

EMPOWERMENT STATUS OF RURAL MICRO-FINANCE WOMEN BENEFICIARIES

MIKI TALUKDAR



**DEPARTMENT OF AGRICULTURAL EXTENSION AND
INFORMATION SYSTEM SHER-E-BANGLA AGRICULTURAL
UNIVERSITY
DHAKA-1207**

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**EMPOWERMENT STATUS OF RURAL MICRO-
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BY

MIKI TALUKDAR

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APPROVED BY:

Mohammad Hossain Bhuiyan

Professor & Supervisor
Dept. of Agricultural Extension and
Information System
Sher-e-Bangla Agricultural University
Dhaka

Kh. Zulfikar Hossain

Asst. Professor & Co-Supervisor
Dept. of Agricultural Extension and
Information System
Sher-e-Bangla Agricultural University
Dhaka

Dr. M. M. Shofi Ullah

Chairman
Examination Committee
Dept. of Agricultural Extension and Information System
Sher-e-Bangla Agricultural University, Dhaka-1207



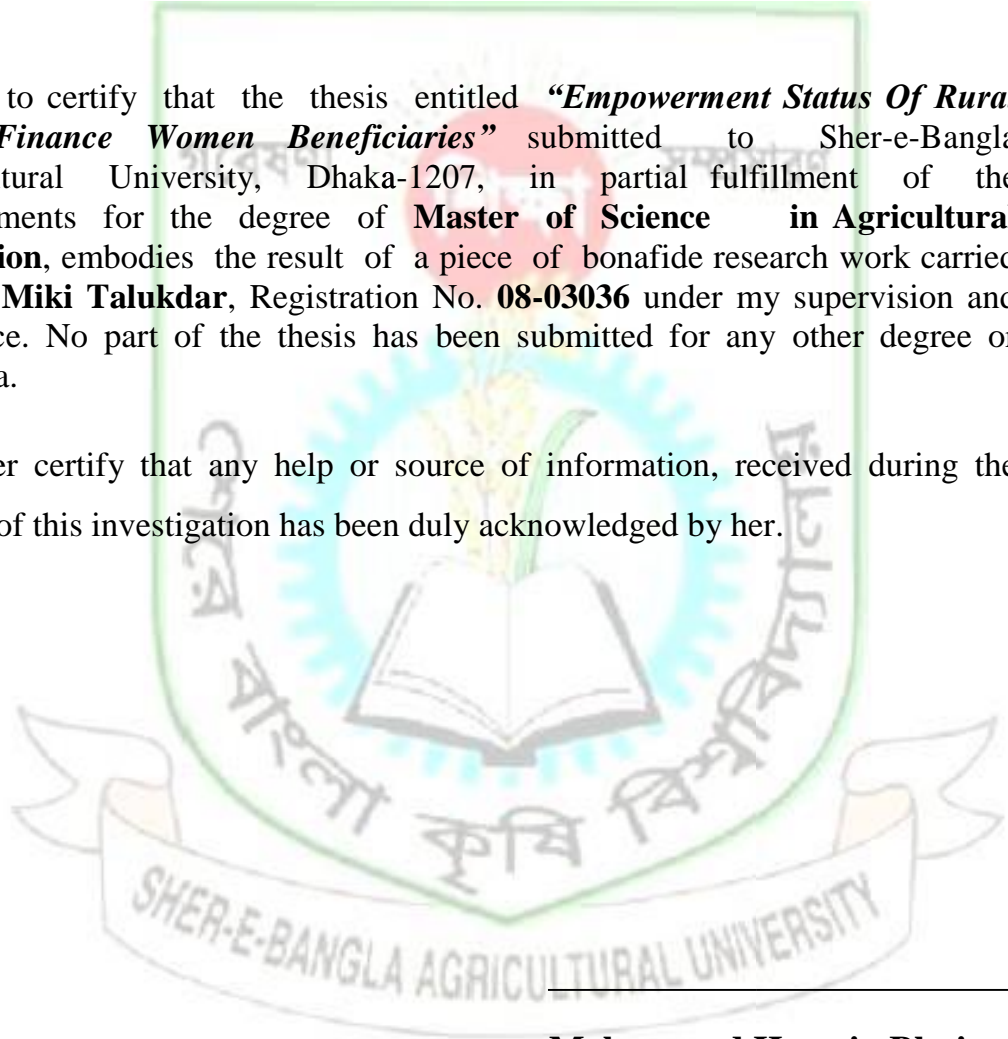
**DEPARTMENT OF AGRICULTURAL EXTENSION
AND INFORMATION SYSTEM**
Sher-e-Bangla Agricultural University
Sher-e-Bangla Nagar, Dhaka-1207

