

Does Microcredit Support get Women Empowerment?: Case of Non-Governmental Organizations (NGOs) in Bangladesh

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Abstract

Women contain half of the total population of Bangladesh and as in the situation in most developing countries or lower middle income countries are reflected the less important sex, getting discriminatory action in the household and workstation. Though, the position and influence of women have enhanced radically as Grameen Bank unlocked its doors before thirty years. In spite of some critics, the vast mainstream of scholars comes to the decision that microcredit loans stimulated poor women and considerably improved their self-respect and confidence, and in this manner, they are empowered. Not only have Bangladeshi women achieved an upper position in the society because of microcredit, then besides the Bangladesh's financial condition has aided from the attachment of so many other people and businesses into the national economy.

Index terms— economic empowerment, micro-credit, gender, women, Bangladesh.

1 Introduction

Microcredit is about much more than access to money. It is about women gaining control over the means to make a living. It is about women lifting themselves out of poverty and vulnerability. It is about women achieving economic and political empowerment within their homes, their villages, their countries.”——Noeleen Heyzer, Microcredit Summit Campaign 2000, Looking ahead.

Governmental and nongovernmental organizations in various low income states have acquainted with credit programs directed to the poor in contemporary ages. A lot of these programs specially aim women, centered on the assessment that they are more prospective than men to be credit constrained, have limited access to the income in labor market, and have a discriminatory part of power in family decision making (Pitt et al., 2006). In rural Bangladesh, life for women is deeply constrained by both the prevalence of malecontrolled system and religious pronouncement. Their existence at the market is prohibited and they are also -Year 2015 not made-up to handle money, or apply property rights, overall of which strictly limits probable economic actions and acceptances leaving them subservient and reliant on men. Bangladesh is a least developing state where women consist more or less half of its entire population of which 80% are living in rural regions. Usually, in Bangladesh women have an inferior position as compared to men in all ranges of political and socio-economic life and they have seen with a very narrow access to income generating activities owing to a number of societal, traditional and religious impediments (Rahman et al., 2014). Employed women contribute to the national earnings of the nation and keep a supportable maintenance of the families and societies, all over the world. For instance, they face various socio-cultural barriers, lack of education, legal obstacles and personal complications. By tradition, women have been relegated. They are hardly economically self dependent and repeatedly they are the weakest members of the community. Approximately 70% of the world's underprivileged are women. However, they have not any access to credit and other monetary facilities. So, microcredit frequently object women. Microcredit is a perilous instrument to empower women from the poor house (Noreen, 2011).

Micro-Credit refers small loans for individuals who require money for self employment jobs that produce income or for crucial family necessities for instance education and health complications. It is intended to aid

increase persons's quality of life by loaning them a small quantity of cash for a small period of time. The micro-credit system offers loans at actually low interest rate and efficient direction to low-income women to follow different income-generating activities intended at enlightening their financial and societal position. The program delivered women with loans to increase their prevailing economic doings or to inaugurate a new initiative. Such type investments, was supposed, would divert to societal and gender parity in the state, and would improve the exclusion of poverty, which would decrease insolvency among women ??Maheswaranathan and Kenned, 2010).

The empowerment of women is an important prerequisite for the mitigation of poverty and the maintenance of human rights, especially at the particular level, such as it aids to form a base for societal II.

2 Literature Review

It has frequently been assumed that if women had prospects for productive work external the home, this would render their assistances to the household more evident, and simultaneously lessens their economic reliance on their husbands (Kamal, et al., 1992). Empowerment is a comprehensive field to evaluate. Common trust defines empowerment of women as the capability to take self-decisions, independence to contribute in the events of their choice and getting resources accessible both inside and outside their households. Whether writing about the accessibility of micro-credit empowers the rural Bangladesh women is by no means distinctive. Numerous articles have been written in the earlier, and there is no common agreement on whether micro credit empowers the rural women who takes the microcredit.

