resist	33.3	0	33.3	Resist	0	66.67	66.6	33.34% increased	Total 66.67% respondents increased
		Submit	0	66.67	66.6	Submit	0	0	0	66.67% shifted	
		Complaints to group members	0	0	0	Complaints to group members	16.67	0	16.6	16.67% increased	
		Complain to Relative	0	0	0	Complain to Relative	16.67	0	16.6	16.67% increased	
2	Beating/ Physical Violence (3 respondents)	Resist	33.3	0	33.3	Resist	33.33	0	33.3	constant	Total 33.33% respondents increased
		Submit	33.3	0	33.3	Submit	0	0	0	33.33% shifted	
		Warns	33.3	0	33.3	Warns	66.67	0	66.6	33.33% increased	
3	Negligence (2 respondents)	Resist	100	0	100	Resist	0	0	0	100% shifted	100% increased
		Warns	0	0	0	Warns	100	0	100	100% increased	
4	Psychological and emotional abuse (2)	Resist	100	0	100	Resist		0	0	100% shifted	100% increased
		Warns	0	0	0	Warns	100	0	100	100% increased	

*The mean of these 4 in indicators is 75. * Standard deviation is 27.63. *Co efficient of variance is 0.36

Table 2: Domestic violence

The four major indicators (verbal, physical and psychological abuse as well as negligence) of measuring domestic violence are included in the study considering the situation of rural Bangladesh. Though these are considered secret and familial matter, the respondents are persuaded with the help of their trusted one to express their real scenario in this respect. The data **Table 2** reflected that after the involvement in microcredit program, total 66.6% borrowers felt such empowered that they renounced their submissive attitude against verbal abuse by their husband or others as a domestic violence. Among them, almost 33.3% resisted, 16.6% complained to group members and rest 16.6% complained to relatives against the

verbal abuse. Being bifurcated equally towards the complaints to the group members as well as relatives, total 33.3% of BRDB respondents changed their status from the resisting position which was considered as viable with the credit program. The 66.6% respondents of BRAC upgraded their submissive position towards resistance against verbal abuse. 33.3% microcredit borrowers, all from BRDB respondents, upgraded their position from submission towards warning against physical violence. Being involved with microcredit program 100% respondents shifted their position from resistance towards warning for both the context of negligence as well as psychological and emotional abuse (*Table 2*). The respondents of BRAC participated only in the indicator of verbal abuse.

4.2.4 Component on skills development and quality improvement:

The improvement differences between pre and post involvement of microcredit periods of some indicators expressed in five categories; these are ‘improved greatly’, ‘improved slightly’ ‘remained constant’, ‘slightly bad’ and worsened. The evaluation followed the box’s indication.

Improved greatly> improved slightly> remained constant> slightly bad> worsened

Sl. no	Skills	After receiving microcredit				
			% of respondents			Total % of respondents with changed status
			BRDB	BRAC	Total	
1	Reading/ Writing skills	Improved greatly	25	15	40	100% improved
		Improved slightly	25	35	60	
2	Maintenance of records	Improved greatly	30	20	50	95% improved
		Improved slightly	15	30	45	
		Remained constant	5	0	5	5% constant
3	Skills for one's own work/Business	Improved greatly	45	25	70	90% improved
		Improved slightly	0	20	20	
		Remained Constant	5	5	10	10% constant
4	Communication in the meeting	Improved greatly	30	35	65	100% improved
		Improved slightly	20	15	35	
5	Communication with officials / Bank officials/ Others	Improved greatly	30	30	60	95% improved
		Improved slightly	15	20	35	
		Remained Constant	5	0	5	5% constant
6	Confidence in managing financial crises	Improved greatly	35	25	60	95% improved
		Improved slightly	10	25	35	
		Remained Constant	5	0	5	5% constant
7	Consideration of their views for household decisions after joining the microcredit program	Improved greatly	45	40	85	100% improved
		Improved slightly	5	10	15	
		Remained Constant	0	0	0	0
8	Respect from family members	Improved greatly	35	50	85	100% improved
		Improved slightly	15	0	15	
		Remained Constant	0	0	0	0
9	Participation in community activities	Improved greatly	40	50	90	100% improved
		Improved slightly	10	0	10	
		Remained Constant	0	0	0	0

*The mean of 9 in indicators is 97.22. * Standard deviation is 3.42. *Co efficient of variance is 0.03

Table 3: Skills development and quality improvement

4.2.4.1 Skills of reading/writing, record maintenance and own work:

By joining microcredit program, the female members got a sphere to flourish their latent intellect through involvement in different activities driven by credit organizations. All the (100%) respondents asserted that they improved (40% improved greatly and 60% improved slightly) the skills of reading or writing whichever matched with them from the daily activities of this program. These 100% respondents represent both BRDB and BRAC absolutely.

Every member of microcredit giving organizations should have maintained the records of monthly savings and installment of loan money to their organizations by the assistance of their field officials. For that reason, 95% respondents improved (50% improved greatly and 45% improved slightly) their skills of record maintenance while rest few (5%) respondents admitted that they remained on their former skills. Of the 95% respondents, BRDB and BRAC represents 45% and 50% respectively while the unchanged 5% also in the part of BRDB.

The skills of own work was also improved by the 90% respondents (70% improved greatly and 20% improved slightly) but the remainder 10% was unable to improve that skill. These 90% and 10% respondents ensured equal representation from BRDB and BRAC both (*Table 3*).

4.2.4.2 Development of communication skills and confidence in financial crisis:

Communicating skills in the meeting of credit beneficiaries was improved by 100% respondents (ensuring all the respondents of BRDB and BRAC) though the 65% of them improved greatly and the rest 35% improved slightly. In addition, communication with the different related officials and with others was also improved by 95% respondents (60% improved greatly and 35% improved slightly) with the combination of 45% from BRDB and

50% from BRAC respondents; the rest 5% respondents, who are from BRDB, were unable to upgrade their existing skills. Among the interviewed respondents, 95% combining 45% from BRDB and 50% from BRAC respondents confirmed that they developed (60% improved greatly and 35% improved slightly) their confidence to manage the financial crisis they faced ever after joining the microcredit program while the other 5% of BRDB respondents failed to improve that skill (*Table 3*).

4.2.4.3 Evaluation within the family and community:

All the 100% respondents selected from BRDB and BRAC's microcredit recipient members reported that consideration of their opinions for the household decision as well as respect from their family members improved simultaneously in comparison to the pre microcredit era. The intensity of improvement is recognized 'improved greatly' and 'improved slightly' by the 85% and 15% respondents respectively for both the indicators (*Table 3*). The women microcredit borrowers' participation in community activities also improved greatly expressed by 90% respondents while the remainder 10% ensured that it was improved slightly (*Table 3*). In these respects, microcredit comprised 100% respondents covering all the respondents of BRDB and BRAC in its changes towards the empowerment.

4.2.5 Component on perceptions of the credit beneficiaries:

The perception of microcredit beneficiaries on the provided statements expressed in five categories followed by "Strongly agree", "Agree", "Neutral", "Disagree" and "Strongly disagree". It is "Strongly agree" and "Agree" indicate positive remarks on empowerment while "Disagree" and "Strongly disagree" indicate negatively towards the disempowerment. The perceptions were categorized in accordance with the following hierarchy. **Strongly agree > Agree > Neutral > Disagree > Strongly disagree**

Sl. no.	Perceptions of Microcredit Beneficiaries is that participation in microcredit program	After receiving microcredit				
			% of respondents			Total % of respondents with changed status
			BRDB	BRAC	Total	
1	increases monthly savings of the household	Strongly Agree	50	50	100	100% agreed
		Agree	0	0	0	
2	increases income by creating employment opportunity	Strongly Agree	35	40	75	100% agreed
		Agree	15	10	25	
3	improves social status by increasing income	Strongly Agree	40	40	80	100% agreed
		Agree	10	10	20	
4	improves power of decision making by providing exposure to women	Strongly Agree	25	35	60	95% agreed
		Agree	20	15	35	
		Neutral	5	0	5	5% neutral
5	creates better awareness due to the training and sharing experiences	Strongly Agree	20	25	45	95% agreed
		Agree	25	25	50	
		Neutral	5	0	5	5% neutral
6	improves nutrients and health of household by increasing affordability	Strongly Agree	45	30	75	100% agreed
		Agree	5	20	25	
7	improves participation in community activities by group work	Strongly Agree	40	40	80	100% agreed
		Agree	10	10	20	

*The mean of these 7 indicators is 98.57. * Standard deviation is 1.44. *Co efficient of variance is 0.01

Table 4: perceptions of microcredit beneficiaries

4.2.5.1 Perception about savings, income and social status:

Table 4 presents the data on the perception about savings, income and social status of the respondents. After the participation with microcredit program, savings of the households of all respondents representing BRDB and BRAC increased in comparison to their former savings that was recognized by 100% respondents strongly. Besides, all the respondents from both BRDB and BRAC agreed (75% strongly agreed and 25% agreed) that their income also increased by creating opportunity of employment for them. Furthermore, 100% respondents equally represent both the BRDB and BRAC (80% strongly agreed and 20% agreed) on their

social status that improved with the increasing of their income after the participation of microcredit program (*Table 4*).