Memo No: SAU/ AEIS

CERTIFICATE

This is to certify that the thesis entitled “*Empowerment Status Of Rural Micro-Finance Women Beneficiaries*” submitted to Sher-e-Bangla Agricultural University, Dhaka-1207, in partial fulfillment of the requirements for the degree of **Master of Science in Agricultural Extension**, embodies the result of a piece of bonafide research work carried out by **Miki Talukdar**, Registration No. **08-03036** under my supervision and guidance. No part of the thesis has been submitted for any other degree or diploma.

I further certify that any help or source of information, received during the course of this investigation has been duly acknowledged by her.



Dated:
Dhaka, Bangladesh

Mohammad Hossain Bhuiyan
Professor & Supervisor
Dept. of Agricultural Extension and
Information System
Sher-e-Bangla Agricultural University
Sher-e-Bangla Nagar
Dhaka-1207.

DEDICATED TO

MY

BELOVED PARENTS

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EMPOWERMENT STATUS OF RURAL MICROFINANCE WOMEN BENEFICIARIES

ABSTRACT

The purpose of the study was to know about the empowerment status of rural microfinance women beneficiaries. The study was conducted in purposively selected Sapchari union of Rangamati Sadar Upazila under Rangamati District. Rural microfinance women beneficiaries of Rangamati Sadar Upazila constituted the population of the study. An update list of 390 women beneficiaries who were related to microfinance programs of different NGOs were prepared with the help of respective NGO workers of these localities. One hundred and sixteen women were selected as the sample of the study by using random sampling method. A well-structured interview schedule was developed based on the objectives of the study for collecting information. The researcher herself collected data through personal contact. Data revealed that majority (50%) of microfinance women beneficiaries had higher empowerment status followed by medium (41%) and lower empowerment status (9%). Among the variables age, education, husband behavior, frequency of credit received, credit utilization, and aspiration had significant positive relationship with empowerment status. Husbands' education, annual personal income, duration of involvement with microfinance program and mass media exposure had non-significant relationship with empowerment status of rural microfinance women beneficiaries.

CHAPTER I

INTRODUCTION

Bangladesh being a least developed country has been engaged in many fold economic and social development programs, to pull out its people from poverty, illiteracy and ignorance as well. In fact rural people themselves struggle and play vital roles to bring about changes of their meager economic and social life. Women – the lifelong partners of men struggle too much. Out of total population in Bangladesh women constitute about 49% of which only 8% families are headed by women (BBS, 2009). Along with the economic and social struggle of women some NGOs have come forward to share their economic and social injustice. They incepted microfinance programs with a number of income generating avenues so that the ever struggle women can survive as human being contesting with their male counterpart. Microfinance program is a radiant way to fight against poverty, illiteracy, food insecurity, social injustice, dependency, and other ill motives. There are many evidences go on that due to sincere endeavor of NGOs microfinance programs socioeconomic conditions of rural women have been uplifted with sharp distinction.

Nowadays women's right and issues have become a subject of serious concern of both academicians and policy makers and have received tremendous attention in planning, seminars, workshops and other discussion forums at national and global

platforms in both developed and developing countries. The World Bank study in Bangladesh highlights that women have limited role in household decision making, limited access and control over household resources (physical and financial assets), low level of individual asset, heavy domestic workloads, restricted mobility and inadequate knowledge and skills that leading to women's vulnerability (Sebstad and Cohen, 2002). Due to mass illiteracy of women in Bangladesh their administrative and economic participation is very low (Table 1).

The table shows increasing of position and empowerment of women within only a half a decade time. This is a positive achievement among many negative ones. Data contained in the table assert the elevation of literate women only who possess standard life all along. But the fact is quite different if we observe the rural families, city-slum dwellers, day laborers, hilly lives and other down trodden segments of society. Everywhere women become the victim of the circumstances. A woman in Bangladesh accommodates and surrenders her total life in vast social restrictions, which she thinks her universe. She has to strictly obey the social prescriptions imposed over her to satisfy her husband, in-laws, superiors, and above all to perform all sorts of household activities with no recognition and due honor. She is under estimated in case of decision making, autonomy, family and economic status, social and political rights. She dedicates her entire life for the sake of surveillance of whole family but in return she gets

insulting remarks from in-laws including husband. Recently a woman – married or unmarried faces eve teasing leading to rape, acid throw, killing and suicide.

