

Empowerment of Rural Women through Microcredit Programme of BRAC

Arifa Rahman*
Md. Alamgir Hossain Bhuiyan**

Abstract

This paper is about microfinance and its role in giving empowerment at the domestic decision-making level to the poorest females in Kushtia Sadar Thana. The study was designed to analyse rural women's economic and social empowerment as the outcome of microcredit interventions at BRAC. This paper investigates the nature and extent of rural women's empowerment and the factors influencing it. The paper further outlines a strategic framework for enhancing rural women's empowerment. The methodology of this study is an integration of quantitative and qualitative methods based on data collected in two villages in the Kushtia district. Ten key indicators of empowerment were chosen for this purpose. Data were collected from 80 respondents during July-August 2013 following purposive random sampling. The study concludes that education, training and exposure to information media can potentially increase women's empowerment. Therefore, effective initiatives undertaken by the concerned agencies to improve women's education, skill acquisition training, and access to information could enhance women's empowerment to achieve gender equality and development at all levels in the rural society of Bangladesh. This study also concluded that there were some positive contributions of microcredit interventions of BRAC on rural women's economic autonomy. Hence, development agencies, especially BRAC, should extend more loans to low-income women to enhance their economic solvency, domestic power relations and psychological strengths. This could undoubtedly act as a catalyst to foster the socio-economic uplift of rural women in the study villages and rectify long-standing gender inequality in Bangladesh.

* Corresponding author; Flat-9A, House-78, Road-06, Block-A, Section-12, Mirpur, Dhaka 1216, E-mail: barshaaarifa@gmail.com

** Professor, Department of Economics, Islamic University, Kustia, Bangladesh

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Abbreviations used: ADB = Asian Development Bank. BBS = Bangladesh Bureau of Statistics. BRAC = Bangladesh Rural Advancement Committee. BARD = Bangladesh Academy for Rural Development. BDHS = Bangladesh Demographic and Health Survey. CDF = Credit and Development Forum. CEI = Cumulative Empowerment Index. DFID = Depart for International Development. IGA's = Income Generating Activities. MC = Micro Credit. NGO's = Non-Government Organizations. VO = Village Organization

1. Introduction and Background

Introduction

Bangladesh is known as one of the most populated countries in the world. Its population is 14 97 72,364 (BBS, 2011), and poverty impedes development. About half of this population is women (about 7, 47, 91,978; BBS, 2011), and most are poor and live in the countryside. In this situation, empowering these rural women is the most critical issue in a developing country like Bangladesh. Women are an integrated part of society, so their status and participation in decision-making and economic activities are deficient. It causes obstacles to the advancement of poor rural women and the development of society.

Empowerment is the process of women taking control and ownership of their lives by expanding their choices. It involves undoing negative social constructions so that the affected people can perceive themselves as having the capacity and right to act and have influence (Rowlands, 1995, p. 102). Microfinance plays a significant role in improving women's decision-making through participation in economic activities. The development activities of non-governmental organisations (NGOs) in Bangladesh lead to empowerment in its social and economic dimensions. NGOs have made their microcredit programmes accessible to women because they are poor and more vulnerable than men.

Hashemi et al. (1996) show that participation in microcredit Programmes is positively associated with a woman's level of empowerment, defined as a function of her relative physical mobility, economic security, ability to make various purchases on her own, freedom from domination and violence within the family, political and legal awareness and participation in public protest and political campaigning (ADB, 1997, p. 15). Bangladesh Rural Advancement Committee (BRAC), one of the world's largest NGOs operating nationally since 1972, gear its activities towards alleviating poverty and empowering rural women.

This paper explores the socioeconomic determinants of women's empowerment, focusing on the women who have availed themselves of the BRAC microcredit programme.

Statement of the Problem

In Bangladesh, about 80 percent of the population lives in rural areas, and women constitute almost half of the population (BBS, 2011). These rural women suffer from abject poverty and also socio-economic inequality and gender disparity prevalent in the society (Ahmed et al., 2011).

A large number of the hardcore poor in rural areas are the widowed, divorced and abandoned women who have no bread earner. They are the most deprived section in society. It is commonly known that these rural women have no proper education and knowledge of development.

In this situation, it is necessary to empower these rural women to enhance their abilities and become self-reliant. Micro-credit is one of the common ways to get rid of poverty and enhance their power and productivity. Given the socio-economic condition of our country, the micro-credit Programmes of different organisations often significantly change women's socio-economic status. It has enlightened their lives and made them self-confident, as they can provide income to the households and participate in decision-making in the family.

In this context, the empowerment of rural women is considered an important issue in Bangladesh. This study investigates how the micro-credit programme benefits rural women.

Rationale of the Study

The vast importance of the empowerment of rural women through micro-credit is highly acknowledged by researchers, economists, scholars, educationists and practitioners. It is conceivable that, with all the necessary support and materials, a woman can participate in income-generating activities and support her family and society. We cannot deny that without the development of this sizeable female section of the country, the absolute development of the country is not possible. So, to ensure the country's socio-economic growth, women's autonomy is very requisite. This study investigates how female borrowers have been affected by the micro-credit model in terms of their mobility outside the home, personal efficacy, and economic self-determination within marriage and families. It also investigates whether BRAC has succeeded in these poverty alleviation programmes by empowering women.

Objectives of the Study

- To explore various determinants of women's economic and extra-economic status.
- To analyse microfinance's role in improving women's decision-making power at the domestic level.
- To investigate the impact of women's participation in micro-credit Programmes on their mobility.
- To assess whether the investigation has any effect in reducing domestic violence against women.
- To analyse the influence of the micro-credit Programme on the socio-political awareness and legal knowledge of the participating women.
- To identify the problems faced by the women borrowers and micro-credit personnel.
- To make some recommendations to solve these problems.

Significance of the Study

Various social impacts and significance have been intertwined with micro-credit. The concept of lending in micro-credit has developed leadership roles for women who are given facilities from micro-credit institutions. In our country, most women are treated as housewives and are only responsible for household chores. So, BRAC's approach toward the loan system brings additional social benefits.

Micro-credit empowers women and significantly impacts combating poverty among poor people. Micro-credit institutes like BRAC provide poor women with different financial services, such as savings, credits, etc. So, from the above discussion, we can say that this research problem is of great significance.

Microfinance is a banking service that provides low-income or unemployed people access to financial and non-financial services. Microfinance is a powerful tool for self-empowering poor people, especially women, at the world level and especially in developing countries. Microfinance activities can give them a means to climb out of poverty. Microfinance services lead to women's empowerment by positively influencing women's decision-making power at the household level and their overall socioeconomic status.

2. Literature Review and Conceptual Framework

There is a great assortment of literature on the different aspects of encroachment evaluation of micro-credit. Many studies have also attempted to examine women's empowerment, focusing on methodological issues, empirical analysis, and different measures and tools of empowerment. In this research work, I have been concerned

with the studies of women's empowerment and the impact of microfinance.

Women's empowerment is an essential precondition for the elimination of world poverty and the upholding of human rights (DFID, 2008: 8). An influential hypothesis regarding women's empowerment that has dominated and the rationale of development Programmes targeted at women, especially microfinance, views the effect of access to financial services like credit on women's empowerment as a set of mutually-reinforcing 'virtuous spirals' of increasing economic empowerment for women (Mayoux, 1999).

Hunt and Kasynathan (2002) described that microfinance Programmes for women positively impact economic growth by improving women's income-generating activities. The data was collected from three NGOs in Bangladesh and one state from India. The study found that most women receiving credit have no control over their loans due to low market access. It was further found that micro-credit has an impact on female education, marriage practice, mobility, violence against women and self-respect. Moreover, microfinance, designed for the poorest, did not reach the poorest people. So, donors and NGOs must concentrate on credit access to the poorest people.

Malhotra et al. (2002) worked on conceptualising and operationalising empowerment rather than reviewing its indicators. They highlighted empowerment's economic, social, familial/interpersonal, legal, political and psychological dimensions. Empowering themselves is not only the responsibility of individual women. Government Moreover, other institutions should promote policies that ensure gender equity through political and legal reforms.

