

ROLE OF MICRO CREDIT IN WOMEN EMPOWERMENT IN PAKISTAN

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ABSTRACT

The present study explores the association between micro crediting and women empowerment in the rural areas of Pakistan. Sample sizes of 54 respondents were selected through Estimation sampling. The researchers used survey method as a technique of data collection and an interview schedule was used as a tool of data collection. The result indicates that there is positive and significant association between micro crediting and Income Generating Activities. Micro crediting through NGOs also promote women empowerment in the rural areas of Pakistan.

Keywords: *Micro Crediting, Women empowerment, Rural Activities*

INTRODUCTION

Recently many social scientists have paid their attention towards women's empowerment not only in developed but also in developing countries. Although, technological advancement, globalization, internationalization of media and effort made by international institutions, including international NGOs have create some space for women who are living to compete equal footing but situation is unfortunately still much unsatisfactory. The subordinate position of women in society, even though this position is somewhat attenuated in higher social classes, has well-known manifestations: limited representation in the formal political system, a large share of the economy's informal sector and other types of labor with reduced financial rewards, almost exclusive responsibility for family and children, and the more subtle signs of narrow career aspirations and low self-esteem.

Women can contribute in development of any country. To enhance international development, the United Nations Organization (UNO) announced the millennium development goals, aimed to eradicate poverty by 2015. In this regard, microfinance is the form of financial development that has its primary aim to alleviate the poverty. Governments, donors and NGOs around the world responded actively with plans and promised to work together towards the realization of these goals. In the recognition of microfinance, the UNO celebrated the year 2005 as a year of micro-credit, as a result this financing instrument is perceived worldwide as a very effective mean against hunger and poverty, mainly in developing countries.

Microfinance focuses on saving and insurance programs to help further increase the quality life of the borrowers. Although financial services are provided to poor people to start any business or any income generating activity but it purely depends upon the knowledge of getting loan. Different organizations provide different kind of financial assistance to the borrowers but one important factor is access to the organization and having knowledge about procedure to get loan.

PRSP poverty profile uses eight eligibility criteria based on the financial position of borrowers. Those criterions are size of land holding, income source, transport, farm machinery, housing condition, access to agriculture input, livestock, access to education and health facility. Now empowerment can defined as the process of increasing the assets and capabilities of individuals or groups to make purposive choices and to transform those choices into desired actions and outcomes. Microfinance typically targets women borrowers as

numerous studies have been done proving women as better credit risks. A rise in income for women has also demonstrated a positive correlation with children attending school full-time, especially so when an MFI has an education component. (ILO 2008)^[1] Thus, when women receive micro-loans, the family is benefited.

There are different ways through which women are getting empowerment. Women in developing countries are getting empowerment by having assistance of micro credit. Women empowerment is in fact a multidimensional phenomenon consisting of access to decision making in all the family matters, political matters, and social factors. Women's empowerment is influenced by her level of education, income capacity, social awareness etc. On the other hand, a women having all provisions but she may not be able to assert her right to enjoy social and economic benefits (Rehman et al. 2006)^[2].

Social position of women is different in developed and developing countries. Women in developed countries are enjoying much of the desired freedom and rights but in developing countries women rights and issues need much concentration. During last three decades awareness has been increased to empower women by increasing their social, economic and political equity as well as women access to fundamental rights, improvements in nutrition, and education (World Economic Forum 2005)^[3].

In Pakistan there are two sectors that are providing financial assistance to women and their families' .i.e. formal and informal sector. According to Kabeer (2001)^[4], in informal sector women are dependent on financial support of local money lenders on higher interest rate. Micro finance in Pakistan is a relatively new and emerging discipline but it is gaining importance fast as a tool of social mobilization and poverty alleviation. Here empowerment and resources mainly directed to men which results in the deprivation of women rights. To change the present situation it is necessary to empower the women. In present study researcher want to analyze how women can get empowerment by getting micro credit.

REVIEW OF LITERATURE

Micro credit plays a vital role in rural economic life both in terms of meeting consumption needs and production needs. However, it needs to be determined how those at the bottom rung of the economic status respond to micro credit in terms of income and education.