Table 1. Women in Administrative and Economic Participation in Bangladesh

Different level of service sector	Female percentage in 1990	Female percentage in 1995
Administrator and Manager	5	6
Professor and Technical worker	16	30
Clerical and Sales worker	4	4
Service worker	46	87
At ministerial level	3	5

Source: HDR, 1996; UNDP, page 157

We are aggrieved to know the brutal killing of Tanu of Comilla. It is a pleasure in the brink of evils that some people, organizations, local or foreign NGOs work for the empowerment of rural women in Bangladesh. They come forward to involve rural women in income generating activities through their A woman in Bangladesh accommodates and surrenders her total life in vast social restrictions, which she thinks her universe. She has to strictly obey the social prescriptions imposed over her to satisfy her husband, in-laws, superiors, and above all to perform all sorts of household activities with no recognition and due honor. She

is under estimated in case of decision making, autonomy, family and economic status, social and political rights. She dedicates her entire life for the sake of surveillance of whole family but in return she gets insulting remarks from in-laws including husband. Recently a woman – married or unmarried faces eve teasing leading to rape, acid throw, killing and suicide. Programs so that they could be empowered with social endowment.

There are many NGOs like BRAC, PROSHIKA, GRAMEEN BANK, RDRS, GREEN HILL and other development agencies have realized that true development cannot be achieved unless and until the women are empowered and make them part of the development process (Khan, 2007). Recently a controversial issue has been raised that the NGOs microfinance program has more negative effect than positive and it has become totally commercial. It does not matter whether an NGO is commercial or volunteer organization but it matters when it contributes to the women empowerment through providing A woman in Bangladesh accommodates and surrenders her total life in vast social restrictions, which she thinks her universe. She has to strictly obey the social prescriptions imposed over her to satisfy her husband, in-laws, superiors, and above all to perform all sorts of household activities with no recognition and due honor. She is under estimated in case of decision making, autonomy, family and economic status, social and political rights. She dedicates her entire life for the sake of surveillance of whole family but in return she gets insulting remarks from

in-laws including husband. Recently a woman – married or unmarried faces eve teasing leading to rape, acid throw, killing and suicide for their income generating activities. The present study aims at to find out extent of women empowerment through microfinance programs run by aforesaid NGOs.

Keeping in view the foregoing discussion the researcher had intended to conduct a study to explore empowerment status among microfinance beneficiary women of Rangamati District of Chittagong Hill Tracts.

1.1 Statement of the problem

Empowerment of rural women is the burning issue of the Third World Countries. International organizations, agencies, NGOs, World Bank, ADB and many other reputed institutions have taken the issue seriously and holding thousands of seminars, symposiums and workshops to alert governments and people of Third World Countries including Bangladesh about the urgency of women empowerment. Women are engaged in household activities from dawn to mid night. In this long period they take care of their husbands, children, and in-laws. Prepare two-square meals, maintains kitchen garden, backyard poultry farming, and cows and goat rearing. They provide the family at their best economic help, health care, nursing, education and recreation as well. But all their services remain uncounted, and hidden. Albeit their heart-touching services and full time dedications for their families they merely have autonomy, decision making

power, freedom of movement, self-esteem, control over resources, and other similar socio-psychological affairs. In Bangladesh BRAC, PROSHIKA, GRAMEEN BANK are very much aware of women empowerment. For the last more than three decades they started microfinance programs only for women to involve them in income generating activities so that they can rise their heads with commands. Considering the facts the researcher has become keenly interested to conduct a research entitled, “Empowerment Status of Rural Micro-finance Women Beneficiaries”.

The research work was aimed to find out the answer of the follow research questions:

1. What are the personal characteristics of rural women which affected them to be empowered using micro credits provided by different NGOs?
2. What are the dimensions of empowerment status of rural women to be explored?
3. Are there any relationships existing between personal characteristics of rural women beneficiaries of micro credit programs and their empowerment status?