Various studies presented the major positive relationships between micro credit and women's sociocultural, economic, political and personal empowerment. Pitt et al. (2006) argues that throughout the last two eras, the micro -credit tactic has been progressively assimilated in the development speech. Particularly the credit is provided to the women and the common belief is that women are helped and empowered and are being recognized for devising a creative and vigorous role and so it is the entryway of attainment independence for themselves. Hashemi et al. (1996) had discovered the effect of micro credit on a number of signs of empowerment. They see that women's access to credit was a remarkable factor of the extent of economic assistances conveyed by women. Micro credit was connected with intensification in the asset possessions in their personal names; of an increase in their exercise of getting command. They found as well that micro credit was connected with women's political and legal consciousness. The loanees have conveyed expressively higher levels of movement and political involvement. Some associates conveyed higher participation in key decision making. The empowerment was also connected with their greater input to family income. Rahman et al. (2011) have steered a study on effect of micro-credit programs on greater income borrowers in Bangladesh. The key concentration of the study was to assessment the effect of micro-credit on different family consequences, for example income and properties. The researchers have applied primary data collection technique through a prearranged questionnaire from borrowers of two key micro-credit organizations in Bangladesh for example the Grameen Bank and the BRAC. The outcomes presented that the micro-credit programs were active in producing a higher income level and possessions for borrowers on the whole. Though, the effect was not seen to be uniform thru income levels of borrowers. Greater income borrowers look to be more affluent likened to the middle and poorer income borrowers. It was also perceived that some other issues like age and education of the family head and companion in the family were noteworthy and made a good effect on the family. Johnston and Morduch (2007) have directed a study to identify the influence of micro-credit on family income in Indonesia. They acquired domestic-level data from 1438 families in six provinces in Indonesia, a conversion (DFID, 2000). The microcredit system is an exclusive invention of credit transfer system to increase income generating activities. The program covers small loans to underprivileged populaces for self-employment events thus permitting the customers to attain a healthier worth of life. It is the most extraordinary antipoverty instrument for the underprivileged, particularly for women. It has been fairly well accepted that micro credit sophisticated consumption, poor a hand up, microcredit can support discontinue the vicious cycle of poverty in as little as a single gen, decreases the helplessness of the poor section and directs to rise in their income level (Zoynul, & Fahmida, 2013).

There have more than 18,000 recorded NGOs of a various nature functioning on a broad series of progress concerns in Bangladesh. Contemporary ages have seen a growing consciousness of women's creative roles, movement, and their involvement to progress (Shamsuddoha & Nasir 2011). The improvement actions of Non-Government Organisations (NGOs) in Bangladesh directs towards empowerment in its societal along with economic extents. NGOs have prepared their micro-credit programme available to women as they are more underprivileged and weaker than men are. It is nowadays apparent that the assistances increased from micro-credit are not only for women conjointly are handled through children and men too ??Banu et al., 2011). Rural areas poor women have slight or no assets to offer as security which is compulsory in prescribed banking arrangement, micro credit has responded to the difficulty by proposing collateral free credit facilities. Since the role of generating self-employment prospects, generating confidence, growing consciousness within women in Bangladesh Grameen Bank (GB) has managed the system, initial time in the mid 1970s. Nowadays there are hundreds of micro-credit sources of diverse functioning extent through the state, generally in rural parts but also some in urban zones. The great ones comprise Grameen Bank (GB), Bangladesh Rural Advancement Committee (BRAC), Association for Social Advancement (ASA). Entirely of them gotten reputable position for Bangladesh in the global ground since of its poverty lessening policies by which poor rural women are moving on the track of empowerment and growth. significant position for microfinance. They perceived that loans for small trade were

significant, but low income houses in the survey utilized loan for family needs around 30 percent of the period. Consequences exposed the significant non-business events in which they have consumed the loan were giving for medical treatment, school fees, household renovation or addition, daily intake requirements, societal and outing payments.

Habib and Jubb (2012) have emphasized on the social and political empowerment and social involvement of women. Their article provides research from 297 interviews and move toward to the decision that microfinance is a dominant apparatus for the women empowerment. Suguna (2006) identified that economic empowerment is the preliminary phase of women improvement. The economic empowerment refers better access to economic assets both inside and outside the home. It is likewise connected with decreasing susceptibility of poor women in emergency condition such as scarcity, food crisis, unrests, passing and calamities in the household. Economic empowerment provides women the authority to maintain income and utilize it at their personal will. For women empowerment, the researcher has also focused on formation of Self Help Groups (SHGs).

