

INCOME GENERATING ACTIVITIES THROUGH MICROCREDIT AND WOMENS SOCIO-ECONOMIC EMPOWERMENT: A STUDY OF DISTRICT KASUR, PAKISTAN

Tauqeer Hussain Shah
Lecturer, Department of Sociology
University of Gujrat
PAKISTAN
tauqeer.hussain@uog.edu.pk

Huma Butt
Lecturer, Department of Sociology
University of Gujrat
PAKISTAN
huma.butt6@gmail.com

ABSTRACT

In the present study an attempt has been made to know about the role of microcredit in income generating activities of women and its impact on their socio-economic empowerment. The target population of the present study was those women who had availed microcredit facilities from some microcredit providing institutions or organizations in district Kasur. Survey method was used as a technique of data collection. The majority of population was illiterate or semi-literate, so interview schedule was used as a tool of data collection. Through two stage clusters sampling respondents were selected in this study. The findings showed that microcredit has significant impact on the up lift of socio-economic empowerment of the borrowers in district Kasur. The results showed that most of the females who availed the facility of microcredit finally got socio-economic empowerment. Only 82 females had low level of socio-economic empowerment. Majority 174 respondents had medium level of socio-economic empowerment. Another 40 respondents argued that they have high level of socio-economic empowerment after getting microcredit facility.

Keywords: Microcredit, Women Empowerment, Urban Poverty, Well-being, Income Generation