Asim (2008) evaluates the microcredit Programme's impact on women's empowerment indicators. The author has chosen specialised institutions with women-focused models. Three potential sources of selection biases measured the impact of the Programme. Firstly, Programme participants are different from their control comparators. Second, the treatment group might differ from the control group regarding the distribution of unobserved characteristics. Third bias can arise if participants have positive externalities on those who have later joined the Programme. The author constructs preference-based indicators, including child-related and health-related decisions and economic decisions, social mobility decisions, resource-allocated decisions and autonomy-based indicators, including household purchase and child-related decisions. To explore the link between women empowerment and microcredit participants, the author used three different estimates: simple parametric framework of conditional mean independence, randomisation of treatment and bivariate probit model. The results show that micro-credit intervention does not impact child-related, health-related, economic and social mobility decisions. On average, women in the treatment

group were no more independent or autonomous than the control group in small household purchases. Participation in the micro-credit Programme was found to be insignificant in explaining all the outcome indicators of empowerment.

Chaudary and Nosheen (2009) narrated that women's empowerment is an essential issue in development policies in underdeveloped countries.

Since empowerment is a multidimensional concept, it is determined by many socioeconomic factors and cultural norms. The authors attempted to explore the determinants of women's empowerment using regression analysis. The data was collected from Southern Punjab, predominantly rural and tribal areas. The status of women was found to be very vulnerable in rural and tribal areas, and they had minimal access to all basic facilities. For women's empowerment, four indices were developed to make a cumulative index. The results show that age, marital status and Islamic views statistically positively impact women's empowerment.

Cheston and Kuhn (2002) stated that microfinance programmes can potentially transform poor relations and empower women, especially using a Sinapi Aba Trust case study. Although women's access to financial resources has substantially increased, loans given to women differ in size. Despite this, financial help alone is not enough to empower women and improve their well-being. However, if they are correctly designed, then they make an essential contribution to women's empowerment. The writer explains empowerment indicators and measurement techniques. The contribution of micro insurance, saving to empowerment, technology transfer through microfinance institutions, and the relationship between microfinance programmes, empowerment, family planning, and cultural norms exist. He describes different theories of targeting women. Microfinance plays a significant role in gender and development strategies because of its direct relationship to both poverty alleviation and women. As women are the poorest of the poor, greater financial security allows them to become more empowered in household and community affairs. Women spend most of their income on family needs, particularly children's education, diet, health care and clothing. Proponents of targeting women argue that women's repayment records are reasonable and their behaviour is more cooperative than men's. Access to financial resources does not alone empower women but also access to material (credit, property, and money) and human and social resources (education, business). Empowerment is a culturally relevant term, not a Western concept. Microfinance affects women's ability to make decisions and self-confidence, which are closely linked with knowledge, women's status, and gender relations at home. Microfinance Programme strengthens women's economic autonomy and allows them to pursue non-traditional activities. Through these Programmes, women escaped from abusive relationships. Purdah also confines their activities to their homes. Mobility

has also increased. Microfinance Programmes also impact political empowerment and women's rights.

The mechanics of microfinance in Bangladesh have been focused on by Rehman and Khan (2007). From the client's perspective, they explored how microfinance helps poor people improve their living standards. They concluded that the provision of microfinance in the form of collateral-free loans is an effective mechanism for poverty reduction to improve health, education, legal rights, sanitation and other living standards. Microfinance Programmes target women, the most vulnerable part of society, who live in households with no assets. By providing them with opportunities for self-employment, these Programmes can improve women's security, autonomy, self-confidence and status within the household, improving their empowerment.

Hashemi, Schuler and Riley (1996) stated that involvement in credit Programmes empowers women by providing them the impetus to make economic contributions to their households, gain a voice in familial decision-making, make large and small purchases, increase their interactions with the outside world as well as protest political and legal injustice. They used eight quantitative indicators to show the participation of rural women in the micro-credit programme.

Poverty and vulnerability are linked together. Vulnerability can be reduced through an increase in income-generating activities. In his study on assessing poverty and vulnerability, Zaman (2009) interviewed 1072 respondents in his sample in Bangladesh. The evidence on reducing vulnerability was somewhat more straightforward. He found that the provision of microcredit was a factor in strengthening crisis coping mechanisms, diversifying income-earning sources, building assets, and improving the status of women. Thirty-six villages in Bangladesh showed that membership in any microcredit organisation positively linked with women's decision-making role, control over resources, and mobility.

Suguna (2006) stated that economic empowerment is the initial aspect of women's development. Economic empowerment means greater access to financial resources inside and outside the household. It is also linked with reducing the vulnerability of poor women in crises like famine, food crisis, riots, death and accidents in the family. Economic empowerment allows women to retain income and use it at their discretion. The researcher has also stressed the establishment of self-help groups (SHGs) for women's empowerment.

Rahman et al. (2009) conducted a study on the impact of micro-credit Programmes on higher-income borrowers in Bangladesh. The primary focus of the study was to estimate the impact of micro-credit on various household outcomes, such as income and assets. The researchers used primary data collected through a structured questionnaire from borrowers of two major micro-credit institutions

in Bangladesh, Grameen Bank and BRAC. The results showed that the micro-credit Programmes effectively generated higher income and assets for borrowers in general. However, the impact was not found to be uniform across the income levels of borrowers. Higher-income borrowers seem better off than middle- and lower-income borrowers. It was also observed that some other factors, like the age and education of the household head and his/her partner in the family, were significant and impacted the household better.

Ahmed et al. (2011) present a case study on how the microcredit Programme contributes to the poverty reduction of rural households. This study is employed in two study areas to compare the socio-economic status of rural women, e.g. 'with credit' and 'without credit' rural women. The paper also provides facts and comparisons of poverty's incidence, intensity and severity among the 'with credit' and 'without credit' respondents' households. They have shown that the incidence, intensity and severity of poverty among the households with credit are 79.5, 27.6 and 11.53%, respectively. On the other hand, 'without credit' households suffer a higher level of poverty in terms of incidence (99.0%), intensity (58.70%) and severity (37.10%) than the 'with credit' households. The study suggests that after joining the Grameen Bank's microcredit Programme, rural women have been able to engage in income-generating activities and consequently significantly reduce their poverty situation.

Parveen and Chaudhury (2009) stated that women's economic empowerment can be improved by increasing their income, savings, and assets. The study was conducted in Shahjatur and Jalalpur villages under Melandaha Upazila of Jamalpur District. A total of 90 respondents were selected through a stratified random sampling method, of which 45 were involved in the credit scheme of the BRAC and the other 45 women had no involvement in any credit Programme. Both qualitative and quantitative data were collected. Three indicators- personal income, savings, and assets, were considered to measure women's economic empowerment. The independent sample t-test was performed to evaluate the impact of micro-credit on women's economic empowerment. Results showed significant differences between BRAC and non-BRAC women in the economic dimensions of empowerment. The study shows that the mean value of BRAC women's empowerment varied significantly from the non-BRAC women group was significant. BRAC women's economic empowerment level is higher than that of non-BRAC women. The results also suggest the need to empower women through education. In enhancing women's empowerment in a significant way, the concerned agencies, especially the BRAC, should provide more loans to poor women along with the provision of education and training.

Nanda (1999) researched women's participation in rural credit programmes in Bangladesh and their demand for formal health care to measure the impact of credit to ensure that it is positive. She used a sample of 1798 households by random sampling of 87 districts. It was highlighted that women's empowerment through participation in credit Programmes results in greater control of resources for their demand for formal health care. As a result, when women are economically productive or empowered, that changes women's lives. It also improves their decision-making power regarding health-seeking behaviour and other household issues. The researcher's finding shows that microcredit positively impacts the demand for formal health care. That is because women are economically empowered and can make health decisions. Through micro-credit, when women improve their productivity, information and mobility, all these are mechanisms for their empowerment. The research of Nanda and the present research are similar in that both basically focus on women's economic empowerment. That further improves their well-being and formal health care.