4.2.5.2 Improving the power of decision making and awareness:

By providing exposure to women, the power of decision making improved after the participation in microcredit program that is admitted by the 95% respondents of what 45% represents BRDB and 50% represents BRAC participants though the 60% respondents agreed strongly while 35% agreed only; the rest 5% respondents of BRDB remained on neutral position in this regard. Furthermore, 95% respondents, representing BRDB by 45% and BRAC by 50%, agreed (45% strongly agreed and 50% agreed only) that the participation in microcredit program creates better awareness among its members through the arrangement of different training and mutual sharing of experiences that they achieved from various means while 5% respondents from BRDB stands on the neutral point of views regarding this. (*Table 4*).

4.2.5.3 Nutrients & health of the household, and participation in community activities:

All the 100% respondents ensuring equal representations from BRDB and BRAC agreed (75% strongly agreed and 25% agreed only) that the nutrients and health of household increased with the increasing affordability by their participation in microcredit program. Participation in community activities by group work of microcredit program also improved that was agreed by 100% respondents (80% strongly agreed and 20% agreed only) where the respondents of BRDB and BRAC are equal by 50% each. (*Table 4*).

4.2.6 Component on Political and legal awareness of microcredit

beneficiaries:

Table 5 presents the political and legal awareness of microcredit beneficiaries. There are seven indicators on which data is collected to identify the position of awareness of

microcredit beneficiaries on politics and legal issues. These indicators are type of tag questions where respondents' positive (yes) answer considered as awareness and negative (no) answer represented the as usual situation of such types of people.

Sl. no.	Political and legal awareness of the respondents	After joining microcredit program				
			% of respondents			Total % of respondents with changed status
			BRDB	BRAC	Total	
1	Do they discuss about politics among the group members?	Yes	35	40	75	75% positive
		No	15	10	25	25% negative
2	Do they cast their vote in any election?	Yes	50	35	85	85% positive
		No	0	15	15	15% negative
3	Do they participate in any political campaign/activities?	Yes	30	5	35	35% positive
		No	20	45	65	65% negative
4	Do they think participation in any logical protest or procession is crucial?	Yes	50	50	100	100% positive
		No	0	0	0	0
5	Are they informed about child marriage as illegal activity?	Yes	50	50	100	100% positive
		No	0	0	0	0
6	Do they aware of the existing laws about dowry, eve teasing and violence against women by their group activities?	Yes	50	50	100	100% positive
		No	0	0	0	0
7	Do they think their group relation is a deterrent / collective power to prevent the violence against women?	Yes	45	40	85	85% positive
		No	5	10	15	15% negative

*The mean of these 7 indicators is 82.85. * Standard deviation is 21.52. *Co efficient of variance is 0.25

Table 5: Political and legal awareness

4.2.6.1 Political awareness of microcredit beneficiaries:

The rural women are usually gossiping with their neighbors at the interval on various family issues and sometimes their matter of discussion reaches at politics. In quest of the inclination to the political discussion among the group members of microcredit, 75% respondents of what 35% from BRDB and 40% from BRAC respondents answered positively while the remainder 25% that is the combination of BRDB and BRAC by 15% and 10% respectively expressed their connivance to the politics. Total 85% microcredit borrowers of them 50% from BRDB and 35% from BRAC expressed that they cast vote at the elections they faced while 15% respondents, all from of BRAC, didn't avail their voting right to the election. Only

35% respondents, of them 30% from BRDB and 5% from BRAC expressed that they participate in political campaign while the larger 65% respondents of what 20% from BRDB and 45% from BRAC are not doing so.

4.2.6.2 Legal awareness of microcredit beneficiaries:

The entire 100% respondents, equally from both BRDB and BRAC, were aware of the existing laws against the child marriage and dowry, eve teasing as well as violence against women. 85% of the respondents, the sum of 45% and 40% from BRDB and BRAC respectively, think that the group relation is the strength that itself preventive measures against violence while the rest 15% respondents, combination of 5% and 10% from BRDB and BRAC accordingly, answered negatively (*Table 5*).

4.3 Data Results of Focus Group Discussion (FGD)

There are two FGD were formed as the representatives of two leading microcredit giving agency of Bangladesh from both GO and NGO parts. Each FGD constituted by ten women microcredit recipients from these organizations. All the selected members of FGDs discussed the pros and cons of microcredit that was related to their interests while a checklist guided the discussion to keep its relevancy with the topic of the study. All the collected raw data from the respondents of Focus Group Discussions (FGDs) presented in the following Tables (*Table 6* and *Table 7*).

Responses from probe questions	BRDB	BRAC	BRDB + BRAC	% of total frequency
	Approximate frequency (%)	Approx. frequency (%)	Approx. Total	(Approximate)
<i>How do they come to know the credit program</i>				
By the officials	3 (15%)	4 (20%)	7	35
By the relatives	3 (15%)	2 (10%)	5	25
By another group member	4 (20%)	4 (20%)	8	40
<i>Perception of respondents</i>				
Happiness increased	0 (0%)	10 (50%)	10	50
Respect increased	10 (50%)	10 (50%)	20	100
We are benefitted	10 (50%)	9 (45%)	19	95
Good organization	10 (50%)	9 (45%)	19	95
Inter-relationship increased	10 (50%)	5 (25%)	15	75
Created helping mind	0 (0%)	2 (10%)	2	10
<i>Domestic violence</i>				
Dowry and others	1(5%)	3 (15%)	4	20
After earnings, violence was reduced	5 (25%)	3 (15%)	8	40
Resisting power increased with the increasing income	10 (50%)	10 (50%)	20	100
With the increasing income, submissive attitude went away	7 (35%)	2 (10%)	9	45
compromise is the solution	0 (0%)	3 (15%)	3	15
The total number of two FGD participants are 20				

Table 6: Data from FGD

Table 6 presents the collected data from FGD respondents about their inclusion in credit program, overall perceptions on microcredit and the situation of domestic violence after their involvement in microcredit program.

4.3.1 Inclusion process in microcredit organizations

Completing introductory part, at the outset of the discussion, the respondents of FGD talked about their inclusion in microcredit program. Of the FGD respondents, about one third (35%) by the inspiration of the officials, one fourth (25%) by the influences of their relatives and two fifths (40%) by the information of other members of the groups were involved with the microcredit organizations.

4.3.2 Perception of the respondents about their organization:

In FGD, the respondents' perception about their interest and the organization from where they received microcredit expressed in various ways. Almost half (50%) of the respondents, who are mostly from BRAC, asserted that their happiness increased after involvement with the organization while all (100%) the respondents, equal participation from BRDB and BRAC, unequivocally pronounced that they are paid respect much more than before. Most of the respondents (95%), who represents more than half from the BRDB and few less than half from BRAC, admitted that they were benefitted from the activities of the organization and that is why the organizations seem to them as good one. It is recognized by almost two third (75%) of the respondents that covered all the respondents of BRDB and half of the BRAC that the interrelationship among the stakeholders of microcredit increased more than before while few (10%) of the respondents, all from BRAC, added that they enhanced their helping mind toward others.

4.3.3 Domestic violence:

Though the domestic violence is common phenomenon in the countryside of Bangladesh, it's still a matter of dishonor to inform outside the family. Among the FGD respondents, about one fifth (20%) of the total respondents, of whom one fourth from BRDB and three fourth from BRAC, spontaneously admitted that dowry related domestic violence sometimes occurred. Two fifths (40%) of the total respondents, of what more than half (25%) from BRDB and few less than half (15%) from BRAC, expressed their opinion that the violence was decreasing whenever earnings started. Almost all the (100%) respondents equally from BRDB and BRAC expressed that the resisting power against domestic violence increased with the increasing income while around half (45%) of the respondents who are mostly (35%) from BRDB and few (10%) from BRAC opined that the submissive attitude went away by

their income arouse. Few of the respondents (15%) , all from the BRAC, think that the compromise is the best solution to reduce the domestic violence (*Table 6*).