Aminul Faraizi et al. (2014) have focused on the attainment of microcredit along with the assessments of it in the framework of women's empowerment. The book drives on to form that the sound-exposed achievement history of the microcredit program is carried out of quantity, and that the dynamics of cooperative concern for refund of loans by a set of women borrowers generally perceived to be an instrument for the achievement of microcredit is actually no less repressive than customary debt collectors.

III.

4 Objectives of the Study

The objectives of this study are-

- ? To find out the role of micro credit as an approach for empowering women in Bangladesh.
- ? To discuss the capability of women as micro credit recipients to participate in decision making course at the family level.
- ? To study their economic empowerment considering capability to raise their income level.

5 Limitations of the Study

The research is not supposed free from limitations. Some limitations are find out below: (b) It would have been well if data can be gathered from all the poverty alleviation events in rural regions in the study. (c) The mainstream of the loan respondents does not keep any record of their earnings, spending, data of bank loans, etc. Thus, they rest on their memoirs, which made the study inadequate.

V.

6 Materials and Methods

a) Methodology of the Study

The existing study is centered on primary data collected by the researchers throughout the months of March to April, 2014 from ten villages of Comilla and Chadpur Districts of Bangladesh. The people of the present study are the women members of famous Nongovernment Organizations (NGOs) including Grameen Bank (GB), Bangladesh Rural Advancement Committee (BRAC), and Association for Social Advancement (ASA). The NGOs, credit program is essential for women and for this purpose all of the respondents nominated for the present study were women. The primary data have been collected by questioning the selected 100 stakeholders with the help of pre-structured interview guides. The secondary data have been collected from existing literature, textbooks, annual reports, program bulletins, government publication, etc. Thus, the data collected have been organized physically and explored with appropriate techniques.

b) Key Concepts of the Study

The micro -credit program plays an important role in socioeconomic development of rural poor, particularly for women. This study will help the certain organizations to be familiar with the influence of micro credit on women empowerment.

c) Women

Between women and men are both physically and communally dissimilarities determined. Biological, or gender, roles spot the essential variances between women and men. Communal, or sex, roles are extremely inconstant and agreed by settlement and other societal, financial, political and traditional factors (DFID, 2000). Women consists approximately half of the total populace and half of its prospection. Consequently, Socio-economic progress cannot be actually attained without the dynamic involvement of women at the decision making position in society. Women are missing traditionally, socially and economically in our tradition bound society of Bangladesh. To confirm the involvement of women in every spheres of life, all sorts of facilities and opportunities are to be provided to them (Jahan, 2007).

10 d) Empowerment

Empowerment refers persons obtaining the right to think and deed liberally, application of choice, and to realize their prospect as complete and equivalent participants of the world (DFID, 2000). Empowerment is also linked to the course of inner transformation (Mayoux, 1998) and to the ability and power to take decisions (Kabeer, 2001). It involves transformation, choice and authority. It is a course of transformation by which persons or assemblies with slight or no authority to increase the capability to make decisions that impact their livelihood. Empowerment can be present at personal level, wherever it is about having an organization, greater independence, choice, confidence and self-respect.

According to Kabeer (1999), empowerment is around the capability to decide planned life selections, and founds three measurements. They are "resources" that defined largely to contain not only admittance but also forthcoming rights to material, social and community assets; "agency" that comprises procedures of decision-making and less-assessable appearances of agency for instance cooperation, dishonesty and manipulation); and "achievements" refers welfare consequences.

11 e) Economic Empowerment

Women's right to savings and credit offers them a better financial part in decision making through their choice about savings and credit. While women regulate decisions concerning credit and savings, they will enhance their individual and the family's well-being. The asset in women's financial doings will increase employment prospects for women and therefore have a 'trickle down and out' influence. The economic bear ability and feminist empowerment patterns stress women's individual revenue generating actions. In the poverty alleviation pattern, the stress is more on growing incomes at the family level and the practice of credits for consumption (Kumar et al. 2013).