Pitt and Khandker (1999) studied in Bangladesh to see whether microcredit empowers women. They examine the effects of men's and women's participation in group-based micro-credit Programmes on various indicators of women's empowerment. Data was used from a unique survey carried out in rural Bangladesh. Findings show that micro-credit programmes help to increase women's empowerment. They also concluded that credit Programme participation leads women to take a more significant role in household decision-making, have greater access to financial and economic resources, have more significant social networks, have greater bargaining power vis-à-vis their husbands, and have greater freedom of mobility. The present study is linked with the study mentioned above because the researcher also wants to explore the impact of microcredit on women's empowerment.

Parveen and Leonhauser (2004) studied that rural women belong to the most deprived section of society, facing adverse conditions in terms of social oppression and economic inequality, a visible majority of them being impoverished. This paper investigated the nature and extent of rural women's empowerment and the factors that influence it. Six key indicators of empowerment covering three dimensions were chosen for this purpose. A cumulative empowerment index (CEI) was developed by adding the scores of six obtained empowerment indicators. The study concludes that education, training and exposure to information media can potentially increase women's empowerment.

Mahmud (2003) reassessed the effect of micro-credit Programme participation on women's empowerment by applying an analytical framework that recognises the conceptual shift in emphasis on the definition of empowerment, from notions

of greater well-being of women to the notion of women's choice and active agency in the attainment of greater well-being. She found that micro-credit Programme participation has a limited direct effect on increasing women's access to choice-enhancing resources but has a much stronger effect on increasing women's ability to exercise agency in intra-household processes.

Malik and Luqman (2005) described that three arguments are used to prioritise women's access to micro-finance services: poverty, increased efficiency and sustainability, and equality in empowerment. Micro-credit programmes tend to focus on promoting changes at the individual level. It involves increased well-being, access to resources, self-confidence, self-esteem and respect, decision-making and bargaining power participation, and increased control over benefits and their lives. It was concluded by considering the previous studies that micro-credit schemes no doubt facilitate empowering poor women and eradicating poverty, but they also negatively impact women's empowerment.

From the above literature reviews, it can be concluded that the micro-credit programme of different organisations plays a significant role in empowering rural women, helping to remove their poverty, and allowing them to participate in the decision-making of their families. However, some studies have said that although micro-credit positively empowers women, rural women face difficulties participating in income-generating activities. Because most of these rural women are illiterate and they do not have the basic education and training facilities.

Other obstacles to empowering rural women through the micro-credit Programme are our country's socio-cultural and religious superstitions, which prevent rural women from participating in income-generating activities.

Above all, if rural women are eager to change their life status and have a minimum education and confidence, they can properly use the loans and provide themselves with a better life.

Conceptual Framework

Women empowerment is a multi-dimensional social process that helps women gain control over their own lives. It is a process that fosters power in people for use in their own lives, their communities and their society by acting on issues they define as important. It refers to increasing the spiritual, political, social, educational, gender, or economic strength of individuals and communities. It is essential to reduce poverty, gender discrimination, and violence against women and uphold human rights. In Bangladesh, only 20% of women work for cash, and among them, only 48 percent can spend their money on their own; the rest depend upon husbands or other family members to make joint decisions on spending (BDHS, 2004). So, there is no other way for rural women to get social

and economic freedom without empowerment and in this situation, micro-credit plays a vital role in Bangladesh.

Micro-credit has become a buzzword among development practitioners. Micro-credit has been proven as an effective tool for the creation of assets, income generation and facing the income-stock of the poor. Several non-governmental organisations (NGOs) have pioneered credit delivery mechanisms for the poor in Bangladesh and abroad, which consist of small amounts of collateral-free loans. Micro-credit in Bangladesh originated in the programme developed for small farmers and landless people by the Bangladesh Academy for Rural Development (BARD) in 1976. In the same year, Grameen Bank started its activities as a demonstration project. According to the Credit and Development Forum (CDF), up to March 2005, as many as 720 NGOs were operating the Micro-Credit Programme in Bangladesh to reduce poverty, and one-third of the families in rural Bangladesh were beneficiaries of Microcredit Programmes.

Bangladesh Rural Advancement Committee (BRAC) is one of the largest NGOs in the world and has been a pioneer in NGO activities in Bangladesh since 1972. Its main goal is to alleviate poverty and empower the rural poor, especially women. It aims to increase women's social status and economically and socially empower them.

This study includes rural women's economic and social empowerment through the Micro-Credit Programme of BRAC. Economic and social empowerment are interlinked, dynamic, and mutually reinforcing at the household level. The economic empowerment provides household welfare, access to economic resources and ownership of productive and non-productive assets. On the other hand, social empowerment refers to the participation in gender awareness about basic rights, self-confidence, bargaining power, freedom of choices and coping abilities within households.

Different researchers have researched the impact of micro-credit on women's empowerment in Bangladesh, and different indicators have been used to measure empowerment. Parveen and Leonhauser (2004) comprehensively used six indicators of women's empowerment: Contribution to household income, Access to resources, Ownership of assets, Participation in household decision-making, Participation in gender awareness, and Coping capacity in household stocks. Using these indications, they made a cumulative empowerment index and measured women's empowerment in Bangladesh.

Similarly, Noreen (2011) used five indicators in her research, i.e., decisions on child health, education, selection of spouses of children, and loan use taken by herself/ jointly by her husband/ her husband only. She constructed a simple index and measured empowerment. In one study, access to credit was seen as

empowering because the outcome 'increased income earning time spent in credit-based activities' was assumed to lead to greater influence in household decision-making automatically but without providing any evidence of a positive relationship between women's role in household decisions and time spent in market production (Pitt & Khandker, 1995). By contrast, the outcome 'use of loans by male relatives' was interpreted in another study as a loss of women's direct control over loans and seen as reinforcing unequal gender relationships, so access to credit was interpreted as disempowering (Goetz & Gupta, 1996).

In this research paper, we intend to show the impact of micro-credit on empowering rural women and their economic and extra-economic status in society. Although much research has been carried out on this issue, the influence of education status, consciousness of women and their families, and necessary training that empowers women efficiently through micro-credit can be investigated further. Keeping all these in view, we have used ten different indicators to measure women's empowerment through the micro-credit Programme of BRAC in Kushtia Sadar Upazila. The indicators are:

- 1) Involvement in income-generating activities (IGAs): Involvement in IGAs means women's involvement in household income and economic contribution to their family welfare and reduces dependency on husbands. It refers to the wife's contribution in terms of per cent involvement in subsistence productive activities that are not rewarded in cash or kind to household income (Parveen & Leonhauser, 2004). These activities can be Farming and non-farming activities such as small business, handicraft production, service, etc.
- 2) Access to resources: Access to resources refers to the ownership and control over productive and non-productive resources. Productive resources are generative assets, i.e., land, cash, cattle, poultry, etc.; non-productive resources include furniture, jewellery, television, radio, small vehicles, etc. It is vital in determining a person's bargaining power within the household and the wider community (Mishra & Dale, 1996). It provides the right, scope, power and permission to use and get advantages from household resources such as handling and spending money, having nutritious foods and social resources such as education, training, rural cooperatives and banks.
- 3) Decision-making power: Decision-making power means the extent to which women can participate in formulating and executing decisions regarding domestic, financial, child welfare, reproductive health, farming, and socio-political matters in coordination with other family members (Parveen & Leonhauser, 2004). It is the most important determinant of women's empowerment.