Responses from follow-up questions	BRDB	BRAC	BRDB + BRAC	% of total frequency
	Approximate frequency (%)	Approx. frequency (%)	Approx. Total	(Approximate)
<i>How does microcredit make you empowered?</i>				
Ability to fulfill children's demand	8 (40%)	9 (45%)	17	85
Ability to change living standard	10 (50%)	9 (45%)	19	95
Helping parents	10 (50%)	10 (50%)	20	100
Helping the poor	10 (50%)	10 (50%)	20	100
Access to quality education for children	10 (50%)	10 (50%)	20	100
Women are becoming the place of demand	10 (50%)	0 (0%)	10	50
Group unity increased morale	10 (50%)	10 (50%)	20	100
<i>Disadvantages</i>				
Bad debt adjustment is so tough	10 (50%)	0 (50%)	10	50
Existing rate of interest is burden	0 (0%)	10 (50%)	10	50
Loan payment is difficult for new member	0 (0%)	1 (5%)	1	5
Wrong investment destroy the empowerment	0 (0%)	1 (5%)	1	5
<i>Loan payment by selling asset</i>				
By selling land/gold ornaments	1 (5%)	1 (5%)	2	10
<i>Empowerment by microcredit touched more</i>				
Different problems of personal life is solved	5 (25%)	7 (35%)	12	60
It touched more in family life	5 (25%)	3 (15%)	8	40
Social life	0 (0%)	0 (0%)	0	0
<i>Response from exit question</i>				
Existing credit range should be increased	10 (50%)	0 (0%)	10	50
Sometimes loan isn't disbursed as demanded	0 (0%)	1 (5%)	1	5
The total number of two FGD participants are 20				

Table: 7 Data from FGD

Table 7 reflects the empowerment process of microcredit, disadvantages of microcredit, the area of respondents touched more and the exit question.

4.3.4 Empowerment by microcredit:

More than two third (85%) of the respondents, of whom few less than half of the (40%) from BRDB and few more than half (45%) from BRAC, reported that they have gained the ability to fulfill the children's demand and almost all (95%) the respondents, almost equally represented from BRDB (50%) and BRAC (45%), agreed that they are capable of changing their living standard. The children's quality education, parental care and bestowal to the poor were improved by the credit recipients after the involvement of microcredit program what were recognized by all (100%) the respondents from BRDB and BRAC equally. About half of the all respondents who are members of BRDB perceived that the women are gradually becoming the place of demand their family while almost all (100%) the respondents equally representing both BRDB and BRAC thought that their morale increased by the group unity (*Table 7*).

4.3.5 Disadvantages of microcredit program:

Almost half (50%) of the respondents, all from BRDB, supported that the process of adjustment for reasonable bad debt (defaulted loan) is too complex to free the borrowers from their liability and the half of the respondents representing BRAC mentioned that existing rate of interest is over burden for them. A few (5%) respondents who all are from the respondents of BRAC, exposed their hardship to pay loan money for not coming the return from newly investment and sometimes for wrong investment that destroys the empowerment process of microcredit. Some (10%) of the respondents, who are equally from both BRDB and BRAC, reported that some of the borrowers have to pay loan money by selling the land or gold ornaments (*Table 7*).

4.3.6 Empowerment by microcredit touched more:

More than half (60%) of the all respondents, of whom less than half (25%) from BRDB and more than half (35%) from BRAC, admitted that the empowerment by microcredit touched their personal life more with solving their personal problems. On the other hand, less than half of the respondents (40%) of whom more than half (25%) from BRDB and less than half (15%) from BRAC mentioned that their family life were touched more by the empowerment through microcredit (*Table 7*).

4.3.7 Responses from exit question:

Almost half (50%) of the respondents, all from the BRDB microcredit program, demanded more loans beyond the official allocation of their microcredit organization. On the contrary, a few (5%) of the respondents from BRAC reported that sometimes their demanded loan is not given considering them less efficient (*Table 7*).

4.4 Case Study:

To learn the deep root causes, case study can play the vital role for a study. Considering time and other opportunity, two credit beneficiaries are selected randomly from the research area in order to ransack their data following the prepared checklist. Case study 1 represents the microcredit group of BRDB while case study 2 represents BRAC's microcredit group DABI. Both of them agreed spontaneously to provide all the information required for the study.

4.4.1 Case study- 1

Sanowara Islam Chonda (36), a self reliant woman

To make their lives more convenient, her husband was determined to go abroad by borrowing money from his father-in-law and by selling the ornaments, furniture and valuable electronics goods of Chonda. Considering daughter's happiness, Chonda's father has to lend him lion's share of the money that was given to an agency for the sake of an overseas visa with work permit. Agency promised to provide visa within a short time; but getting all the money in hand, agency man showed shrewd behavior and fled away peculating all the money with him. It was like a bolt from the blue to Chonda's family while her father died fortuitously by heart attack for losing money to the fraudulent agency. There was no hopeful means of living remained to Chonda with two kids and husband. Therefore, frustration always pursued her in search of unworthiness of living. Sometimes the relatives were not inviting her family in social and family occasions for not having money to maintain minimum social status. She faced harsh reality of life and she thought about Tk- 3000/- twisted in the selvage of her sharee (cloths) that she saved for tackling the crucial need. She started her struggle through buying some clothes by that money and made some dresses for babies and women of her locality with a view to selling to them. About four years, she earned little amount of money by selling homemade garments that was not enough to provide two times meal in a day for the family members. By the course of events, she was introduced with Momotaj begum who was assigned for giving microcredit to the women of her area as a field organizer of Bangladesh Rural Development Board (BRDB). Chonda come to know that the microcredit system is too easy to get the loan that there is no requirement of mortgage. She was eager to join the group for microcredit because of such an aspiring opportunity for what she has been waiting for four years. In 2010, she got Tk-15000/- loan from this group maintaining group principles (passbook, installment, savings, training, resolution etc.) and enlarged her clothes-

tailoring business in a shop. For fourteen years, her business has been running in a full swing; presently 04 women (on the basis of production) and her son (part time volunteer worker) who is studying BBA (management) at a private university are working in her clothes' store. Being inspired from chonda, her son was aimed to be a successful businessman after the completion of his business degree. By the support of microcredit, monthly income of chonda is around Tk-50,000/-. She purchased 07 decimal of land worth of tk 20,00,000. In addition, she paved the path of employment generation by creating employment opportunity for 4 other women in her tailoring shop. "Microcredit is the examined and trusted friend which helped to rescue me from the abject situation" chonda said in her own language. She added "sufferings opened my eyes and introduced my surroundings in new way". She is trusted in taking important decision of the family, group and, to some context, community people. Being devoted to the leadership of Chonda, the other members (who were present at the time of interview) were requesting Chonda to be the candidate of member of union parishod (an important tier of local government in Bangladesh) in the upcoming election. Chonda's smiling face looked happy and empowered in answer of her group members' proposal.



Figure 15: Sanowa Islam Chonda is in front of her tailoring shop

4.4.2 Case Study-2

Rehana Begum (50), a contributor to her family

She came from Habigonj district to Savar, Dhaka at her son's working place to take care of her daughter-in-law (son's wife) at the pregnancy period. She has been residing for three months in this new environment. After some days, her son proposed her to bring all the family members to stay savar leaving the village. Getting the consent of her husband, she agreed to reside here with their youngest daughter. In the mean time, Rehana was introduced with her rented house owner who was the group leader of a village organization of DABI (Poverty Alleviation)-a BRAC microfinance activity. Rehana asked her to get loan from DABI and being assured by group leader, she discussed it with her husband and son. They inspired her to be the member of Village Organization (VO) for getting loan quickly. Therefore, completing all the formalities of DABI, she got Tk-50,000 /- loan for the first time in 2016. By this money they (Rehana and her husband) bought 14 decimals of land on condition that whenever the land owner will be able to return the money she will be compelled to back his land. But if land owner fail to do so, they will be the land owner. By this time, as a land owner they subleased to other farmers for getting half of the produced crops from this land. Subsequently, in such way, she borrowed TK.60,000, TK.100,000 and TK-80,000 consecutively three years for the same purpose. Now, total 126 decimals of lands are in their hand. She gets staple foods and crops of her family from that land. All the money that she borrowed from Brac, she is repaying on time and making small savings simultaneously by the income of her son and daughter. She expressed that this area is unknown to her but she is known to all the group members by dint of Akrain Village Organization and Brac officials for receiving loan. In addition, she is happy and would like to thank to her Village Organization for giving her such opportunity in a temporary living place. She is now an important person like other earning member of her family.