1.2 Specific objective

To conduct the study in a proper way the following specific objectives have been set forth:

1. To determine the empowerment status of women beneficiaries under microfinance programs of different NGOs in respect of the following three dimensions:

A. Control over resource:

- a. Economic resource,
- b. Material resource
- c. human resource

B. Autonomy

- a. Freedom of movement
- b. Decision making
- c. Self esteem

C. Social and Political rights

- a. Public protest
- b. Political campaign

2. To describe some selected characteristics of women beneficiaries under microfinance program of different NGOs. The selected characteristics included are:

- a. Age
- b. Education
- c. Husband's education
- d. Annual personal income
- e. Husband's behavior
- f. Frequency of credit received
- g. Credit utilization
- h. Duration of involvement with microfinance program
- i. Aspiration
- j. Mass media exposure

3. To explore the linear relationships of selected characteristics of women beneficiaries under microfinance programs of different NGOs in achieving empowerment status.

4. To explore the recommendations forwarded by the women beneficiaries under microfinance program.

1.3 Assumptions of the study

The researcher considered the following assumptions in mind while undertaking this study:

- The respondents were capable of furnishing proper responses to the questions contained in the interview schedule.
- The respondent women included in the sample were capable of furnishing proper responses to the questions exerted in the interview schedule.
- Views and opinions hold by the respondents women were the representative views and opinions of the whole population of the study.
- The responses cited by the respondent women about microfinance programs were reliable. The researcher was well adjusted to the social environment of the study area. So the respondents gave their opinions without hesitation.
- The responses provided by the respondents were valid and reliable and free from bias.
- All the data concerning the independent and dependent variables were normally and independently distributed with their respective means and standard deviation.
- The findings of the study would have general applications to other parts of the country of tribal areas with similar personal, socio- economic and cultural conditions.

1.4 Scope and limitations of the study

Findings of the study may have relevance to other areas of Bangladesh where similar activities are going on. Thus this research paper is expected to be useful to the researchers, planners and policy makers, extension workers, NGOs and other organization and personnel. Empowerment status of rural women being the burning issue of the present world this study could be considered a guide for the planners, researchers and microcredit initiators. Different NGOs in Bangladesh like BRAC, PROSHIKA, GRAMEEN BANK are investing money for income generation. They do not know how much effective their microfinance programs for empowering rural women. However, this study is supposed to let them understand their efforts for empowering rural women in general, and women of Rangamati in particular.

Considering the time, money and other necessary resources available to the researcher and to make the study manageable and meaningful it was necessary to impose certain limitations during entire study period. The limitations were as follows:

- i) The study was confined to one union namely shapchari under Rangamati Sadar Upazila of Rangamati District.
- ii) Population for the present study was kept confined within the microfinance women beneficiaries families in the study area.

- iii) Microfinance women beneficiaries had a good number of personal and socio-economic characteristics out of which only ten of them were selected for investigation.
- iv) It is difficult to get accurate information regarding annual personal income, credit utilization etc. from the respondents as most of them are illiterate.
- v) Facts and figures collected by the researcher applied to the situation prevailing during the year 2015.

1.5 Definitions of some frequently used terms

The researcher used some uncommon terms and references in this study. They should be clarified and explained them properly by the researcher for easy understanding for all concerned quarters. Therefore, the terms used in this piece of research work are defined and interpreted as follows:

Age

Age is defined as the period of time from birth to the time of interview. Accordingly, age of a woman in Bangladesh accommodates and surrenders her total life in vast social restrictions, which she thinks her universe. She has to strictly obey the social prescriptions imposed over her to satisfy her husband, in-laws, superiors, and above all to perform all sorts of household activities with no recognition and due honor. She is under estimated in case of decision making, autonomy, family and economic status, social and political rights. She dedicates

her entire life for the sake of surveillance of whole family but in return she gets insulting remarks from in-laws including husband. Recently a woman – married or unmarried faces eave teasing leading to rape, acid throw, killing and suicide. Woman beneficiary was referred to her life span from her birth to the time of interview. The respondent women described her age just from her memory.

Education

Education refers to change of behavior of people toward desired goal. However, for this study it was referred to development women's knowledge, skill and attitude to achieve empowerment through years of schooling ad reading, writing and other related activities. This variable was taken to know the level of education of rural women and how educations assist them to utilize microfinance properly.

Annual personal income of microfinance women beneficiaries

Women of Rangamati receive credit for their income and empowerment from different NGOs. They invest them for goat or cattle rearing, poultry farming and other petty business. They earn money from those sources of investments. So, annual personal income of microfinance women beneficiaries referred to the total earning by her from different sources during a year. It was expressed in taka.

Credit received

The women beneficiaries ask for credit to the concerned NGOs. The providers do not disburse the amount money what they asked for. So, credit received referred to for this study the amount of credit that was received by the beneficiaries from different NGOs and other sources.