- 4) **Purchasing power:** Purchasing power significantly enhances women's empowerment. It allows women to spend freely on land, cattle, goats, food, clothes, furniture, and cosmetics. It provides economic independence for women and makes them self-confident.
- 5) **Mobility:** Mobility is considered one of the critical indicators of women's empowerment, which states the extra-economic status of rural women. It indicates the freedom of movement and travel contrary to social and religious restrictions of rural women who consider going outside, like NGO offices, local markets, health centres, banks, natal homes, and relatives' homes.
- 6) **Domestic violence:** Domestic violence measures the empowerment of women. The socio-cultural environment of our country causes different violence against women, like taking money, land, and other assets against the willingness of women, physical abuse, prevent from doing work own willingness and prevent to go outside.
- 7) **Gender awareness:** Gender awareness refers to a woman's ability to express her opinion regarding gender inequality and discrimination against women in society. Some crucial gender issues can be pointed out, such as son preference, attitude toward female children, feeding priority, under-value, education, inheritance property rights, early marriage, dowry, divorce rights, wage discrimination, etc.
- 8) **Protest against injustice:** Another critical indicator of women's empowerment is protesting all domestic and social injustices. Women can raise their voices individually and collectively through law to protest injustices. They can demand justice from the court, the union chairman, relatives, and the family's adults.
- 9) **Political and Legal knowledge:** Women must have a general knowledge of politics and law to empower themselves. Some critical issues can be considered indicators of empowerment regarding political and legal knowledge, such as knowing the name of the Prime Minister of our country, the name of the local chairman, knowledge about dowry, early marriage, divorce, participation in voting during elections, the legal age of marriage, etc.
- 10) **Education and Health awareness:** Education and health awareness are the most important determinants of women's empowerment. Education enhances the power of raising voices, makes them able to know themselves, and increases their self-confidence and awareness. On the other hand, health is the root of all happiness. So, health awareness is also

an essential ingredient of women's empowerment. A healthy family can provide a healthy nation.

Using this conceptual framework and these ten specific indicators, we have tried to determine whether MC helps rural women increase their empowerment.

3. Methodology

Research Approach

In this study, we have used an integrated research approach. We adopted a combination of qualitative and quantitative research approaches as qualitative and quantitative data have been used for the study. The qualitative approach and the quantitative approach are the two paradigms of research followed in various fields such as sociology, anthropology, psychology, and so on. The purpose of quantitative research is to generalise about the phenomena. It involves collecting and analysing numerical data from tests, questionnaires, checklists and surveys. On the other hand, qualitative research provides in-depth descriptions of the setting and people. It involves collecting and analysing non-numerical data from observation, in-depth interviews, tap recording and document analysis.

I used both qualitative and quantitative research approaches for the study. This study is based on primary data collected from household investigations and secondary data used for necessary comparisons.

For the primary data collection, two groups of women from two villages were deliberately selected, and their socio-economic conditions were the same. A total of 80 participants were divided into two groups according to involvement in income-generating activities in the BRAC of the micro-credit Programme and non-beneficiaries of the micro-credit Programme of any organisation.

Research Site

We have selected the BRAC area office for the Kushtia branch. For the study's investigation, I have selected two villages in Sadar Thana in the Kushtia district. These villages are Kumargara and Jogoti, and they are about 5 kilometres away from the town of Kushtia district.

Sample Design

For the primary data collection, I selected 80 respondents who were all rural women, and their socio-economic conditions were similar. Then, I divided these women into two groups. The first group, Group 1, consisted of 45 rural women involved in income-generating activities through BRAC's micro-credit Programme.

On the other hand, the second group, Group 2, consisted of 35 rural women who were not involved in IGAs or were not involved in IGAs but were not in any organisation's micro-credit Programme.

The research uses the purposive sampling method. The list of beneficiary women is collected from the current micro-credit Programme of the women's registrar of the BRAC area office.

Methods of Data Collection

In this study, both qualitative and quantitative data have been used for the investigation. Therefore, primary and secondary data have been collected.

Primary data were collected through semi-structured interviews, focus group discussions, and household surveys. A questionnaire, including fixed- and open-ended questions, has been constructed. Different publications, research papers, journals, books, periodicals, and Internet publications were used for secondary data collection.

Different statistical tools and methods were applied to analyse qualitative and quantitative data collection. All relevant protocols and strategies to collect the data and interview were maintained. First, we developed a field plan for the interview and data processing. According to the field plan, we collected the relevant data.

At first, we selected some relevant indicators of women's empowerment, and then, according to these indicators, we chose different questions and made a questionnaire. After that, we used a purposive sampling method for data collection at the primary level. We selected 80 respondents and divided them into two groups. The first group included 45 rural women involved in IGAs through the MC Programme of BRAC, and the second group included 35 rural women. Among those, some were not involved in any IGAs, and some were involved in IGAs but had no involvement in the MC Programme of any organisation.

We obtained different categorised information using in-depth interviews and focus group discussions and coded it as necessary. Then, we summarised the different coded data and determined the percentage of these data. Using comparisons between the specific groups, we tried to show the results of particular analyses.

Data Analysis

After collecting the required data ideally, we analysed them empirically. From the data analysis perspective, qualitative analysis differs from the quantitative approach (Creswell, 1994). We used qualitative and quantitative data, so we analysed the data in two different ways.

For the qualitative data, we have used typology and content analysis methods. Typology is a classical data analysis system where the data are classified according

to general type. On the other hand, the content analysis method suggests looking at documents, texts, or speech to see what themes emerge, what people talk about most, how themes relate to each other, and find latent emphases and meaning (Weber, 1990).

For quantitative data analysis, we have used univariate and multivariate methods. The univariate data analysis is a single-variable method. The simplest form of single-variable analysis is to count the cases in each category (Islam, 2008). On the other hand, multivariate analysis permits a researcher to study the effect of controlling for one or more variables.

Considering the conceptual framework, we have done some activities simultaneously, which were part of the data analysis, such as sorting and coding information into categories, formatting the information and writing a report. In this study, the impact of MC on women's empowerment was shown by comparing the socio-economic status of Group-1 households with that of Group-2 households in terms of selected indicators' economic and extra-economic aspects. We tried to maintain the ethical values and concerns in this study.

Validity and Reliability of Data

We have tried to show that this study is valid and reliable from the research perspective. We believe that the instrument measured through the interview is valid. On the other hand, the study is reliable because if anyone in the same field used the same instruments, they would find the same results.

As the interview was our main data collection instrument, we created a semi-structured questionnaire that was logically interrelated with the research topic and conceptual framework.

Keeping field notes and journals, we explored the participants' experiences, mainly concerning women's empowerment. We asked questions to the interviewees and asked further questions to articulate the provided statement clearly. The participants expressed their views and experiences frankly. In these ways, we have tried to make the study valid and reliable.

Limitations of the Study

We have tried to make a suggestive study, but there are some limitations also. The limitations of the study can be pointed out below:

- As the study was part of a Master's Programme (of one of the authors), I was given only three months. It was a great challenge to make a quality study within this short time.
- The topic of this research is a big issue and is very important to the rural women of our country. In this study, I had to choose only 80 respondents

representing only a tiny part of our country.

- Because of the short time, I conducted the interviews in a very short time, which can affect the data. It would be better if I could spend more time with the respondents.
- I have selected two villages of Kushtia Sadar Thana, representing a small part of the socio-economic condition of our country's rural women. These small populations cannot show our country's actual condition.
- Financial aid is needed to prepare this type of thesis. Without sufficient financial support, various types of analysis were not possible.
- Sometimes, the time and situation of the interview did not favour the study.
- One limitation of the study was the respondents' illiteracy. Sometimes, they did not give the correct information or serve properly.

Despite these limitations, I tried to overcome them and believe that the study has successfully empowered rural women through MC.

4. Results and Discussion

Findings and Results

This study aims to determine the impact of micro-credit on rural women's empowerment. In this study, I have tried to find out whether the BRAC micro-credit Programme increases the rural women's social and economic empowerment in Kushtia district. In this chapter, we have tried to present the study's findings regarding identified indicators of women's empowerment. The relevant findings are as follows:

1. Involvement in IGA's

Involvement in income-generating activities of rural women is the primary determinant of economic empowerment. It reduces women's dependency on male family members and allows them to contribute income to their families. Table 1 shows the monthly income contribution to the households of Group 1 and Group 2. Here, Group 1 is involved in the MC Programme of BRAC, and Group 2 is not involved in the MC Programme of any organisation but is involved in IGAs.