4.5 Trend Analysis:

Total 10 members (equally determined from BRDB and BRAC), who are involved with microcredit program at least 5 years, were selected from the respondents for the trend analysis. Each member's credit, savings and benefit or loss of five years (2015-2019) were collected to examine and analyze their trend of prosperity driven by the microcredit program. The BRDB members are coded as BRDB 1, BRDB 2, BRDB 3, BRDB 4 and BRDB 5; on the other hand, BRAC members are coded as BRAC 1, BRAC 2, BRAC 3, BRAC 4 and BRAC 5. The data of credit and savings were collected from both the primary and secondary sources while the benefit or loss depended only on the primary source.

4.5.1 Trend of Loan:

The following figure shows the 10 microcredit recipients' detailed credit picture of five years. The table within the *figure 15* presents their loan details on the basis of specific year. The credit range of the BRDB coded members is Tk.15000 to Tk.50000 where each member was disbursed with adding annually 10% to 50% more than the previous amount of loan. The officials are not permitted to exceed the disbursing amount over Tk.50000 for an individual. As the amount of loan increased from their previous disbursed amount, it proves that the women are capable of utilizing their potentiality through the increasing microcredit.

On the other hand, the lower limit of credit of the BRAC coded members is Tk.20000 and the upper limit of it is Tk.150000 though BRAC usually start the microcredit from Tk.15000. There is no hard and fast rule to maintain the lowest and highest amount of micro credit compulsorily in BRAC but the loan sanctioning authority may be shifted in accordance with the amount (KII). In fact, the amount of disbursement is related to the real demand and necessity of the members that are assessed by the field expert in spite of the provision of not disbursing more than 100% addition with the amount of previous year is in vogue.

The following **figure 16** shows that almost all the members have the tendency to increase loan amount every year except few members for few years.

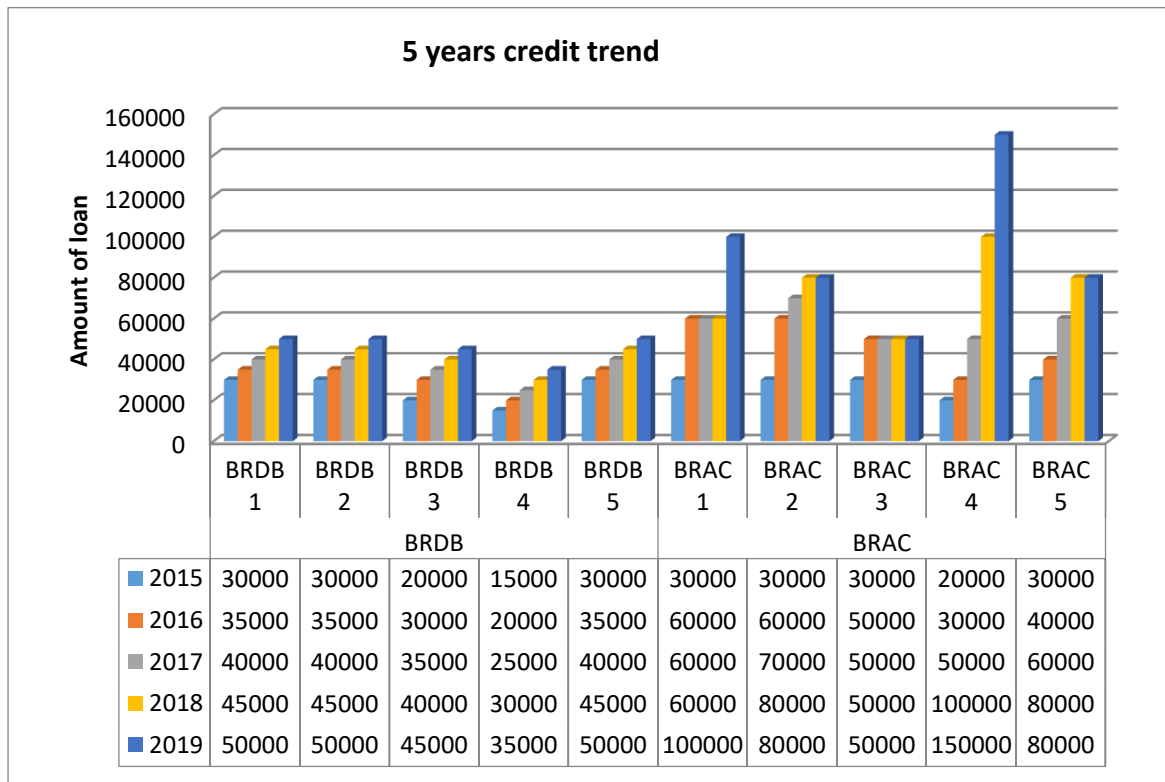


Figure 16: Credit trend (5 years) of 10 members

4.5.2 Trend of savings:

All the respondents have deposited a determined amount of money every year regularly while only 3 of them increased their savings with the increasing of their income. Although a trend of the fixed amount of money savings is seen in most of the years presented in the table within the **figure 17** but the cumulative savings is increasing every year. Every microcredit organization determines a minimum amount of money to deposit as the savings of the borrowers with their installment so that the borrowers can improve their savings habit becoming economical. This savings made a strong tie between the borrowers and microcredit

organization in the absence of mortgage system. Furthermore, the savings reduce the mistrust between these two parties from any bankruptcy.

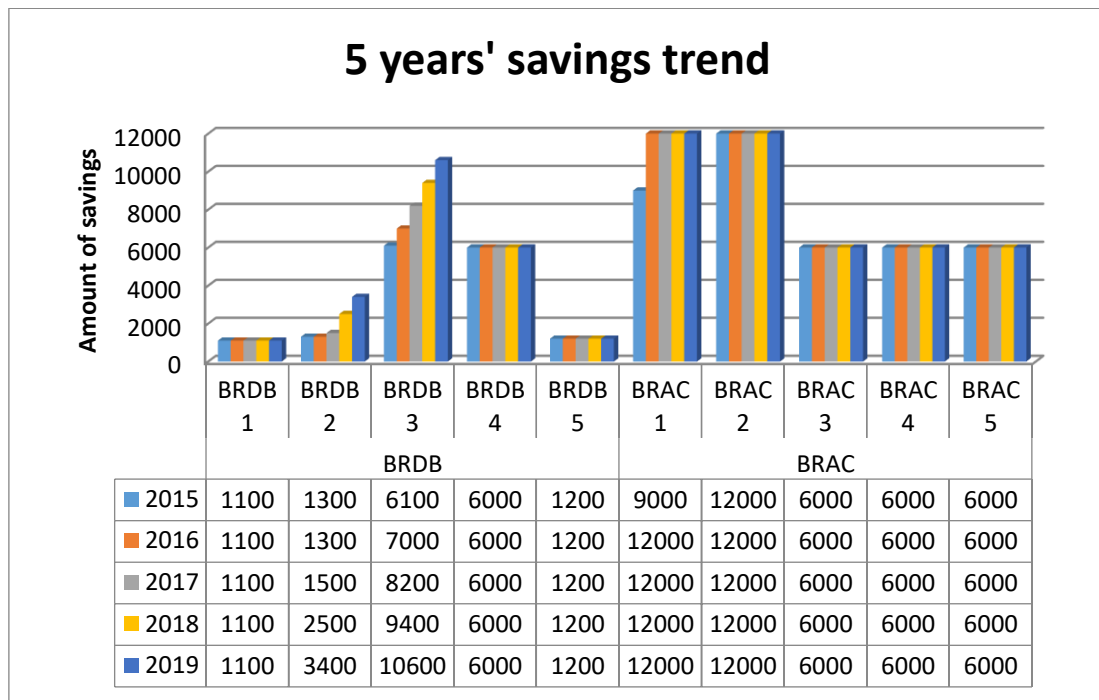


Figure 17: Individual Savings trend of 10 members

The *figure 18* presents the cumulative savings curves of five years below. In the context of BRDB coded 5 members, the lines are upward sloping because of its gradual increasing nature.