12 f) Women Empowerment

According to UNIFEM (2000), women's empowerment comprises of "gaining the ability to generate choices and exercise bargaining power ? developing a sense of self-worth, a belief in one's ability to secure desired changes, and the right to control one's life." The United Nations Development Fund for Women (UNIFEM) comprises the below stated issues in its definition of women's empowerment:

- ? obtaining understanding and knowledge of gender relationships and the methods in which these relationships may be reformed;

- ? increasing a wisdom of self-esteem, a trust in individual's capacity to protect wanted modifications and the power to regulate individual's life;

- ? acquisition of the capacity to make choices and workout negotiating power;

- ? increasing the capacity to form and impact the course of social change to make a more fair societal and financial direction, both nationwide and globally (DFID, 2000).

13 g) Micro credit

Micro-credit is a minor sum of loan provided to the poor to change their living standard. This small quantity of credit can support people to break the poverty cycle by producing revenue. Definition of microcredit is a -"Financial service where small amounts of money (usually around \$50-\$150) are loaned to poor people for use as a capital to start or expand small businesses" (Shukran & Rahman, 2011).It is wonderful how the small amount of money provides power to the poor section to initiate a business and facilitating to breakdown the vicious cycle of poverty. This minor quantity of credit or economic funds to the poor people supports to inspire in creation of businesses. In other approach, it is an economic modernization arrangement which is grounded on faith and security-free and contradictory to conventional banking arrangement.

14 h) NGO

NGOs are one set of actors who are dynamic in the determinations of universal progress and growing the well-being of underprivileged people in poor nations. NGOs work mutually autonomously and along with bilateral donor agencies from developed nations, private-sector organization's operatives, local governments and self-help organizations (Werker & Ahmed, 2008).

According to Sunkin et al.(1993) NGOs are "privately constituted Organizations -be they companies, professional, trade and voluntary organizations, or charities -that may or may not make a profit'. In other words, within this legal definition, all nonstate organizations, whether they are businesses or third sector, can be seen as forms of NGO". NGOs are commonly ideal as establishments devoted to "doing well" while setting aside revenue earning or politics (Zivetz, 1991). In the realm of international improvement, NGOs have been categorized as the fresh "favored child" of formal improvement agencies and declared as a "magic bullet" to aim and solution of the complications that have taken place the development method (Edwards & Hulme, 1996).

15 VI. History of ngo and Micro-Credit in Bangladesh

In Bangladesh, NGOs can be appreciated as groups involved in events that are private originally, charitable by policy but selling facilities, non-profit distributing by claims but generate profit out of the delivered facilities cross-subsidizing. Development concerned NGO events are comparatively fresh in Bangladesh and initiate their events on a larger scale later the shattering cyclone 1970 and the liberation war taken place in 1971. Though the NGOs had been functioning in old style from the British colonial Age, they developed a drastic change only afterward the liberation war in 1971 and revolved into representatives of progress (Ahsan, 2005). A great number of international NGOs and charitable groups at the time stretched their assisting influences to support Bangladesh. Alongside, a small number of national groups developed at that age as impulsive reactions from several dedicated individuals, which are at the present time well identified prominent NGOs in Bangladesh.

16 a) A Short Description of Selected Three NGOs

Grameen Bank (G. B.) Grameen Bank started its journey in 1983. It is embedded in the action research attained out in Jobra village in 1976 which is adjacent to Chittagong University, Bangladesh by Nobel Laureate, Dr. Mohammad Yunus. The action research was inspecting the prospect of planning a credit delivery arrangement to deliver banking facilities directed at the rural poor people. The project's achievement was executed in other zones of the state with the maintenance of the principal bank of Bangladesh. Therefore, the project was converted into an autonomous bank by government rules in 1983 (Rahman et al., 2012).