*Table 1: Monthly income contribution to the households.
(Number of respondents & Percentages)*

Monthly Income Range (TK)	Group-1	Group-2
500-1500	15 (33.33%)	21 (60%)
1500-3000	17 (37.78%)	9 (25.71%)
3000-5000	13 (28.89%)	5 (14.29%)
Total	N=45 (100%)	N=35 (100%)

Here, we have divided The monthly income from 500-5000 TK into three categories. In the first category, 15 women earn 500-1500 TK monthly from group 1, whereas 21 women earn the same amount as group 2. In the second category, 17 women earn 1500-3000 TK monthly from Group 1, and only nine earn the same monthly amount from Group 2. In the third category, 13 women earn 3000-5000 TK monthly from group-1, whereas only five women of group 2 earn the same amount.

The above table shows that around 33.33% of women in group 1 have earned monthly 500-1500 TK, those who are involved in the BRAC MC Programme, whereas 60% of women in group 2 have earned the same amount of money, those who are not involved in any organisation's MC Programme.

However, when the monthly income increases, the number of involvements of Group 1 increases more than that of Group 2. About 37.78% of women earn 1500-3000 TK monthly for the MC Programme of BRAC, whereas only 25.71% of women in group 2 earn the same amount. On the other hand, 28.89% of women earn monthly 3000-5000 TK group-1, and only 14.29% of women in group 2 earn a similar amount of money. From the above table, it is clear that the women involved in the micro-credit Programme earn more money than those not involved in the MC Programme. So, the income contribution of Group 1 is higher than that of Group 2. Therefore, it can be said that the involvement in IGAs of the beneficiary group (group-1) of the MC Programme is more than that of the non-beneficiary group (group-2).

2. Access to resources

In this study, to measure rural women's access to resources, we have used the ownership of some selected resources/assets after joining IGAs and then divided them into six categories: land, Cattle, Goat, Poultry, Other resources, and no resources. Table 2 represents the ownership of women's assets after joining IGAs. Here, group 1 is the beneficiary group of the BRAC micro-credit Programme, and group 2 is the non-beneficiary group.

*Table 2: Ownership of resources after joining IGA's.
(Number of respondents & Percentages)*

Resources	Group-1	Group-2
Land	6 (13.33%)	3 (8.57%)
Cattle	14 (31.11%)	10 (28.57%)
Goat	12 (26.67%)	9 (25.71%)
Poultry	6 (13.33%)	4 (11.43%)
Others	2 (4.44%)	1 (2.86%)
No resources	5 (11.11%)	8 (22.86%)
Total	N= 45 (100%)	N= 35 (100%)

The above table shows that, out of 45 MC Programme beneficiaries, six women have land ownership, and out of 35 women, only three non-beneficiaries of the MC Programme have land ownership.

Out of 45 beneficiaries, 14 women have cattle; out of 35 non-beneficiaries, ten own cattle. The third category shows 12 women in Group 1 have goats, whereas nine women in Group 2 have goats.

Similarly, in group 1, 6 women have poultry as an asset after joining the MC Programme, and only four women in group 2 have poultry. Out of 45 women, 2 have other resources of group 1, and out of 35 women, only 1 has other resources. According to the last category, five women have no resources in Group 1; on the other hand, eight women have no resources in Group 2. If we calculate the percentages of these results, we can compare that 13.33% of women have land in group 1, whereas only 8.57% of women own land in group 2. 31.11% women have cattle of group-1 whereas 28.57% of women have cattle of group-2. It also shows that 26.67% of women have goats, 13.33% of women have poultry, and 4.44% have the other resources of the MC Programme as ownership. In contrast, only 25.71% of women have goats, 11.43% of women have poultry, and only 2.86% have other resources of group 2. It can be pointed out that 11.11% of women in group 1 have no resources, whereas 22.86% of women in group 2 have no resources, i.e. double the amount of group 1. Comparing these results within the two groups, it is clear that Group 1, those involved in the MC Programme of BRAC, has higher assets than Group 2, those not involved in any MC Programme.

3. Decision-making power

Women's participation in household decision-making is one of the most important indicators of women's empowerment. For the study, we have selected five individual indicators to measure women's empowerment: making decisions about

children's education and marriage, household utensils, clothing purchases, and large purchases like land and long-lasting households. According to these five indicators, I have tried to determine the decision-making power of rural women in households. Here, decision-making power means making decisions individually and with their husbands or women.

*Table 3: Decision-making power of women.
(Number of respondents & Percentages)*

Decision-making variables	Group-1	Group-2
Education of children	41 (91.11%)	30 (85.71%)
Marriage of children	26 (57.78%)	18 (51.43%)
Household utensils	39 (86.67%)	22 (62.86%)
Cloth purchase	40 (88.89%)	28 (80%)
Large purchase (land, long-lasting households)	20 (44.44%)	7 (20%)

In the above table, I have compared five specific indicators within the two groups of rural women (Group 1 and Group 2). Here, group 1 consists of 45 rural women involved in the BRAC MC Programme, and group 2 consists of 35 rural women who are not involved in any MC Programme but are involved in IGAs like cattle, poultry, vegetable cultivation, stitching, etc.

From the above table, we can see that, in group 1 out of 45 women, 41 women have decision-making power in children's education, and in group 2 out of 35 women, 30 have decision-making power in children's education.

In group 1, 26 women can decide on their children's marriage with their husbands and other family members. On the other hand, only 18 women in group 2 have the power to decide about their children's marriage. Taking decisions in household utensils, in group 1, 26 women have the power of decision-making individually and with their husbands; in group 2, only 18 women have that power. In decision-making regarding purchasing clothes, 39 women in Group 1 have the power to make decisions, and only 22 women in Group 2 have the same power.

Only 20 women of group 1 can make decisions with their husbands about large purchases like lands and durable households. In contrast, only seven women of group 2 have power over their husbands.

Now, drawing the percentages of these results, we can see that 91.11% of women in Group 1 and 85.71% of women in Group 2 have the power to make decisions on their children's education. 57.78% of women in group 1 and 51.435% of women in group 2 can decide on their children's marriage with their husbands

and other family members. For small purchases like purchasing clothes and other household utensils, 86.67% of women in group 1 have the power of purchasing household utensils. In contrast, only 62.86% of women in group 2 have that decision-making power. 88.89% of women in group 1 and 80% in group 2 can decide to purchase clothes of their own will.

For large purchases like lands and durable households, 44.44% of women in group 1 and only 20% of women in group 2 have the power to make decisions to purchase large products individually and with their husbands. Finally, we can see that, on average, group 1 has more decision-making power than group 2.

4. Purchasing power

The purchasing power of different products is considered an important indicator of women's empowerment. Here, we have considered some products purchased by women and then divided them into three categories. Category 1 includes land, cattle, goats, and poultry. Category 2 includes foods, clothing, jewellery, and other products such as cosmetics, medicines, etc. Category 3 considers the purchasing power of products purchased by rural women.

Table 4: Purchasing power of women. (Number of respondents & Percentages)

Purchasing power of	Group-1	Group-2
Land, Cattle, Goat, Poultry	15 (33.33%)	3 (8.57%)
Food, Clothing, Jewellery and other	24 (53.33%)	18 (51.43%)
No purchasing power	6 (13.33%)	24 (68.57%)
Total	N=45 (100%)	N= 35 (100%)

From the above table, we can see that 15 women in Group 1 can purchase land, cattle, goats, and poultry, whereas only three women in Group 2 can. In Group 1, 24 women have the purchasing power of food, cloth, jewellery, and other products, whereas only 18 women in Group 2 have the same power.

Out of 45 rural women in group 1, only 6 have purchasing power, but in group 2, out of 35 women, 24 have purchasing power. This number of women in Group 2 is very large compared to Group 1.