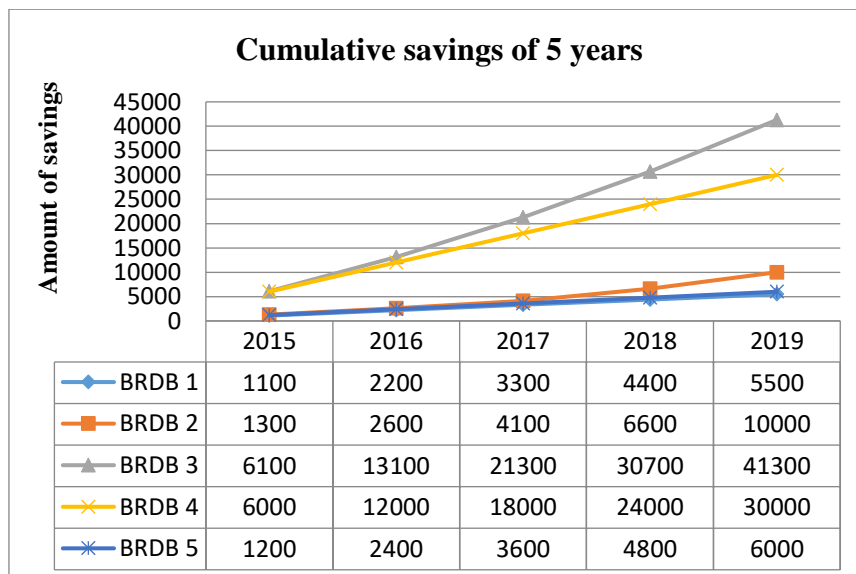


Figure 18: Cumulative savings trend of 5members (BRDB)

The BRAC coded member’s cumulative savings curve is also upward sloping for the same reason that is shown in the following *figure 19*.

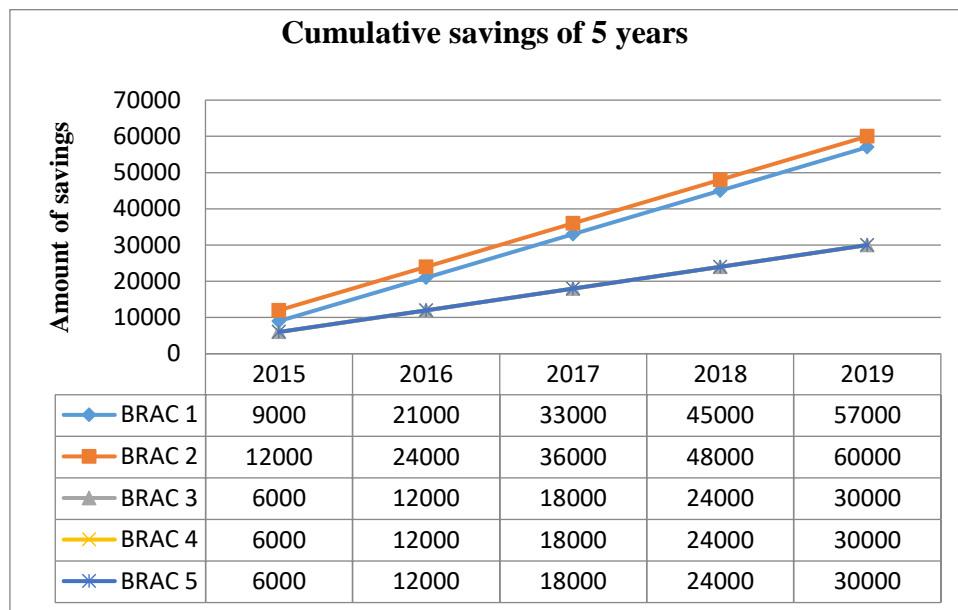


Figure 19: Cumulative savings trend of 5 members (BRAC)

All the 10 microcredit recipients are depositing an amount of money every year regularly that expressed in the *figure 17* as the tabular form and *figure 18* and *figure 19* as graphical presentation by lines. The savings amount of members is increasing with the end of every year cumulatively.

4.5.3 Trend of benefit or loss:

Of the 10 members, BRDB 4 coded member was not benefited for consecutive two years (2015, 2016) and BRDB 2 coded member for one year (2015); but they have paid back the loan by any means. In addition, BRAC 3 coded member had given loss around Tk.20000 for the year 2015 but she overcame the loss with the benefits during the consequent four years. The rest of the respondents were benefitted through the utilizing microcredit within these five years. The following *figure 20* describes the yearly benefit of the respondents in a form of table and diagram.

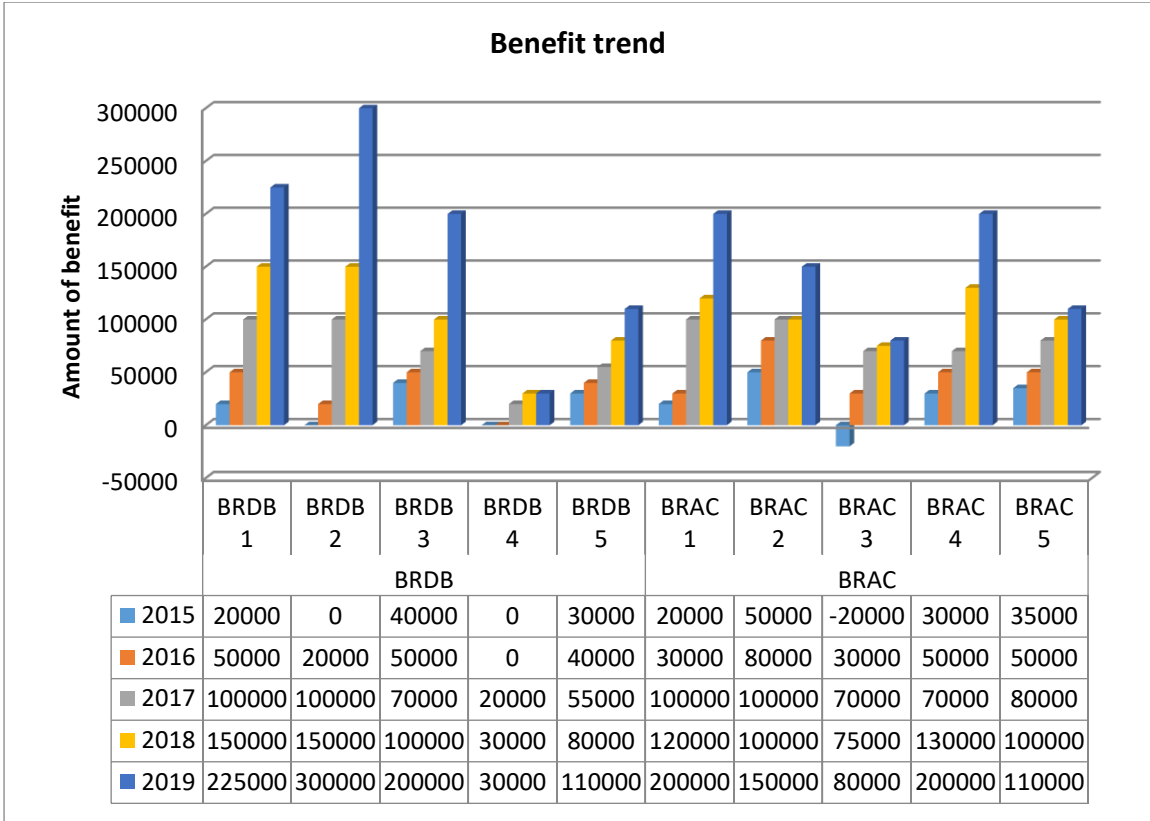


Figure 20: Trend of benefit or loss of 10 members

Chapter 5: Analysis of data results and findings

The analysis of result found from the primary data presented in previous chapter combining all sorts of data in the light of research objectives, research questions, secondary data and theoretical aspects are described here. A comparison between BRDB (GO) and BRAC's (NGO) organizational structures and empowerment processes at the grass root level through microcredit is presented at the end of this chapter.

5.1 Contribution of micro-credit for empowering rural

women:

Women empowerment is a broader aspect that includes improvement of every sphere of women lives where they were lagged behind from their due respects, posts, positions and powers. This research has given importance on those areas of women empowerment which were changed positively and vice versa by the direct and indirect touch of microcredit program in Bangladesh. Here, the physical and perceived changes in different indicators including eight indicators of Hashemi et.al (1996) of microcredit borrowers were compared with those prior to their involvement of microcredit activities.