Pitt and Khandker (1999)^[5] studied in Bangladesh to see whether micro credit empowers women. They examine the effects of men's and women's participation in group-based micro-credit programs on various indicators of women's empowerment. Data was used from a special survey carried out in rural Bangladesh. Findings show that micro -credit programs helps to increase women's empowerment. They also concluded that credit program participation leads women taking a greater role in household decision making, having greater access to financial and economic resources, having greater social networks, having greater bargaining power vis-à-vis their husbands, and having greater freedom of mobility. Present study is linked with above mentioned study because here researcher also wants to explore the impact of micro credit on women empowerment.

Nanda (1999)^[6] conducted a research on women's participation in rural credit programs in Bangladesh and their demand for formal health care to measure the credit's impact in order to ensure that it is positive. She used sample of 1798 household by random sampling of 87 districts. Researcher highlighted women's empowerment through participation in credit programs results in greater control of resources for their own demand for formal health care. As a result when women economically productive or empowered that changes the women's lives. It also improve their decision making power about their health seeking behavior and other household issues.

Researcher's finding shows that there is a positive impact of micro credit on their demand for formal health care. That is because women empower economically and are able to take decision about their health. Through micro credit when women improve their productivity, information and mobility, all these are mechanisms for their empowerment.

Research of Nanda and present research is similar in this way that both basically focus on the economic empowerment of women. That further improves their well being and formal health care.

Basher (2009)^[7] conducted a study on promotional role of micro credit in Bangladesh and investigates whether the income augmenting role of microcredit is attributable only to increased participation of the borrower in economic activities or switch to more productive activities also. Data was used from Grameen Bank of Bangladesh during 2001. The sample was chosen from four randomly drawn branches of the Grameen Bank and primary information and socio-economic profile of household members was collected through a structured questionnaire. Five villages under each branch were randomly selected and twenty five participants from each village were surveyed. This paper explore that micro credit enables borrowers to move progressively into more productive activities as they become more experienced.

Present study and this research is related because in present study researcher also want to know the productive activities that women started after having facility of micro credit.

UNIFEM Biennial Report (2000)^[8] on progress of world's women focuses to explore women's empowerment which includes acquiring knowledge and understanding of gender relations and ways in which these relations may be changed; developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life; gaining the ability to generate choices and exercise bargaining power; developing the ability to organize and influence the direction of social change to create a more just social and economic order, nationally and internationally. This report also recognized that oppressed people may lack the courage to choose to develop and use their capabilities; it extends the idea of human development to cover the process of empowerment. In present study researcher focuses on women empowerment in framework of micro credit, which mean how oppressed poor women courage to choose to develop and use their capabilities to empower them by any income generating activity.

Mason and Smith (2003)^[9] conducted a research on women's empowerment and social context in five Asian countries including India, Malaysia, Pakistan, the Philippines, and Thailand.

They collected data from five countries from which the study communities were drawn were selected in part because of their different gender and family traditions. They analyze multiple measures of married women's empowerment in the domestic sphere in 56 communities across five Asian countries At issue is whether community or individual characteristics are better predictors of women's empowerment, and whether different dimensions of empowerment are similarly related to community or individual traits. Findings shows consistency with the theoretical approach employed here, which treats gender relations as heavily influenced by community norms and values; community is a far stronger predictor of women's empowerment than are individual traits. There is relationship between community and individual traits to different measures of empowerment vary. Researchers suggested that empowerment is inherently a multi-dimensional phenomenon, with women relatively empowered in some spheres but not in others. Their results also suggest that there should some policies to rise women's age at marriage, enhance their educations and open greater employment opportunities will also help to empower them, at least in some respects.

Linda Mayoux (2001)^[10] conducted a study on tackling the down side, social capital, women empowerment and micro-finance in Cameroon. He examines the experience of seven micro finance programmes in Cameroon. All have aim of poverty alleviation for women that ultimately empower them. Two of them are working with gender policy but mainly working to empower females. Researcher focused to examine the relationship between micro finance, social capital and three indicators of empowerment, which are increasing income from their own economic activity, control over income and development of social and economic activities.