Drawing percentages of these results, we can see that only 13.33% of women of the beneficiary of the MC Programme of BRAC group (group-1) have no purchasing power, whereas 68.57% of rural women in the non-beneficiary group (group-2) have no purchasing power products by their own will. 53.33% of rural women in Group 1 have the power to purchase food, clothing, jewellery and other products, whereas 51.43% of rural women in Group 2 have the same power. In

Group 1, 33.33% of women can purchase land, cattle, goats and poultry, whereas only 8.57% of women in Group 2 have the power to purchase these products. So, it is clear that those women involved in the MC Programme have more purchasing power of products than those of Group 2.

5. Mobility

Due to social norms and superstitions, women's mobility is restricted in our country. Even after that, the mobility of rural women is considered one of the critical indicators of empowerment. Women have to go outside for different reasons, and after joining IGA, their mobility increases. When a woman becomes involved in IGA, she must travel to different places, such as banks, NGO offices, and training centres. Similarly, after joining the MC Programme of BRAC, women have to go to required places such as the BRAC local office, different places within the village to attend meetings and perhaps to the BRAC training centre in a district town for training. In this study, we have selected four different places to go and constructed five mobility variables. We also considered the mobility of going outside of rural women as alone and with others.

Table 5: Mobility of women. (Number of respondents & Percentages)

Places	Group-1		Group-2			
Local market	Alone	14 (40%)	35 (77.78%)	Alone	6 (23.08%)	26 (74.29%)
	With others	21 (60%)		With others	20 (76.92%)	
NGO office	Alone	14 (31.82%)	44 (97.78%)	Alone	0	2 (5.71%)
	With others	30 (68.18%)		With others	2 (100%)	
Health center	Alone	6 (16.67%)	36 (80%)	Alone	5 (25%)	20 (57.14%)
	With others	30 (83.33%)		With others	15 (75%)	
Natal home	Alone	16 (39.02%)	41 (91.11%)	Alone	5 (20%)	25 (71.43%)
	With others	25 (17.86%)		With others	20 (80%)	
Did not go anywhere	4 (8.89%)		6 (17.14%)			

The above table-5 shows that fourteen women, or 40% of women in group 1, go alone to the local market, whereas only six women, or 23% of women in group 2, go to the local market. On the other hand, 21 women, or 60% of women in group 1, go to the local market with others, whereas 20 women, or 76.92% of women in group 2, go to the local market with others.

Overall, 77.78% of women in the MC Programme of BRAC go to the local market for different reasons, and 74.29% of women in group 2 go to the same place.

The above table shows that 31.82% of women in group 1 go alone to the NGO's office, whereas only a quarter of women in group 2 do. This results in a significant difference between the two groups of rural women.

Therefore, 30 (68.18%) women of group 1 go to the NGO's office with other people like husbands, relatives, neighbours, and other women. In group 2, only two women go to the NGO's office with other people. Overall, 97.78% of women in group 1 go to the NGO's office; on the other hand, only 5.71% of women who are not involved in any MC Programme go to the NGO's office. There is a significant difference between the two groups of women. In group 1, 6 (16.67%) women go to the health centre alone, and 5 (25%) women in group 2 go to the same place alone. About 30 women, i.e. 83.33% of women in group 1, go to the health centre, whereas only 15 women, i.e. 75% of women in group 2, go to the same place as others.

Almost all women go to their natal home, but some are often restricted from going to it. Table 5 shows that 16 women of group 1 go to their natal home alone, whereas only five women of group 2 go to their natal home alone. On the other side, 25 women, i.e. 17.86% of women of group-1, go to their natal home with someone, and 20 women, i.e. 80% of group-2, go to their natal home with others. Overall, 91.11% of women in Group 1 go to their natal home, and 71.43% in Group 2 go there. Moreover, 8.89% of women in group 1 did not go anywhere, whereas 17.14% of women in group 2 did not go anywhere ever. So, there is a significant disparity between the group of beneficiaries of the MC programme and the non-beneficiary group. It is evident from the above table that, in the case of visiting every place except the local market and natal home, the proportion of women from the MC programme of BRAC member households is significantly higher than that of their counterparts in group 2.

6. Domestic violence

Nowadays, domestic violence has become an inseparable issue in our country. Women of almost every family have become victims of domestic violence, especially in rural areas. Domestic violence is one of the impediments to women's

empowerment. Different types of domestic violence like physical abuse, mental torture, money/land/jewellery taken against will, multiple marriages of their husbands, preventing from going to natal home and doing work outside households have to tolerate the rural women. Empowerment makes women raise their voices against domestic violence. So, domestic violence is considered an indicator of empowerment. To measure the participation of women against domestic violence, we used three categories in the following table.

*Table 6: Domestic violence against women.
(Number of respondents & Percentages)*

Victims of domestic violence	Group-1	Group-2
Yes	18 (40%)	15 (42.86%)
No	11 (24.44%)	7 (20%)
No response	16 (35.56%)	13 (37.14%)
Total	N= 45 (100%)	N= 35 (100%)

The above table shows that 18 women of Group 1 have become victims of domestic violence, whereas 15 women of Group 2 have become victims of domestic violence. Drawing a percentage of this, we can see that 40% of women in group 1 and 42.68% of women in group 2 have become victims of domestic violence. There are no significant changes between the two groups of women. 11 women in group 1 have no domestic violence, and in group 2, only seven women have no domestic violence. It shows that 24.44% of women in Group 1 and 20% of women in Group 2 have no domestic violence.

Out of 45 women in group 1, 16 women had no response about domestic violence, and out of 35 women in group 2 did not respond about this issue. In percentage, 35.56% of women in group 1 and 37.14% of women in group 2 have no response about domestic violence. Although there are no significant differences between the two groups, the percentages of Group 1 are higher than those of Group 2.

7. Gender awareness

Women's awareness of gender issues refers to their empowerment. So, it is one of the most significant determinants of women's empowerment. It helps women understand their equal rights in the family and society. In this study, we have selected women who are aware of gender issues and those who are not.

*Table 7: Gender awareness of women.
(Number of respondents & Percentages)*

Gender awareness	Group-1	Group-2
Have awareness	27 (60%)	8 (22.86%)
No awareness	18 (40%)	27 (77.14%)
Total	N=45 (100%)	N= 35 (100%)

The above table shows that 27 women of Group 1 are aware of gender issues, whereas only eight women of Group 2 are. Thus, 60% of women in Group 1 and only 22.86% of women in Group 2 are aware of gender issues.

The table also indicates that 18 out of 45 women in Group 1 and 27 out of 35 in Group 2 are unaware of gender discrimination. That is, 40% of women in Group 1 are unaware, while 77.14% in Group 2 are unaware. So, we can see a significant difference between the groups.

8. Protest against injustice

Women's participation in protests against injustice is another crucial determinant of empowerment. Empowerment increases awareness of all injustices. It determines women's ability to express their opinions against all injustices toward women. Here, we have selected some types of women's protection against injustice and divided them into four categories. They demand justice in the court, to the local chairman, to relatives, and compromise-minded people.

*Table 8: Participation in protest against injustice to women
(Number of respondents & Percentages)*

Type of protest	Group-1	Group-2
Demand justice in court	10 (22.22%)	6 (17.14%)
Demand justice for the local chairman	21 (46.67%)	15 (42.86%)
Demand justice to relatives	13 (28.89%)	10 (28.57%)
Compromising	32 (71.11%)	26 (74.29%)

Table 8 shows that ten women of group 1 demand justice in the court, whereas only six women of group 2 demand justice. Twenty-one women of Group 1 go to the chairman for justice, whereas 15 of Group 2 go to the chairman for justice. In Group 1, 13 women demand justice for their relatives; in Group 2, 10 women demand justice for their relatives. Furthermore, 32 women are compromising-minded of group-1, whereas 26 women of group-2 are compromising.