Duration of involvement with micro credit program

Duration of involvement with microfinance program referred to the length of time that a woman beneficiary received loan and loan repayment activities from different NGOs to the time of interview.

Levels of aspiration

Level of aspiration of respondents in her life refers to the expectations to make improvement regarding different aspects of life.

Mass media exposure

It was referred to the exposure of respondent women to different information media through different mass media that broadcast, publish and circulate in different times. Mass media included TV, Radio and Printing materials.

Socio-economic condition

Socio economic condition referred to those spheres of life that are related economically to make a position in a social system like annual income, housing, clothing, purchasing power, decision-making etc.

Empowerment Status of microfinance women beneficiaries

Status of a micro credit woman beneficiary in the family was referred to the values and respects are achieved by her from the family members including her husband, in-laws, children and neighbors.

Empowerment

Empowerment is the way through which a person achieves some power to do or make something happen. It is also somewhat economically related. In this study the researcher considered empowerment in three sub division like control over resource, autonomy and social and political right for rural microfinance women beneficiaries.

Microfinance

Microfinance is that the people can effectively strategize ways to escape poverty if they have direct access to an adequate amount of economic resources. Therefore, microfinance was designed to engage people in economic activities that could help them to meet their basic needs.

CHAPTER II

REVIEW OF LITERATURE

This chapter deals with a brief review of previous research studies relating to the present study and to formulate and construct a framework that will be fitting for accurate understanding of the research.

The researcher has tried her best to collect needful information through searching relevant studies. The studies about empowerment status of rural microfinance women beneficiaries were very few in number. The researcher tried to review literatures related to general review of empowerment status of rural microfinance women beneficiaries and relationship of selected characteristics of the beneficiaries with the impact of microfinance towards uplifting their social status. Finally the researcher drawn a concept framework of the study presented in this chapter.

2.1 General review of empowerment status

Chowdhury (2013), intends to assess the impact of the participation in the microcredit programs in Bangladesh on women entrepreneurship development at the household level. The main objective of this paper is to see whether the participation in the microcredit programs help participating women to start their own businesses and to create employment for other people. The analysis is based

on a household-level survey of 920 households, whereby the sample households have been selected randomly from the participants of top three microfinance institutions in Bangladesh. The results indicate that the participation in the microcredit programs does not promote women entrepreneurship at the household level, but that the same participation significantly increases capital of existing businesses of participating households.

Mamun (2013), provides a case study that gives a clear idea of how effective microcredit has been in bringing changes in rural areas by interviewing a random sample of 107 women borrowers under microcredit program in Bangladesh. The case study specifically looked into the effect of micro-credit on the education, health-care, women empowerment, asset base, and shelter/housing of the households. The study notes that microcredit plays an extremely crucial role in helping borrowers for their children's education and in continuing their education further. The study also examines the impact of micro-credit on health, sanitation, and land ownership, changes in livestock rearing techniques, savings and a variety of issues related to women empowerment. The study comes to the conclusion that the impact that microcredit has on the lives of the studied households is clearly evident as well as overwhelmingly positive, but that an only commercial micro-credit approach is not going to bring out the desired result. A welfare approach with proper guideline with constant mentoring to use the money is equally important.

Habib and Jubb (2012), provides criticism about significant improvements in women's socio-political empowerment due to microcredit loans to women, while others (like Hashmi, 2012) assert that microcredit is neither a solution to poverty nor a tool to empower women. They also, focus on the socio-political empowerment and social participation of women. Their article presents research from 297 interviews and comes to the conclusion that microfinance is a powerful tool for the empowerment of women.

Razzaque and Sayema (2012), examine the question if microfinance promotes women's empowerment by employing suitable econometric techniques to overcome shortcomings associated with failing to tackle such issues as non-random participation and self-selection of microfinance participants. Their results support strong positive effects of microcredit programs on women's empowerment.

Hashmi (2012), provides a strong criticism of the idea that microcredit empowers women in Bangladesh. He refers to as "refreshingly objective and reflective of knowledge, courage and integrity." He also writes that "myths built on lies and propagandas, ignorance and blind faith are sometimes more durable, and acquire greater credibility, than truths." He believes the practice of microcredit lending, established by Dr. Yunus, to be one such myth.