5.1.1 Position of various decision making role of micro credit recipient women:

The data of questionnaire survey presenting component of decision making in the *Table 1* reflects that on average 8.1% women microcredit recipients achieved the capability of participation in decision making activities of different nine indicators comprising decisions on management of loan, various types of purchasing and expenditures as well as family and personal affairs after their involvement of microcredit activities. Decision of small purchase, one of the important indicators, remains unchanged after the involvement of microcredit activities. Perhaps, the most (95%) of the respondents were enjoying such decision of small purchase both independently and jointly while few (5%) respondents were dependent on their

spouses before their joining in microcredit program. It is found from KII that a small number of respondents are paying extra respect to their husband because of religious or other superstitious beliefs. Following the same way, 5% of respondents retrograded from the joint decision to the decision on spouses. Though the table 1 reveals its total output as positive empowerment of some respondents, the data of two organizations separately on the basis of categories (self, spouse and jointly) represents some indicators of few respondents degraded from the former status of empowerment. It proves women are not only empowered but also disempowered after taking microcredit in decision making aspects to some extent. Sometimes, participation in microcredit program served only the ‘well being’ of female borrowers and generate income of the household (case study 2). In this context, the attributes of an active ‘agency’ that Sen, (1999) discussed is not achieved. Owing to these reasons, the empowerment on the basis of decision making indicators can’t be considered as sustainable. Furthermore, without building of an agency properly, power may not be sustained. The following figure shows the indicator based percentages of respondents who changed their position positively after taking microcredit.

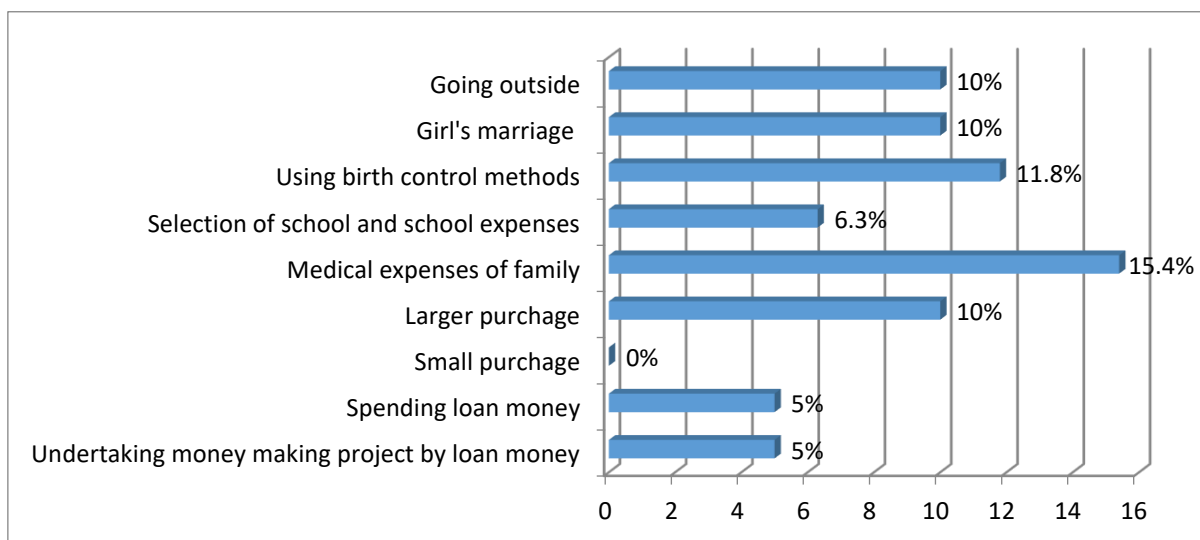


Figure 21: The changes along with the indicators of decision making

On the contrary, *Table 6* expressed that more than two-thirds (85%) of FGD respondents asserted that they have achieved the ability to fulfill their children's small demand to them (by purchasing small things) and to change their living standard by adding some extra things by the support of their own earnings by nurturing microcredit. In addition, about one fourth (25%) of the FGD respondents reported that they are not now dependent on others to purchase their personal things (i.e. cosmetics, ornaments etc.) (*Table 6*). Sometimes, a few microcredit borrowers are capable of larger purchase (i.e. land) independently by their own earned money (*Case study 1*).

5.1.2 Steps taken against domestic violence by microcredit borrowers:

Table 2 reveals that the average 75% of surveyed respondents improved their present situation of domestic violence compare to that of pre-microcredit period. The data of FGD explores almost all (100%) the respondents consented that the resisting power of women microcredit recipients against domestic violence increased with the increasing of their income. In addition, as good as half (45%) of the respondents firmly admitted that their submissive attitude is no more because of their involvement with regular income. Furthermore, few less than half (40%) of the FGD respondents asserted that income and domestic violence are in opposite direction; when the earnings of women are increasing, violence is gradually lessening (*Table 6*).

5.1.3 Skills development and quality improvement:

Microcredit program gives not only the financial support to its female members but also helps to improve their quality to deal with their everyday activities that was reflected by the responses of female participants. From the data of survey questionnaire, it is found that almost all (average 97.2%) the respondents admitted their improvement in all the nine indicators of skills development and quality improvement component after their joining

microcredit program (*Table 3*). More than half (60%) of the FGD respondents expressed that their personal life is touched more by solving their personal problems after the involvement of microcredit program. Moreover, the rest (40%) of the FGD respondents recognized their family life that was influenced more by the credit program. (*Table 7*)

5.1.4 Perception of credit beneficiaries on different empowering indicators:

This part included seven indicators comprising increases of household savings and employment opportunities, improvement of social status, power of taking decisions by providing exposure to women, creation of better awareness, improvement of nutrients and health of household as well as participation in community activities by the microcredit programs. Almost average 98.5% surveyed respondents' perception was that they improved in all indicators after their involvement in the microcredit activities (Table 4). The another output from data of FGD respondents shows that almost all the (100%) respondents felt they are respected more by the family members as well as the members of the society. Further, most of the (95%) respondents realized that they were benefitted from their organizations; therefore they remarked the organization as good one. About half (50%) of the FGD respondents ensured that their happiness also increased and a small number (10%) of respondents perceived that microcredit created an opportunity to help others. Furthermore, around two thirds (75%) of FGD respondents reported that the interrelationship within the group members and other stakeholders increased so enormously that their social life became easy and convenient (*Table 6*). Sometimes, microcredit is felt like an examined and trusted friend by its members because of rescuing them from a miserable condition (*Case study 1*).

In the component of political and legal awareness of microcredit beneficiaries, different seven indicators were presented by structured questionnaire in front of the respondents of microcredit beneficiaries. Survey result expressed that average 85.8% respondents answered positively that indicates their minimum awareness on politics and existing laws against contemporary malpractices by common people of the country. 35% respondents ensured that they have experience of participation in a political campaign. This indicator is the symbol of participatory political culture from their level of consciousness (*Table 5*). Almost all (100%) the FGD respondents come to the consensus that the group unity increased their morale to move forward overcoming some problems they appeared usually (*Table 6*). Few of the microcredit beneficiaries achieved the ability to boost up their leadership quality with the aspiration of becoming elected representatives of their localities where the microcredit groups will be considered voting platform (*Case study 1*).

5.1.5 Ability to care own parents and to help the poor destitute people:

Table 7 explores a new indicator that realized by all the FGD respondents unanimously where they felt empowered by caring their aged parents and by helping the neighboring poor people from their own earned money.

5.1.6 Loan, savings and benefit or loss of the respondents:

The data tables in *figure 16* to *figure 20* of trend analysis revealed that when the microcredit beneficiaries were in loss or not in profit, they deposited their savings mandatorily with their installment though it was difficult for them to pay at that time. It is also found from the data that the cumulative savings is increasing with the increase of loan amount. Moreover, at the end of the five years, all are benefitted although the few members fell in loss at the outset of

these years. The savings tendency of the respondents remained almost same all round the five years in spite of having opportunity to increase it as they wish. Data explores that credit beneficiaries aren't too eager to deposit more savings than the minimum amount that their organization required. Data findings and the past relevant working experience of this researcher implies that an important reason is the interest rate of savings that is much lower than other contemporary investment around them. It is also found from the KIIs' response that BRAC is giving only around 3% interest while BRDB follows the bank rate for the savings amount.

5.2 Comparison between the microcredit activities of BRDB and

BRAC:

The nature of microcredit activities in Bangladesh more or less identical excluding some differences based on philosophical variation of different credit organizations. BRDB represents the government of Bangladesh and play the role of public (government) sector while BRAC, a nonprofit organization, is playing the role of third sector (the social sector). The emergence of 'nonprofit' social sector is inevitable because of increasing social tasks by manifold even though the developed states are becoming welfare oriented (Drucker,1994). The root level organizational activities of both BRDB and BRAC are sketched with similarities and dissimilarities in the following discussion on the basis of primary and secondary data.