The evidences comes by interviewing females and indicate that micro finance programes which build social capital can indeed make a significant contribution to women's empowerment. But serious consideration is needed to see what sorts of norms, networks and associations are to be promoted, in whose interests, and how they can best contribute to empowerment, particularly for the poorest women.

Irobi (2008)^[11] conducted a research on microfinance and poverty alleviation in Nigeria. Researcher tackled the research question whom does the microfinance benefit', and how it affects the welfare of different groups of individuals and household in this study. Researcher achieved this purpose through studying the impact of micro financing on a group of women, Obazu Progressive Women Association, Mbieri, Owerri in Nigeria involved in poverty alleviating activities for their members. Researcher used primary and some secondary sources in methodology as well as two major variables microfinance and poverty were involved in this study. Data was collected by structured questionnaire and interviews from 72 rural women of Obazu Progressive Women Association in Nigeria. Finding shows that the microfinance intervention has positive impact on alleviation of poverty among the women of association. Furthermore findings shows that most women in association experienced increased income and improved their economic status, political and social conditions after receiving the loans.

THEORETICAL FRAMEWORK

Theoretical frame work is a basic conceptual structure organized around a theory. It can be simply a theory, but it can also be more general, a Basic approach that strengthen your ideas of research.

BEHAVIORAL CONTEXT AND BEHAVIORAL CHANGE MODEL

Behavioral context of rational choice theory is that if we give people the right information, they will use that information to maximize their individual benefit and minimize personal costs.

THE BASIC BEHAVIOR CHANGE MODEL WOULD HAVE LOOKED LIKE THIS:



BEHAVIOR CHANGE MODEL

Behavioral psychologists seek to explain and predict behavior change. Their work was based on a hypothesis that providing people with information was not enough to lead to action. Focus on the importance of understanding beliefs and attitudes, as precursors to behavior change. The basic behavior change model consequently evolved to look more like this:



Behavior is very important indicator of choosing best alternative. A woman chooses micro credit as a best alternative to make her empowered. This selection influenced from her knowledge, belief and attitudes that lead toward different intensions which help her to change her behavior in case of choosing best alternative.

- 1) Female faces a known set of alternative choices.
- 2) These preferences are changeable
- 3) The female will choose the most preferred alternative.
- 4) Element of the choice process is the presence of constraints that they may face in order to access toward any organization to get credit.
- 5) Environment in which choices are made sometimes favorable and sometime unfavorable to them, that leads them toward empowerment or not.

APPLICATION OF THEORY ON PRESENT STUDY

Present study focuses on the economic independence of women. Micro credit is a way that extended poor women in order to improve their income-earning power.

This theory stressed on the rationality of the individual's choice, as she have well organized and stable system of preferences. Women's have knowledge on all other aspects that may make them economically independent but they choose option of micro credit that they consider is best for them.

This model is closely linked with present research because here researcher wants to see the rational choice of organisms of limited computational ability. Linking this assumption to the present study, borrowers in their limited capabilities and opportunities proposed to choose best choice (micro credit) for them to get that empower them economically. Empowerment of women is very much link with opportunities to access or choice micro credit facility.

Rational choice theory generally focuses to describe the choice behavior of one or more individual decision-making units. Individual's behavior might be changed by relative preferences. The basic idea behind rational choice theory is that people do their best under prevailing circumstances. Individual behavior reflect that how individual choices interact to produce outcomes.

OBJECTIVES

- To know the socio demographic characteristics of the respondents.
- To explain the impact of micro credit on rural women's economic empowerment.
- To explain the role of micro credit on living standard of rural women.
- To study about the impact of micro credit on basic needs of female household.
- To know the relationship if any, between micro credit and rural women economic empowerment.

MATERIAL & METHODS

For the present study 54 respondents were selected through Sample Estimation out of 446 females. Because sample frame of the present study was available at Shataq NGO Mandi bha ud din. The researchers used survey method as a technique of data collection and an interview schedule was used as a tool of data collection because majority of the population was illiterate or unable to understand the language of questionnaire. Further, the data was analyzed by using SPSS version 16.0. A well structured questionnaire was administrated by the researchers which contained different parts like a) the demographic profile of the respondents; b). Micro Credit; c)Utilization of Micro credit; d) micro credit & economic empowerment

RESULTS AND DISCUSSIONS

Table No. 1.1 shows the age structure of the respondents. According to this data, 17(31.5%) respondents belong to the age group of 26-30, 18(33.3%) respondents belong to the age group of 36-40 and 13(24.1%) respondents belong to the age group of 31-35. It is concluded that majority of the respondent's lies in youngest age groups.