A commentary by Munir (2012) on Hashmi (2012) claims that Hashmi's review was not balanced and scholarly. He argues that, there is overwhelming evidence

that microfinance does actually alleviate poverty, thereby contradicting Hashmi's claim that it worsens poverty. He also brings to attention a number of factual errors and biases in Hasmi (2012).

Anonymous (2010a) that they have also seen through their work that microfinance is particularly able to empower women, giving them access to the material, human and social resources necessary to make strategic choices in their lives: establishing or strengthening financial independence; transforming power relationships; improving stability and family prospects by directing more income toward families; and, particularly, engendering dignity and pride. This economic independence often translates into more productive communities.

Anonymous (2010b) the most recent survey in 2005 found 40% of the population to be below the poverty line, measured by the cost of essential food and basic needs, compared with 59% in 1991, the MDG baseline year. Progress has been uneven, with the most severe poverty located in urban slums and in the Chittagong Hill Tracts. Just under 20% of the population falls into the category of extreme poverty, lacking resources to acquire a minimum dietary intake.

Khan (2007), carried out a study on microcredit program in Bangladesh, special emphasis on underprivileged rural women excellent repayment performance of women borrowers. It also tried to explore the effect of wage employment on gender relations. Women wage earners were found to value paid work more than the valued credit. The study thus conducted that more employment opportunities

should be created for women as these would help to promote economic and social empowerment including gender and human development.

Kohinur (2007), in her study found that there is a significant relation of age, education and annual income with the effect of GB microcredit. Among ultra-poor microfinance beneficiaries of different MFIs in Bangladesh, Alamgir (2006) found that though credit was the main attraction for joining MFIs, there had been significant improvement in asset building and positive impact of microcredit was also ‘manifested in better sanitary and health conditions and increased empowerment of women’.

Nair and Girija (2005), in their article, “ Microfinance-The New Development Paradigm for Poverty Eradication and Women Empowerment” states that experience has shown that many of the poverty alleviation program through organized credit channels have not achieved the required success. Hence to bridge the gap between the demand and supply of funds in the lower rungs of rural economy, the micro finance schemes of NABARD have made a smooth foray into the role played by microfinance in eradicating poverty and empowering women to manage the enterprises.

Kulandaivel (2005), said empowerment is a way of defining, challenging and overcoming barriers of one’s life through which people increase their ability to shape their own lives and environment. Empowerment is a multidimensional process which enables individual or a group of individuals to realize their full

identity and powers in all spheres of life. It consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives and free from shocks imposed on them by custom, belief and practices.

Pankajam *et.al* (2005); found that the rural women was disadvantaged compared to her urban counterpart. The profile of rural women was that of illiterate, ignorant, superstitious, suppressed and oppressed because of their limited skills. The rural women need to be trained, educated and organized so that she is empowered to be equal to her counterpart in urban area.

Nair *et al.* (2005); in their paper, 'The transforming World of Indian Microfinance' explains that up scaling the provision of microfinance on the strength of its performance measure primarily in terms of repayment rates and financial sustainability indicators of a handful of microfinance institutions and without a serious reconsideration of certain vital development issues may prove in the long run to be an imprudent development strategy. Any efforts at up scaling thus needs to be viewed with caution as it could actually lead to increased failures and credit indiscipline in the field. Meanwhile, globally there a visible trend of the commercialization of microfinance, with NGOs transforming themselves into regulated financial institutions or Nonbanking Financial Companies and commercial banks entering the business of microfinance.

Samanta (2005), stated that the contribution of rural women in agriculture and in homestead was huge both quantitatively. Without this on average rural women spend 40.4 percent and 15.4 percent time in home and farm related activities respectively. Although day to day life of rural women had been full of hardship, deprivation and struggle to survive

Sinha (2004), in her article, “Micro Finance for Women’s Empowerment; A perspective”, puts forward a debate on microcredit for policy-makers, researchers and development practitioners. She says that understanding the viability of microfinance requires a comprehensive analysis from the right perspective. Microfinance can contribute to solving the problem of inadequate housing and urban services as an integral part of poverty alleviation programs. According to her a promising solution is to provide multipurpose loans or composite credit for income generation, housing improvement and consumption support.

Malhotra (2004), in her work entitled, ‘Empowerment of Women’ (in 3 volumes), deals with the issues leading to empowerment of women with particular reference to rural women. Volume of one deals with issues like gender inequalities in labor market and in entrepreneurship. Volume two focuses on micro finance options for women empowerment. Third volume describes the various programs introduced to empower and bring them into the orbit of development network.