Now, calculating the percentages of these results, we can see that the large number of women of both groups, i.e. 71.11% of group 1 and 74.29% of group 2, are compromising. In group 1, 22.22% of women demand justice in court, whereas 17.14% of women in group 2 demand justice in the court. 46.67% of women in Group 1 and 42.86% in Group 2 demand justice from the local chairman. On the other hand, 28.89% of women in Group 1 and 28.57% of women in Group 2 demand justice for their relatives.

9. Political and Legal knowledge

The political and legal knowledge of women is considered an indicator of empowerment. It increases women's consciousness and influences them to empower themselves. In this study, I have used six different indicators of political and legal knowledge.

*Table 9: Women's political and legal awareness.
(Number of respondents & Percentages)*

Knowledge	Group-1	Group-2
Knows the name of the Prime Minister	38 (84.44%)	28 (80%)
Knows the name of the local Chairman	32 (71.11%)	23 (65.71%)
Takes part in vote during election	40 (88.89%)	31 (88.57%)
Becomes influenced for casting vote by Husband/ others	32 (71.11%)	29 (82.86%)
Knows the legal age of marriage	33 (73.33%)	20 (57.14%)
Legal knowledge of divorce	19 (42.22%)	13 (37.14)

The above table indicates that 84.44% of women of group-1 and 80% of women of group-2 have knowledge of the Prime Minister's name, 71.11% women of group-1 and 65.71% of women of group-2 have knowledge of the Local chairman's name. 88.89% of women in Group 1 and 88.57% of women in Group 2 participate in voting during the election. 71.11% of women in Group 1 and 82.86% in Group 2 are influenced by their husbands and other family members. 73.33% of women of group 1 and 57.14% of women of group 2 know the legal age of marriage, 42.92% of women of group 1 and 37.14% of women of group 2 know about divorce.

10. Education and Health awareness

Education is the most important indicator of women's empowerment. It helps women understand duties and responsibilities and increases their self-confidence

to empower themselves. Besides, health consciousness is considered an important indicator of women's empowerment. Here, we have compared the education and health awareness within the two groups using five awareness indicators which help empower women. I have used two educational indicators and three health indicators.

*Table 10: Women's Awareness in Education & Health.
(Number of respondents & Percentages)*

Awareness indicators	Group-1	Group-2
Sends children to the school	43 (95.56%)	22 (62.86%)
Have a desire for higher education for children	30 (66.67%)	15 (42.86%)
Uses family planning	35 (77.78%)	18 (51.43%)
Knows how to prepare oral saline	30 (66.67%)	11 (31.43%)
Have sanitary latrine	25 (55.56%)	13 (37.14%)

From the above table, we can see that, out of 45 women in group 1, 43 send their children to school, whereas out of 35 women in group 2, 22 send their children how to school. That is, 95.56% of women in Group 1 and only 62.86% of women in Group 2 send their children to school. In group 1 out of 45 women, 30 women desire higher education for their children, whereas 15 women in group 2 desire higher education for their children. That is, 66.67% of women in Group 1 and only 42.86% of women in Group 2 have the desire for higher education for their children.

On the other hand, 77.78% of women in group 1 use family planning, whereas only 51.43% of women in group 2 do. 66.67% of women in Group 1 know how to prepare oral saline, whereas only 31.43% of women in Group 2 do. In group 1, 55.56% of women have sanitary latrines, whereas in group 2, only 37.14% have sanitary latrines.

Finally, it can be said that in all categories, group 1 has higher awareness than group 2, which results in more empowerment of women.

Discussion

From the above findings in the study, it is pretty clear that BRAC has brought about substantial changes in the lives of its programme participants in terms of facilitating their material, perceptual and relational/power pathways to empowerment, both at the individual and family levels. Women previously not involved in income-earning activities have begun participating due to their involvement with BRAC. The MC programme of BRAC provides credit, training, and other support to rural

women so that they may become involved in different types of IGAs and bring about meaningful changes in their lives.

Through the MC programme of BRAC, some women in group 1 became involved in IGAs for the first time. In contrast, others were able to expand their traditional activities, which included poultry and livestock rearing, stitching, and fishing. Many women also became involved in non-traditional activities such as shopkeeping, small trading, and cocoon rearing. Some women were found to be engaged in these non-traditional activities alongside their existing traditional ones. Women continuing their pre-existing activities stated that after receiving assistance from BRAC, they could undertake these activities on a broader scale and more efficiently. Findings also show that women engaged in small trading before joining BRAC could not run their businesses smoothly due to a lack of capital. Sometimes, they had to take loans from money lenders at very high-interest rates. As such, they could not earn desirable profits and often incurred losses. After receiving BRAC loans, they had adequate capital to run their business and earn more profits.

From the point of view of empowerment, it is not enough if women are provided with opportunities for income generation but cannot retain control over how that income will be spent. When women were involved in IGAs of BRAC, they could retain some control over such income, especially since these were activities in which they did not require assistance from their male counterparts. More often, male counterparts tend to appropriate portions of women's income. Women might willingly hand over their income to them, thinking that men were better equipped to handle monetary transactions. Nevertheless, their husbands often consulted them about how to spend the income accrued from their IGAs. From the household survey, it is clear that women (group 1) involved in the MC programme of BRAC have more income than those (group 2) not involved in the MC programme.

Asset and resource ownership helps women's empowerment as it gives them the power to make decisions about using and managing those specific assets and resources. In Bangladesh, men traditionally exercise management and use rights over various assets, even if their female counterparts legally own these. This study defines control over assets as the ability to sell assets without the permission of husbands or other male family members. Regarding non-productive assets, the study found that women's ownership over jewellery and household utensils had increased over time. The survey findings on women's control over assets are quite encouraging as they indicate that such control over assets, both productive and non-productive, increases significantly over time. They mention that the ownership of women's resources in Group 1 is higher than that of the women in Group 2. In terms of control, only a few members had the confidence to say they could sell

these cows. They could spend money from selling milk but could not sell the cow itself without their husbands' concurrence. Poultry rearing and goat sharecropping are traditionally female domains in our country, and as such, women, generally, can control the sale of both poultry and goats. Traditionally, rural Bangladeshi women are conditioned to consider family interests as their well-being interests. Involvement in BRAC brings about wide-scale changes in the lives of such women. They can enjoy an improved status within the household due to their monetary contribution to household expenditure. Outside the household, they gain exposure to new ideas and knowledge by attending different VO meetings and participating in awareness-building and legal education training sessions. These changes will assist them in acquiring clear perceptions of their well-being.

Regarding personal expenses, women reported that since they had an independent source of income, they no longer needed to rely solely on their husbands whenever they wanted to purchase a new Sari (women's dress) or other personal items. However, there are significant differences between Group 1 and Group 2, i.e. group 1 has more purchasing power than Group 2. Women's monetary contributions to their households are significant during lean months⁵ or other crisis periods like illness, loss of crops, and so on, ensuring that family members do not have to go hungry and that the all-important instalment payments are made on time. Women have also reported an improvement in their relationships with their husbands. More often, men treat their wives better by handing over their BRAC loans to them.

By travelling to BRAC area offices and interacting with primarily male staff, handling money (many of them for the first time), and participating in various training sessions, women can break out of this typecast and acquire a degree of Self-confidence. Through its efforts at social mobilisation, BRAC tries to assist group members in overcoming erroneous practices regarding health, family planning, education, marriage and other vital matters. In different ways, members are applying all this newly acquired knowledge in their lives. When a woman becomes involved with BRAC, she must travel to, among other places, the BRAC local office and different places within the village to attend meetings. Because of what is perceived as a break of "purdah", the group member and her husband must face severe criticism from village elders, religious clerics, and the rural elite.

Countless women and their husbands have taken a stand against such actions and persevered against the odds. They have been exposed to new ideas, knowledge and experiences through their interactions with the world outside their homesteads. At the same time, through their newly acquired self-confidence and increased mobility, they can now ignore the negative comments that come their way. Some women stated that they still could not go anywhere at all without their

husbands' permission. Other members could go to the local market and health centre accompanied by their fellow members. Few members mentioned that they could freely move about on their own and even go to the market to make small personal purchases without asking their husbands for money.