1.1 Age Structure of the Respondents

Age	Frequency	Percent
20-25	5	9.3
26-30	17	31.5
31-35	13	24.1
36-40	18	33.3
41-45	1	1.9
Total	54	100.0

1.2 Marital Status of the Respondents

Marital Status	Frequency	Percent
Single	7	13.0
Married	43	79.6
Widow	2	3.7
Separated	2	3.7
Total	54	100.0

This table shows that majority of respondents are married having frequency of 43 while 7 were single, 2 were widows and 2 were separated.

1.3 Education level of Respondent

Education	Frequency	Percent
Illiterate	4	7.4
Primary	22	40.8
Matriculation	16	29.6
Intermediate & above	12	22.2
Total	54	100.0

Table No. 1.3 depicts the educational attainment of the respondents. According to data, 4(7.4%) respondents were illiterate, 22(40.8%) respondents got education up to primary, 16(29.6%) respondents were metric pass and only 12(22.2%) respondents got education up to intermediate and above. Majority of the respondents had the middle level of education.

1.4 Type of Family		
Family Type	Frequency	Percent
Nuclear	26	48.1
Joint	28	51.9
Total	54	100.0

Table No. 1.4 shows family type of the respondents. According to this data, 28(51.9%) respondents belong to joint family system while 26(48.1%) belong to nuclear family system.

1.5 Total Monthly Income

Income(Rs.)	Frequency	Percent
5001-10000	6	11.1
10001-15000	4	7.4
15001-20000	3	5.6
20001 & Above	41	75.9
Total	54	100.0

Table No.1.5 shows 41(75.5%) respondents have 20001 & above monthly income while 6(11.1%) have 5001-10000, 4(7.4%) have 10001-15000 and 3(5.6%) respondents have 15001-20000 monthly income.

2.1 Frequency of Taking Loan		
Category	Frequency	Percent
One Time	14	25.9
Two Time	26	48.1
Three Time	13	24.1
Four Time	1	1.9
Total	54	100.0

Table No. 2.1 describes majority of the respondents got credit twice. According to data, 26(48.1%) got credit two times while 14(25.9%) got credit one time. Only one respondent got credit four times.

2.2 Information Provided to Respondent:

Information	Frequency	Percent
Advertisement on media	4	7.4
Neighbor	22	40.7
Relatives	5	9.3
Social Mobilization from MFIs	22	40.7
Strangers	1	1.9
Total	54	100.0

Table No. 2.2 shows that 22(40.7%) respondents got information about credit from social mobilization of MFIs and 22(40.7%) from their neighbors. 4(7.4%) got information from advertisement on media and 5(9.3%) from their relatives while only one respondent got information from strangers.

2.3 Respondent's Reason to Get Loan

Reason	Frequency	Percent
To start business	44	81.5
For marriage of the children	1	1.9
To pay debt	3	5.6
Domestication of animals	2	3.7
Education of children	1	1.9
Others specify	3	5.6
Total	54	100.0

Table No. 2.3 shows that 44(81.5%) respondents got credit to start a business while one respondent said that she got credit for the marriage of her children and one for education of her children. 3(5.6%) respondents got credit to pay debt and 2(3.7%) for domestication of animals while 3(5.6%) respondents have some other reasons to get loan. According to this table majority of the borrowers get credit to start a business.

2.4 Micro Credit and Income Generating Activities:

Income Generating	Frequency	Percent
Disagree	1	1.9
Neutral	2	3.7
Agree	5	9.3
Strongly Agree	46	85.2
Total	54	100.0

Table No. 2.4 shows that 46(85.2%) respondents were strongly agree that micro credit increased income generating activities while 5(9.3%) respondents were agree and 2(3.7%) said that they are neutral. This table shows that micro credit increased income generating activities.