Association for Social Advancement (ASA): Association for Social Advancement (ASA) is considered as the second principal Micro-Finance NGOs in Bangladesh. It inaugurated in 1978 with numerous forms of improvement programs for the social and economic advancement of the vulnerable rural people. However, from the time, 1998 ASA has been performing only micro-credit task by leaving all other societal programs. Moreover, ASA delivers group-based micro-credit and maximum of the ASA's credit is short-term in nature. Credits refund with a 12.5% service charge more is made through 45 same installments over one complete year. ASA delivers different sorts of credit in multisectorial events (Ahsan, 2005).

17 Bangladesh

Rural Advancement Committee (BRAC): BRAC initiate its journey in 1972, just after the Liberation War of Bangladesh by serving the immigrants returning home from India to Shalla, a distant and isolated village located at the northeastern boarder of the state. The immigrants had to start their life again in their war-ravaged households and villages. BRAC assisted the inhabitants by serving them the resources required for house building and tools used in making a livelihood (Ahmed & Rafi, 1999). Corresponding other development establishments, BRAC was in progress to re-construct the state in close relationship with the government. Consequently, it converted a public development group so long as family planning, education, health and financial provision to diverse segments of the rural community with specific importance on the utmost underprivileged, for example women, fishermen and the landless people. Therefore, BRAC developed from an aid and restoration group to a development association (Rahman et al., 2012).

18 VII.

19 Microcredit and Women's Empowerment

The attention on women's empowerment in the perspective of microcredit gets to light the importance of gender affairs in policy improvement spheres more importantly than ever in the past. Women are praised as a 'weapon against poverty' (DFID, 2006). Empowerment through microcredit is recognized and measured in different proportions: influence on decision-making, on confidence of women, on domestic relations, on their position at family, and the prevalence of domestic violence, on their participation in the society, on their party-political empowerment and privileges (Cheston and uhn, 2002). The rationality of microcredit's probability for empowerment is comparable to the economic classic of empowerment: microcredit creates women financially self-determining by putting capital and monetary assets in their influences. Financial freedom effects in greater negotiating authority for women in their families and societies, and consequently results in greater esteem and self-confidence. Here the tasks of microcredit are synchronous with its prospective to empowerment (Kulkarni, 2010).

20 a) Micro-Credit And Women Empowerment In Bangladesh: Respondent's View

In order to conceptualize the impact of the micro-credit program for women empowerment Bangladesh, 100 stakeholders of the study area were interviewed to illustrate the real situation. Detailed analyses of the responses are the following. The respondents were first asked about the timeframe of their involvement with the micro-credit operation of NGOs. They responded in the following ways: Q. When have you involved with NGO's micro-credit operation? The majority of the respondents (70 out of 100) hold the view that they are not fully satisfied with the amount of loan seen in Table 3. In reply to the question, most of member expressed that

20 A) MICRO-CREDIT AND WOMEN EMPOWERMENT IN BANGLADESH: RESPONDENT'S VIEW

because of insufficient amount of loan, it is not possible for them to fulfill their requirement for which they have received credit form NGOs. Therefore, their dependency on NGO is increasing. So the amount of loan should be enhanced. The above statement reflects that the NGOs are not providing as much credit to its borrowers as they need. As a result of which, the borrowers are not in a position to be self-reliant, which are becoming a barrier for their poverty reduction. Q3. Do you think that the amount was sufficient? The respondents were also asked to make a comparison about their economic condition (before and after receiving credit from NGOs). In reply to this question, they responded in the following way:

The majority of the respondents (90 out of 100) expressed that their economic condition has changed positively after receiving credit from NGOs and the rest (10 out of 100) expressed negatively Table 4.

Volume XV Issue X Version I The respondents were also asked whether they have any income generating activities? Two options were given to them. They replied in the following way: The majority of the respondents (92 out of 100) expressed that they have involved themselves in income generating activities after receiving loan from NGOs shown in Table 5.

Q. Is there any relationship between micro-credit and income generating activities? Another question was asked to the respondents that whether do they have any relationship between the micro-credit and income generating activities? In the answer, they replied in the following way: From above discussion, it can be said that having a positive relationship between micro-credit and income generating activities, the majority of the respondents (76 out of 92 which is shown in table: 6 have involved themselves in income generating activities after receiving credit from NGOs.