BRDB uses the word 'Group' for the informal microcredit unit and BRAC uses 'Village organization' (VO) for DABI program preceded by the name of village or locality to identify their smallest microcredit units. BRDB forms the group with the people of homogenous IGA while BRAC doesn't follow that for the formation of VO; but both the organizations include

around 30 members in a group with a view to disbursing microcredit among them. Eight weeks observation period with a minimum savings of Tk. 160 is the pre condition to be eligible for the primary membership of a group while by dint of Tk. 100 as minimum savings without such long time observation period one can be the member of a village organization (VO).

BRDB requires a set of simple documents- a copy of national identity card (NID), photograph, and demand promissory note (DP note) as well as loan approval proforma (LAP) for the group and individuals. On the contrary, BRAC's procedure is somewhat complex because of some extra requirements such as a guarantor who gives the assurance of loan payment if the borrower fails to pay, 3 NIDs (member's, husband's and guarantor's), spouses' joint photograph and a photograph of guarantor. In addition, insurance for the credit recipients is mandatory task under the supervision of BRAC.

The starting amount of loan for individual is Tk.15000 for both organizations while Tk. 50000 for BRDB and around 3 times more for BRAC are the maximum limit of microcredit. Almost all the respondents of BRDB need more money than the maximum amount of Tk. 50000 while a few of the BRAC respondents think so because most of the respondents need not more money than their organization provides (*Table 7*).

According to the latest official circular of BRDB, 11% (flat rate) service charge/ interest is collected from the credit beneficiaries to serve the different purposes. The distribution of service charge is followed by 2% for revolving loan fund (RLF), 7% for the salary support of field organizers, 1% for overhead cost, 0.5% for the recovery of bad debt and 0.5% for the manager of the group who helps the officials effectively. On the other side, BRAC calculate 24% interest following the reducing balance interest rate that is equal to around 13.47% flat rate interest which is almost 2.47% more than the interest taken by BRDB. Furthermore, BRAC doesn't follow the separate distribution of interest as BRDB initiated in its field level. Table 7 explores that

almost all the FGD respondents of BRAC expressed that this rate (24%) of interest is burden for them.

In the context of incentive for the excellent performance and punishment for the fraudulent behavior of the credit beneficiaries, BRDB provides 0.5% interest for the manager of a group if she is capable to organize her group complies with the group principles properly; but some imperious defaulter of loan are subject to legal action through the filing ‘certificate case’ against them to the proper authority. For the incentive of DABI members, BRAC introduced ‘good customer loan’ providing extra credit not exceeding 50% of existing loan for those who repay the loan with great responsibility on which organization is satisfied; after passing 6 months with loan such opportunity may appear to its members (Chowdhury, E. H. AHM., Rodrick, S.S. and Ahmed, F., 2014). BRAC gives a little importance to take legal action against fraud defaulter but they use their organizational mechanism to recover the loan.

At present, both the organizations follow the monthly installment system instead of weekly installment for the collection of loan and the regular training on different IGA is not also continued but some awareness building activities by the in-house officials is going on. BRAC assigned expert training personnel at branch office to instruct the members in accordance with their query.

Sometimes, for the accidental death of few members or their spouses, the disbursed loans remain unpaid. BRDB takes attempt to adjust those loans (bad debt) with the 0.5% interest as per their official direction but BRAC follows the insurance policy. If someone dies, insurance will provide the defaulted loan. Every member of BRAC should have a compulsory insurance for what Tk.6 per thousand of loan for joint insurance and tk.3 per thousand of loan for single insurance must be deposited as non refundable. In accordance with the terms and conditions of insurance one can get relief from the debt after death.

5.3 Findings

- The data result reflects microcredit empowers women borrowers in comparison with their former position touching the different area of their lives. Sometimes microcredit is unable to empower a few female borrowers who invested borrowed money improperly.
- After analysis of all sorts of collected data, it is found that microcredit deals with the poverty reduction mainly; then it intended to empower women as the part of enlargement. As women empowerment is a holistic approach, sustainable women empowerment is applicable for few of the female borrowers who are empowered not only by the help of microcredit but also for their socio economic and familial position.
- In the context of patriarchal society like Bangladesh, ability to take care own parents and to help the poor destitute people by the female microcredit borrowers is also a strong indicator of women empowerment that come out from the discussion of focus groups.
- The yearly savings trend is found (*figure 17*) static in nature rather than incremental proves that the respondents are not eager to save more money than minimum requirement of savings by their organizations. In this respect, KII's information and this researcher's working experience in microcredit organization indicate that the incentive for the savings is less amount than the contemporary other financial organizations do. In fact, microcredit giving organizations are paying for savings lower amounts than existing bank rate (5%); but the borrowers are paying more interest (12-13.47%) than they are receiving from their savings. That is why it is assumed that female microcredit borrowers are deprived from their due. If they were given more profit for savings they would deposit more money for savings lessening

their daily costs. Then a virtuous cycle, depicted below, would help to develop them towards the empowerment rapidly. Here, savings is considered as investment as well as sources of earnings instead of microcredit official obligation.

Credit-savings cycle

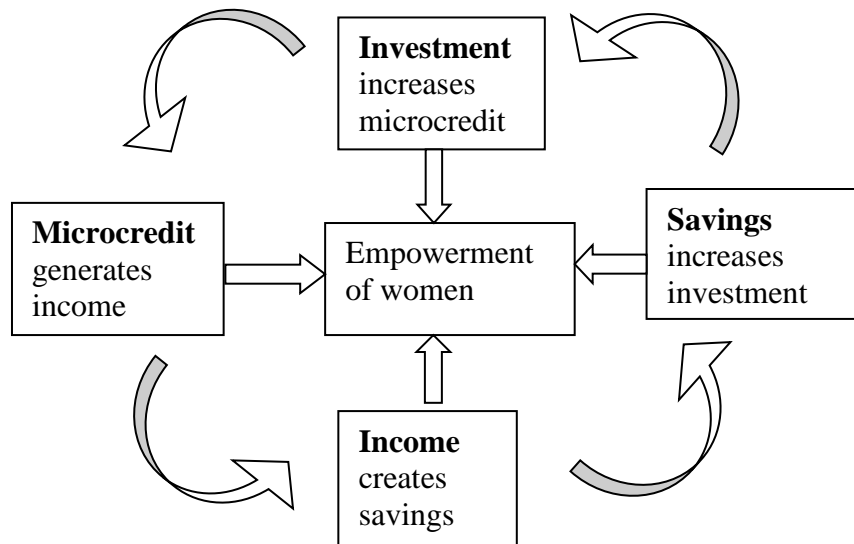


Figure 22 : Microcredit and women empowerment cycle

- The relationship between income and domestic violence is inverse in the context of female credit beneficiaries.
- The study finds short time (less than 3 years) with microcredit is not enough for economic development and women empowerment.

Chapter 6: Conclusions and recommendations:

Microcredit provides a systematic opportunity and support to its female recipients, who were beyond such monetary facilities before, in order to increase their productive power and earnings so that they can repay the borrowed money with imposed interest in due time.

6.1 Conclusions

This study reveals almost all (100%) the respondents were able to increase their income as well as monthly savings of household with creating employment opportunity for them after the participation in microcredit programs. Income and savings is the main driving force of all development and empowerment of credit beneficiaries that depends on the proper investment of the credit money while wrong investment is the cause of various mishaps in their personal and family lives. A small number (8.1%) of respondents express positive responses in the changes of their decision making role in purchasing, expenses, personal & family affairs as well as household activities. It is also found from this study that the domestic violence against female members and submissive attitude of them are reduced in comparison to the pre microcredit period that is perceived by more than two thirds (75%) of the respondents. Participation in microcredit activities boost up the morale through improvement of the necessary skills of almost all the (97%) respondents. The personal lives of credit beneficiaries are more influenced than their family lives leaving social life with little response. Besides, all the respondents can't enjoy equal empowerment and equal development guided by microcredit because of having asymmetric personal ability and family conditions.

6.2 Recommendations:

On the basis of findings from the study, following recommendations are proposed to microcredit organizations to follow for the betterment of the sustainable women empowerment.

- To build up women agency properly, it is necessary to ingrain some goals for 3-5 years among the microcredit borrowers so that they can drive themselves to attain their aspired target following those.
- Effective training by different specialists can be obligatory task with disbursing microcredit simultaneously to increase the efficiency of credit beneficiaries.
- As the interest rate for the savings is too less than borrowers have to pay for their loan money, microcredit organizations are recommended to revise by increasing their interest rate of savings and by decreasing interest rate of loan with a view to maintaining the uniformity.
- Female credit beneficiaries should have recognition of ownership (share) equivalent to their savings at their organization.
- The demand for more amount of credit to women is now the symbol of their capability of investment; so the disbursing amount of credit should be equal to the amount of their reasonable demand.