2.5 Respondent's Income Contribution:

Income Contribution	Frequency	Percent
Neutral	8	14.8
Agree	14	25.9
Strongly Agree	32	59.3
Total	54	100.0

Table No. 2.5 shows that 32(59.3%) respondents were strongly agree that through micro credit they can contribute in family income while 14(25.9%) agree and 8(14.8%) were neutral. This table shows that there is association between micro credit and income contribution.

3.1 Micro Credit and Standard of Family

Standard of Family	Frequency	Percent
Disagree	1	1.9
Neutral	9	16.7
Agree	14	25.9
Strongly Agree	30	55.6
Total	54	100.0

Table No. 3.1 shows that 30(55.6%) respondents were strongly agree that they raise the standard of their family through micro credit while 14(25.9%) were agree, and 9(16.7%) said that they are neutral. This table also shows that there is an association of micro credit and improving standard of family.

3.2 Respondent's Liberty to Purchase Daily Food Items:

Purchasing	Frequency	Percent
Neutral	8	14.8
Agree	22	40.7
Strongly Agree	24	44.4
Total	54	100.0

Table No. 3.2 shows the liberty of the respondent after micro credit to purchase daily food items. According to this table 24(44.4%) respondents were strongly agree and 22(40.7%) were agree and 8(14.8%) respondents were neutral. This data shows positive impact of micro credit on their liberty to purchase daily food items.

3.3 Micro Credit and Budgeting of Family Needs

Budgeting	Frequency	Percent
Disagree	1	1.9
Neutral	9	16.7
Agree	22	40.7
Strongly Agree	22	40.7
Total	54	100.0

Table No. 3.3 shows positive impact of micro credit towards budgeting of daily family needs. 22(40.7%) respondents said that they are strongly agree and 22(40.7%) said they are agree that they can make budget of their daily family needs whereas 9(16.7%) respondents replied that they are neutral and only one said that she is disagree.

3.4 Micro Credit and Decision of Children Schooling

Decision	Frequency	Percent
Disagree	4	7.4
Neutral	14	25.9
Agree	27	50.0
Strongly Agree	9	16.7
Total	54	100.0

Table No. 3.4 shows that 9(16.7%) respondents said that they are strongly agree, 27(50%) said that they are agree, 14(25.9%) neutral and 4(7.4%) said that they are disagree that micro credit have any positive impact on decision of children's schooling.

3.5 Respondent's Liberty to Make Purchases at Household Level

Liberty	Frequency	Percent
Disagree	1	1.9
Neutral	6	11.1
Agree	27	50.0
Strongly Agree	20	37.0
Total	54	100.0

Table No. 3.5 shows that 20(37%) respondents replied that they are strongly agree, 27(50%) agree, 6(11.1%) neutral and only one disagree that there is positive impact of micro credit on their liberty to make small and large purchases at household level.

3.6 Respondent's Liberty to Move outside the Home

Liberty	Frequency	Percent
Neutral	12	22.2
Agree	21	38.9
Strongly Agree	21	38.9
Total	54	100.0

Table No. 3.6 shows that 21(38.9%) respondents said they are strongly agree, 21(38.9%) said they are agree and 12(22.2%) said that they are neutral that after having facility of micro credit they have liberty to move outside the home.

3.7 Micro Credit and Nutritional Standard of Family

Nutritional Standard	Frequency	Percent
Disagree	3	5.6
Neutral	17	31.5
Agree	19	35.2
Strongly Agree	15	27.8
Total	54	100.0

Table No. 3.7 shows the impact of micro credit on nutritional standard of the family. According to this data, 15(27.8%) respondents replied that they are strongly agree, 19(35.2%) agree, 17(31.5%) neutral and 3(5.6%) replied that they are disagree that there is positive impact of micro credit to improve nutritional standard of their families.

3.8 Micro Credit and Possessed Assets

Assets	Frequency	Percent
Disagree	1	1.9
Neutral	8	14.8
Agree	23	42.6
Strongly Agree	22	40.7
Total	54	100.0

According to Table No. 3.8, 22(40.7%) respondents said that they are strongly agree, 23(42.6%) agree, 8(14.8%) neutral and one respondent said that she is disagree that after having micro credit she possessed some assets.