Although women still may not be able to act against legal injustices, at least as a first step, they have been able to acquire knowledge of property rights, inheritance laws, the legal marriage age, polygamy, dowry, divorce, and other legal matters. In the case of remarriage by their husbands, however, many older members claimed that they were able to act. They have learned that it is illegal for their husbands to remarry without the first wife's consent. Women have reported that due to their BRAC involvement, they were no longer at the mercy of the village mohajans. Also, members of their communities no longer regarded them as credit risks. They can guide others in taking loans and feel they have acquired the self-confidence to take loans outside of BRAC. Men are initially reluctant to have their wives join BRAC as it involves interacting with strangers, but they soon learn to appreciate their wives' involvement in BRAC programmes. Some women do not traditionally engage in wage employment outside their homes; they usually hand over their BRAC loans to their male counterparts. Women have reported that because of their involvement with BRAC, their male counterparts treated them better, especially when they got a new loan. In other words, they were able to acquire some respect. Their husbands gave their opinions some value and importance. Members reported that although their husbands were the sole familial decision-makers, they could participate in the household decision-making.

Women are now practising family planning in order to keep their families small. Many have installed sanitary latrines and tube wells in their houses to ensure safe water and sanitation practices for their families, and they regularly get their children vaccinated. Women in Group 1 are more conscious of it than those in Group 2. For children's medical emergencies, they no longer rely solely on traditional healers but try to take them to health centres for proper treatment. Women of group 1 have also realised the importance of literacy and numeracy and make sure their children, particularly their daughters, attend school in group 2. They also want their daughters to lead better lives.

Traditionally, women can retain relatively greater control over savings than other assets, especially if these savings are ones that their male counterparts are unaware of. Women of Group 1 accumulated both cash and kind savings and used them during both anticipated and unanticipated crisis periods. All the members of Group 1 had cash savings in BRAC, and a few had cash savings in their houses as well.

Women try to keep their cash savings in clay banks, hidden underneath the floors of their homes or in hollow bamboo poles. Members stated that they mainly

accumulated cash savings from their income from IGA. Women also tried to accumulate some monetary savings from their husbands' income. The common form of accumulating cash savings was by reducing household consumption expenditures through collecting and selling mushti chaal (a handful of rice saved by rural women before cooking), eggs, milk and home-grown vegetables. In terms of savings in kind, all members said they saved mushti chaal and reared poultry and livestock, which they considered assurance for crisis periods and other emergencies.

Finally, we conclude that by participating in BRAC's micro-credit programme, most of the respondent of this study have developed their social and economic status and empowered themselves. However, some of these women could not develop themselves as they desired. Some of the respondents used their loans in the non-productive sectors as spending loans to buy TV, mobile, food, clothes, and building rooms. Those who used their loans in the productive sector and maintained BRAC's rules and regulations have developed. Some women are involved in BRAC's other development programmes to repay their loan instalments.

Most respondents are involved in the MC programme to gain better solvency for their families and make them economically independent. They can now go outside and make a community and have health awareness, too. Most of them are conscious of gender discrimination, domestic violence and injustice against women, but in practice, they are indifferent and compromising. They have political and legal awareness, but no significant changes have taken place in their lives. Moreover, educational awareness allows them to express their opinions adequately and makes them confident. So, in general, the MC programme provides significant development for rural women and helps them gain empowerment.

Conclusion

Based on empirical results and discussion, the overall conclusion of this study is that the level of women's empowerment is satisfactory at the household level. It also highlights that formal and non-formal education, exposure to information media and spatial mobility are the most influential factors that enhance women's empowerment. In contrast, the traditional beliefs, attitudes and practices are deeply entrenched in women's lives that hinder their empowerment. Taking women's access to credit as a starting point, we observed several positive changes on a material level, such as business expansion, higher income and increased expenditure on immediate and strategic needs. These changes translated into an expansion of opportunities of choice in the economic sphere and enhanced client agency.

However, economic empowerment cannot be understood solely regarding material change. The ability to imagine the world differently and to change structures

that determine opportunities for choice and agency must also be considered.

Due to women's involvement in BRAC, they have begun to acquire positive self-perceptions of their interests. These self-perceptions will allow them to assert themselves and demand their rights in their struggle towards socio-economic empowerment. It is also apparent that many men have begun to appreciate the benefits of having their wives involved in BRAC. Involvement with BRAC also appears to be a change agent in reducing women's economic dependence on their husbands and other male kin.

Women reported that they now have an independent source of income; they no longer need to rely solely on their husbands to purchase personal and household items. Women have also reported improved relationships with their husbands, primarily because they provide them with capital for investment purposes. As for women's mobility, BRAC involvement has had positive impacts to some extent. Travelling to BRAC local offices has given these women opportunities to communicate with the outside world and, at the same time, has helped them overcome their fear and timidity in dealing with strangers.

Overall, microcredit has a substantial impact on women's economic empowerment, and BRAC plays a meaningful role in providing empowerment to rural women in Bangladesh.

Recommendations

In light of this research, we forward the following recommendations for consideration:

1. Microfinance institutions should expand their support to poor rural women and strengthen their power.
2. The government and other developmental partners should collaborate for rural women, as they play an important role in empowering women socially and economically.
3. Interventions by governmental organisations (GOs), non-governmental organisations (NGOs), women's organisations (WOs), and other stakeholders (private initiatives, civil society, etc.) should be like legislative, planning, programme, or structural steps to provide greater opportunities for the sustainable development of women at all levels and to reduce discriminatory practices against women and all types of gender-based stereotypes.
4. The Ministry of Education, the Ministry of Women & Children's Affairs, and the Bangladesh Rural Advancement Committee (BRAC) should more effectively implement education programmes for rural women.

5. The Department of Agricultural Extension (DAE), with the collaboration of BRAC, should provide income generation training with financial support in the areas of home gardening, nursery development, cattle fattening, fish culture, craft production, and embroidery to advance skills and achieve economic self-reliance.
6. Gender education must be incorporated into the curricula from the primary school level.
7. Disseminating information through influential media is a prime need to create gender awareness among women and men. Major areas to combat gender disparity must include education, income, nutrition, health, dowry, early marriage, property, and divorce rights.
8. Launching vigorous conscientisation campaigns by organising rallies and public meetings, ensuring the participation of all rural people, could be an effective tool to create massive awareness about gender.
9. The electronic media (mainly radio and television) can play a more proactive role in raising awareness by broadcasting dramas, folk songs, puppet shows, and advertisements focusing exclusively on a positive image of women. Some other media, such as posters, newsletters, and booklets, could also be effective for literate people.
10. The government should establish a legal cell integrated within the family courts or separately at the village level to give free legal advice to women and girls.
11. Establishing women's self-help groups as vehicles for female empowerment is necessary in the rural area's donors, NGOs and WOs initiatives' would be fruitful to develop these groups in rural areas. It will provide rural women with a platform to come together to act as a pressure group while providing the members economic (e.g., credit) and social support (e.g., legal support and counselling).
12. Issues related to women's empowerment should be given priority in the interventions of village councils and religious groups at the local level. This can only be achieved if all concerned agencies function as a close network. Their initiatives would build the base for promoting positive family practices, social norms favourable to women, income generation and education, and encouraging gender equality in the community. Thus, the affluent section of the community can play a dominant role in improving women's status.
13. Incorporate programmatic elements such as training and leadership opportunities contributing to women's empowerment.

14. The Government should develop a legal framework and policy that protects women's rights in critical areas such as the inheritance and ownership of property and domestic violence.
15. The Government should consider women's needs when developing economic policies, infrastructure and other projects.
16. The Government should promote equal educational opportunities for women and men.
17. Review organisational policies to ensure gender sensitivity and gender equity.
18. Donors should conduct and support action research on best practices in empowering women.
19. Orientation and training should be provided on procedures for access, loan utilisation, interest payment, and instalments.
20. Improve targeting and evolve strategies for covering leftover poor women in existing villages through micro planning.

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