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Appendix 1: Survey Questionnaire

Rural Women Empowerment Through Micro-credit: A Comparative Study Between a Small Micro-credit Unit of Leading GO (BRDB) and NGO (BRAC) in Savar Upazila.

It is a questionnaire prepared for primary data collection from the field of research on empowerment aspect of rural women of BRAC as well as BRDB in Bangladesh. This is my commitment that the collected information will be used only for the research purpose and needful secrecy must be maintained.

S1	Personal Information	Please tick <input checked="" type="checkbox"/> the appropriate and write in the blank tables
1	Name of respondent (optional)	
2	Name of the group/village organization (optional)	
3	Gender:	<input type="checkbox"/> Male <input type="checkbox"/> Female
4	Range of age of the respondent.	<input type="checkbox"/> Below 18 <input type="checkbox"/> 18 to 25 <input type="checkbox"/> 25to 45 <input type="checkbox"/> Above 45
5	Your education level	<input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Higher education <input type="checkbox"/> Others
6	Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widow <input type="checkbox"/> Divorcee
7	Employment status	<input type="checkbox"/> Self-employed <input type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Student <input type="checkbox"/> Others

Family Information:

S1		Please tick <input checked="" type="checkbox"/> the appropriate and write in the blank tables
8	Type of family	<input type="checkbox"/> Single <input type="checkbox"/> Extended <input type="checkbox"/> Nuclear
9	Numbers of Family Members:	
10	Number of Earning Members	

13	Educational expenses for the school going children in the current year (if applicable)	<input type="checkbox"/> 0 <input type="checkbox"/> 1- 2500 <input type="checkbox"/> 2501-5000 <input type="checkbox"/> 5001 – 7500 <input type="checkbox"/> 7501 – 10000 <input type="checkbox"/> >10000
	Occupation Details:	
14	Structural Condition of House:	<input type="checkbox"/> Shanty <input type="checkbox"/> Kuccha House <input type="checkbox"/> Semi Pucca <input type="checkbox"/> Pucca
15	Ownership Status of House:	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Given by Govt <input type="checkbox"/> Others
16	Cooking by	<input type="checkbox"/> Gas Stove <input type="checkbox"/> Oil Stove <input type="checkbox"/> Wood Stove
17	Access to facilities/ Amenities:	<input type="checkbox"/> Sanitary latrine facility within the house <input type="checkbox"/> Sanitary latrine facility within the area <input type="checkbox"/> Others <input type="checkbox"/> Water Supply within the house <input type="checkbox"/> Safe drinking water within the house/area Access to Medical Facilities

Economic Empowerment Variables: LOAN DETAILS

18. Have you received microcredit as a member of group/village organization? Yes No

19. If yes, then **amount** of loan received is: Tk-----

20. How did you come to the decision of taking loan? Self By husband Jointly Others -----

21. Who plays the decision making role in spending the money borrowed by loan? Self By husband Jointly Others

22. For what purpose have you received loan? Kitchen garden Small business staple food
 Rikshaw/auto/Van buying Husband's employment Children's education others--

23. Do you think this amount is enough for your purpose? Yes No

24. If no, how do you serve the purpose? -----

25. How many times have you received loan? -----

26. Have you been able to pay loan on time? Yes No Sometimes

27. Receiving microcredit, you are: Happy Unhappy

28. Have you borrowed loan from other sources? Yes No

29. Sources of loan from other than BRDB and BRAC:

- Friends/ Relatives Money lender NGO/ MFI Other banks Revolving Fund
 Govt. Schemes Others (Specify).....

INCOME

30. Who made the decision to undertake a money-making project by the loan-money that you've already received? Self By husband Jointly Others -----

31. Who take the the decision usually to undertake a money-making activities in your family?

- Self By husband Jointly Others -----

32. Major Sources of Household Income: Agriculture Agricultural laborer

Industrial laborer Employment Business Pension Rent (house/vehicle)

Others Specify-----

33. Average Monthly Income (Self): Tk. ≤10,000 11000-20000 21000-30000

31000-40000 41000-50000 >50,000

D. SAVINGS

34. Do you operate any bank account for your household? Yes No

35. Savings Pattern

- Regularly/monthly Occasionally Rarely

36. Monthly Savings of the household:

Before receiving microcredit	After receiving microcredit

CONSUMPTION EXPENDITURE PATTERN

37. Do you have authority to make decision in your family consumption expenditure? Yes

No

38. How much do you spend on the following items for your family? (Monthly)

Items	Amount/ Taka	
	Before receiving microcredit	After receiving microcredit
Food		
Clothing		
Education		
Health Care		
Festival/ Recreation		
Cable/ Newspaper/Mobile		
Transportation		

E. Contribution to Decision Making and Mobility:

39. Who takes the decision for the following activities?

Decision	Before taking credit			After taking credit		
	Self	Spouse/ others	Jointly	Self	Spouse/ others	Jointly
Small purchase (Basic Household needs) like grocery, household assets(TV, Refrigerator, Mobile, Furniture)						
Larger purchase (Land/House)						
Selection of School & schooling expenses						
Health/ Medical Expenses for Family						
Use of Birth Control Methods						
Use of Loan Amount						
Girl Marriage Decision						
Can go outside						

F. Change in Family and Social Relationship

40. Has there been any change in the family and Social relationship after receiving microcredit from BRDB/BRAC?

Relationship	Improved greatly	Improved slightly	Remained Constant	Slightly bad	Worsened
Respect from family members					
Participation in Community activities					
Consideration of your views for household decisions					

41. Have you ever been victim to domestic Violence? Yes No

If yes,

a. What is your response to the following domestic violence before joining microcredit

	Resist	Submit	Complaints to superiors/ guardians	Warns
Verbal Abuse				
Beating/ Physical Violence				
Negligence				
Psychological and emotional abuse				

organizations?

b. What was your response to the same violence after joining microcredit organizations?

	Resist	Submit	Complaint to		Warns
			group/village organizations' members	Other guardians	
Verbal Abuse					
Beating/ Physical Violence					
Negligence					
Psychological and emotional abuse					

42. Has participation & training in the group/ village organization helped you to improve the following skills?

Skills	Improved greatly	Improved slightly	Remained Constant	Slightly bad	Worsened
Reading/ Writing skills					
Communication in the meeting					
Communication with the outsiders/ bank officials /others					
Maintenance of records					
Confidence in managing financial crisis					
Skills for one's own work/business					

43. Self Perception of Beneficiary Empowerment

Perception of the Beneficiary	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Participation in microfinance increases income by creating employment opportunity					
Participation in microfinance improves power of decision making by providing exposure to women					
Participation in microfinance creates better awareness due to the training and sharing experiences					
Participation in Microfinance improves social status by increasing income					
Participation in microfinance improve nutrient and health of household by improving affordability					
Participation in microfinance improves participation in community activities by group work					

44. Political and Legal awareness and Participation in public protest:

Do you share and discuss about politics among the group members?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you cast your vote in election?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you participate in any political campaign/activities?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you think participation in any logical protest or procession is crucial?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you informed about child marriage as illegal?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you aware of the existing laws about dowry, eve teasing and violence against women by group activities?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you think your group relation is a deterrent / collective power to prevent the violence against women?	<input type="checkbox"/> Yes <input type="checkbox"/> No

(If necessary)

Name of the enumerator:.....

Signature:.....

Date:.....

Appendix 2: Checklist of Focus Group Discussion

Rural Women Empowerment Through Micro-credit: A Comparative Study Between a Small Micro-credit Unit of Leading GO (BRDB) and NGO (BRAC) in Savar Upazila.

Focus Group Discussion

Check list

Probe Questions:

How do you come to know the credit program of BRDB/BRAC?

How are your feelings after joining credit program?

Have you or some other members ever been victim to domestic Violence?

If yes, what measures have you been taken?

Follow-Up Questions:

How does microcredit make you empowered?

Mention the disadvantages if you faced after receiving micro credit.

Did you pay the borrowed money by selling your asset (land, cow, goat etc)?

In which part of your life, do you think empowerment by microcredit touched more
? Describe elaborately.

Personal life:

Family life

Social life

Exit Question:

Is there anything else you would like to say about your empowerment and the micro credit?