3.9 Micro Credit and Purpose Fulfillment

Purpose Fulfillment	Frequency	Percent
Neutral	4	7.4
Agree	3	5.6
Strongly Agree	47	87.0
Total	54	100.0

Table No. 3.9 shows that 47(87%) respondents said that they are strongly agree, 3(5.6%) agree and 4(7.4%) said they are neutral that micro credit fulfilled the purpose for which it was acquired. Majority of the respondents are satisfied that they fulfilled their purpose.

3.10 Micro Credit and Family's Attitude toward Respondent

Family Attitude	Frequency	Percent
Disagree	1	1.9
Neutral	9	16.7
Agree	10	18.5
Strongly Agree	34	63.0
Total	54	100.0

Table No. 3.10 shows that 34(63%) said they are strongly agree, 10(18.5%) said they are agree, 9(16.7%) neutral, and one respondent disagree that micro credit change the attitude of the family toward them.

Table no. 4.1 Relationship between Micro Credit and Standard of Family

Micro Credit and Standard of Family	Micro Credit and Income Generating Activities				Total
	Disagree	Neutral	Agree	Strongly Agree	
Disagree	0	0	0	1	1
Neutral	1	2	1	5	9
Agree	0	0	3	11	14
Strongly Agree	0	0	1	29	30
Total	1	2	5	46	54

Table No. 4.1 shows that micro credit increases income generating activities of women which enhance standard of their family. This table represents that majority of respondents were strongly agree that there is relationship between micro credit and income generating activities. In this table 11 respondents were agree while 5 were neutral and one respondent disagree that micro credit improved standard of their family.

Table No. 4.2 Statistical test

		Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.	Exact Sig.
Ordinal by Ordinal	Kendall's tau-b	.364	.117	2.403	.016	.003
N of Valid Cases		54				

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.
- c. Correlation Statistics are available for numeric data only.

H_0 = There is no association between of micro credit with income generating activities and standard of their family

H_1 = There is an association between of micro credit with income generating activities and standard of their family

Table No.4.2 describes the statistical results. The p value is used to determine the significance of a hypothetical test here it is found to be 0.003 which shows that it is less than the level of significance values therefore the H_0 is rejected and H_1 is accepted and it is concluded that micro credit improved standard of their family.

Table No. 5.1 Micro Credit and purpose fulfillment

Micro Credit and Purpose fulfillment	Micro Credit and Income Generating Activities				Total
	Disagree	Neutral	Agree	Strongly Agree	
Neutral	1	2	0	1	4
Agree	0	0	0	3	3
Strongly Agree	0	0	5	42	47
Total	1	2	5	46	54

Table No. 5.1 describes the association of micro credit with income generating activities and purpose fulfillment of women through micro credit. According to this table majority 42 respondents are strongly agree, on the other hand 3 respondents are agree and one is neutral. It is concluded that micro credit fulfill the purpose of women for which it was acquired.

Table No. 5.2 Statistical test

		Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.	Exact Sig.
Ordinal by Ordinal	Kendall's tau-b	.359	.182	1.592	.111	.006
N of Valid Cases		54				
a.	Not assuming the null hypothesis.					
b.	Using the asymptotic standard error assuming the null hypothesis.					
c.	Correlation Statistics are available for numeric data only.					

H_0 = There is no association of micro credit with income generating activities and purpose fulfillment of women through micro credit

H_1 = There is an association of micro credit with income generating activities and purpose fulfillment of women through micro credit

Table No.5.2 describes the statistical results. The p value is used to determine the significance of a hypothetical test here it is found to be 0.006 which shows that it is less than the level of significance value therefore the H_0 is rejected and H_1 is accepted and it is concluded that there is association between micro credit and women economic empowerment.

CONCLUSION

The situation of rural women in Pakistan has yet not changed. They are still demoralized as they were in centuries ago. The family and societal values, norms and mores have not yet been challenged by these subjugated. They still dependent on different NGOs, Social organizations and confiding in the family traditions and cultural norms. Micro Credit program participation leads to women taking a greater role in household decision making, having greater access to financial and economic resources, having greater social networks, having greater bargaining power, and having greater freedom of mobility. Female credit also tended to increase spousal communication in general about family planning and related concerns.

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