Yunus (2004), in his paper, ‘Grameen Bank, Micro Credit and Millennium Development Goals’, traces the evolution of the ideas and practice of microcredit as pioneered by the Grameen bank. Over the years of microcredit programs in Bangladesh have grown, providing a wide range of services to meet the economic and social needs of its citizens, mostly poor women. It comes up with suggestions regarding the emerging issues of financial self-reliance and institutional sustainability of microcredit programs.

Agarwal (2003), in his paper, ‘Technology model for Women’s Empowerment Reaching the Unreached’, suggest that the rural scenario ,choice and role of appropriate technology in relation to women and development became crucial in building up local capacity to devise solutions to tackle the identified problems to improve their quality of life. The emphasis should be to improve upon existing skills, provide managerial capabilities and to understand the science behind the processes/products. He is of the view that since rural women have special understanding of natural resources management, they can play a crucial role in re-nurturing and re-greening rural India. Use of science and technology is essential to ease women’s work land inside and outside the house involving them as equal partners, recognizing their knowledge, experience and the significant role they can play in sustainable development.

Mazumder (2003), stated that after taking loan respondents of all age group could increase their level of income. After taking loan the credit clients educational

status were increased, large loan amount receiving client contribute maximum level of income, although it was not at a significant level. All farm size group respondents could increase their low and medium level of income than other types of family and other levels of income.

Mahmud (2002), stated that poverty alleviation benefits women because of higher levels of poverty of women's greater responsibility for family welfare. Women's individual economic empowerment is believed to lead to wider social, political and legal empowerment and contribute to building social capital through developing and stranding women's network.

Fisher and Sriram (2002), in their book, 'Beyond Micro Credit, Putting Development Back into Finance' analyze Indian micro finance in depth to explore how development can be put back into microfinance. It sets out how microfinance can be designed, in practice, to contribute to a wide range of developmental objectives, including providing social and economic security, promoting livelihoods, building democratic people's organizations, empowering women, and changing wider systems within the society. The analysis covers the great diversity of micro finance practice in India, and its many innovative products and organizational features. It looks in detail at the fast expanding movement of savings and credit or self-help groups in India and compares and contrast these with groups promoted by the Grameen Bank in Bangladesh. This book also provides a comprehensive analysis of microfinance practice in India.

Pallavi-chavan *et al.* (2002); stated that nongovernmental organization(NGO) led micro-credit is an effective and financially viable alternative to the existing methods of addressing rural poverty through the provision of credit and reviews the available empirical evidence on the performance of micro credit programs and institutions in several developing countries and compares them with state-led credit based poverty alleviation programs and institution in India, it is also revealed that microcredit programs have been able to bring about marginal improvement in the beneficiaries income.

Ali (2001), stated that expansion of credit for the poor should be seen in the broader context of infrastructure development. Such a packing (along with rural and human development) will not only enhance the return to microcredit schemes and contribute to its viability bet also accelerate the rate of poverty reduction.

Akter (2000), in his study on “participation of the RDRS project” revealed that education of the women had a positive relation with their participation in decision making role in the family with regard to development activities. He also found that 60.83% of rural women under RDRS exhibited medium participation in health and sanitation program, while 25.3 and 13.33 percent had high participation and low participation respectively.

Laxmi and Kulshrestha (2000), in her paper, “Microfinance: The New Development Paradigm for Poor Rural Women”, points out that lack of capital is a serious constraints to the development of rural women .often ,the barriers like

legal provisions, loan policies and producers make credit inaccessible to women. Studies have shown that credit can help women to take up farm- allied activities and the income generated from credit given to women can be expected to be spent for wellbeing of household. This novel innovative approach of microfinance emphasis financial intermediation with self-sustainability of institution.

Nawaz (2000), says that the main causes of poverty in Bangladesh are scarcity of land, lack of skills, malnutrition, lack of access to the means of production and resources, with a resultant lack of scope for economic activity and employment vulnerability to repeated natural disasters and unequal distribution of productive assets, especially land.

Narsimhan (1999), focuses specially on rural scheduled caste and scheduled tribe women, who are triply disadvantaged as women, as members of the rural section of the populace and because of their low caste status. The book compares the effectiveness of state initiatives with the motivation- and conscientious strategy advocated by Action for Welfare and Awakening in Rural Environment (AWARE), a nongovernmental development organization working in 6000 villages spread over 7 states in India. It analyzes the success of AWARE's work among women through various case studies and concludes that, besides monetary resources, it is the mindset of the policy makers, bureaucrats

and particularly the women concerned that must change in order to assist the empowerment of women.