Q. Do you think that the investment of the loan helps to increase the status and prestige level? Answering to the above question regarding status and prestige the respondents positively informed that the micro-credit really increased their status and prestige. Analyzing the data in table-7 it can be said that there is a positive relationship between micro-credit and increasing status and prestige. 80 percent of the respondents (74 out of 92) were able to increase their status and prestige. The situation can be observed from chart-1 bellow:

Volume XV Issue X Version I The respondents were also asked whether the contribution in income has increased the decision making power in their family. They replied in the following way: the majority of the respondents, i, e, more than 82 percent (76 out of 92) expressed that the decision making power has been increased after receiving loan from NGOs shown in Table-8 and Chart-2.

Chart 2 : Opinion regarding decision making power Q. Do you think that the increase of income level increases the self-confidence? The respondents were also asked about their self-confidence level after receiving micro-credit from the NGOs. Two options were given to them. They replied in the following way: The majority of the respondents (72 out of 92 or 78 percent) expressed that their self confidence level has been increased which is shown in Table-9 and Chart-3.



Figure 1:

1

	Year 2015
	61
	Volume XV Issue X Version I
	(A)
	Global Journal of Human Social Science
	-
Name of NGO	Number of Respondents
Grameen Bank(GB)	27
Association for Social Advancement (ASA)	27
Bangladesh Rural Advancement Committee (BRAC)	46
	0

Figure 2: Table 1 :

2

Year	BRAC	GB	ASA	Total
0-2	16	08	06	30
3-5	14	08	11	33
6-8	07	04	04	15
9-11	06	04	04	14
12-above	03	03	02	08
Total	46	27	27	100
Average	4.8	5.44	5.33	5.11

Figure 3: Table 2 :

3

Name of the NGO's	No. of Respondents	Options	
		Yes	No
BRAC	46	9	37
GB	27	11	16
ASA	27	10	17
Total	100	30	70

Figure 4: Table 3 :

4

Better Economic Condition

Figure 5: Table 4 :

20 A) MICRO-CREDIT AND WOMEN EMPOWERMENT IN BANGLADESH: RESPONDENT'S VIEW

5

No. of NGO's

Figure 6: Table 5 :

6

No. of NGO's	No. of Respondents	Option	
		Yes	No
BRAC	40	35	5
GB	25	18	7
ASA	27	23	4
Total	92	76	16

Figure 7: Table 6 :

7

No. of NGO's	No. of Respondents	Option	
		Yes	No
BRAC	40	33	7
GB	25	20	5
ASA	27	21	6
Total	92	74	18

Figure 8: Table 7 :

8

No. of NGO's	No. of Respondents	Option	
		Yes	No
BRAC	40	34	6
GB	25	19	6
ASA	27	23	4
Total	92	76	16

Figure 9: Table 8 :

9

No. of NGO's	No. of Respondents	Option	
		Yes	No
BRAC	40	31	9
GB	25	19	6
ASA	27	22	5
Total	92	72	20

Figure 10: Table 9 :

.1 Year 2015

Chart 3 : Opinion regarding self-confidence

From the above analysis it may be observed that with the help of microcredit, not only have Bangladeshi women gained higher status, decision making power and increased their confidence level in the society, but also the Bangladeshi economy has benefited from the inclusion of so many additional people and businesses into the economy.

.2 VIII.

.3 Conclusion

Empirical research and argument of the outcomes embrace the intention that women empowerment influenced by on the above mentioned variables. However, the microcredit receiver women had better control over assets than non-microcredit receiving women. Additionally, microcredit taking women enjoy a comparatively greater level of economic empowerment than those of non-microcredit receivers. Receiving Microcredit has been revealed to intensification of women's activity, through the growing negotiating power and decision making. It develops well-being, diminishes subservience, and has been presented to lead to a solidification of women's 'voice', break position and tasks adverse gender organizations, primarily owing to the proposed connection between involvement and the resulting intensification in political empowerment and communal deed. Micro-credit thus, is reasonably empowering and a very suitable instrument as part of a synthesis of growth approaches. Therefore, depending on the practical outcome, it can be determined that microcredit receiving has a progressive consequence on financial empowerment of women member.

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