Khan (1999), carried out a study on microcredit program in Bangladesh, with special emphasis on underprivileged rural women excellent repayment performance of women borrowers. It also tried to explore the effects of wage employment on gender relations. Women wage earners were found to value paid work more than they valued credit. The study thus concluded that more employment opportunities should be created for women as these would help to promote economic and social empowerment including gender and human development.

Harper (1998), stated that well managed micro-finance can be profitable both for its customers and its providers, it is a business opportunity itself for bankers and need not depend on donor assistance.

Sarker (1998), revealed that the credit made a significant contribution to the development of women and increased their household income generating activities like cattle rearing, nursery development etc.

Mayoux *et al.* (1998); described that microfinance programs for women are currently promoted not only as a strategy for poverty alleviator but also for women's empowerment.

Zebunnesa (1998), designed a study to look into the impact of selected BRAC activities on women. The analysis revealed that participation of the households to

BRAC program contributed significantly to socioeconomic upliftment of the households in general and increased participation of women in economic activities and households' decision making in particulars.

Hamid (1995), showed that apposite relationship between awareness on environmental pollution and mass contact of the rural women's in both cases of progressive village.

Khandaker *et al.* (1995); observed family income of the rural women had positive significant influence on their improvement of household wellbeing. The relationship was statically significant.

Akanda (1994), observed that family income of the rural women had significant relationship with their participation in the cultivation of homestead fruit trees.

Amin *et al.* (1994); "many NGOs and other agencies, both within Bangladesh and throughout the rest of the world, have adopted GB's approach of forming five person or similar credit group replicating GB's collateral free loan strategy for poverty alleviation. This strategy has proven to be effective not only in loan recovery and loan recycling, but also in improving household output, income and consumption."

Miah *et al.* (1994), found an insignificant relationship between age of the rural women and their time spent in farming activities.

Rahman and khandaker (1994), carried out a study on effect of NGO's activities in respect of employment and income especially for women. The findings

indicated that credit programs of BRAC, BRDB and Grameen Bank had been successful in expending in self-employment opportunities among rural women.

Yunus (1994), reported that in Bangladesh grameen bank borrowers had improved their income, widened their asset base and crossed over the poverty line. The nutritional level in Grameen bank families was better than in non Grameen bank families and the adoption of family planning was also higher in rural women. Women were also visibly empowered.

Hannan (1990), reported that women play a significant and crucial role in agricultural production and productivity throughout Bangladesh. Their specific activities and roles vary widely based on different ecological zones of the country. Women look after the livestock at home, while men employ them for work in the field. The vegetable gardens, poultry rising, goat rearing and fish culture traditionally are taken care of by women.

2.2 Studies relating to relationship between dependent and independent variables

Ten selected characteristics of the rural microfinance beneficiaries were selected as independent variable of this study. The researcher made almost effort to search out studies dealing with the relationship of each selected characteristics of women with their empowerment status through microfinance program. Some of this are given below.

2.2.1 Age and Empowerment status

Mahbub (2006), found significant relationship between age of rural women and their empowerment.

Taposhi (2005), found no significant relationship between age of rural women and their empowerment.

2.2.2 Education and Empowerment status

Mahbub (2006), found highly significant relationship between education of rural women and their empowerment.

Taposhi (2005), found highly significant relationship between education of rural women and their empowerment.

2.2.3 Annual personal income and Empowerment status

Asaduzzaman (2003), found significant relationship between annual income of women and their decision making ability.

Biswas (2003), found no significant relationship between annual income of women and their accessibility to family decision making process.

Hossain (1998), observed a positive relationship between annual income and repayment of loans

2.2.4 Frequency of credit received and Empowerment status

Mahmud (2002), found that women's participation in development program was more effective in promoting women's empowerment (decision making, mobility, access to resource etc.).

2.2.5 Husbands behavior and Empowerment status

Taposhi (2005), in her study found that family co-operation of rural women had a highly significant relationship with their empowerment.

2.2.6. Credit utilization and Empowerment status

Chaudhury *et al.* (2007); in her study found that credit utilization of rural women had a highly significant relationship with their empowerment.

2.2.7. Aspiration and Empowerment status

Ali (1999), found that aspiration in life has significantly negative relationship with the opinion of the youth on undertaking agricultural income generating activities.

2.2.8. Mass media exposure and Empowerment status

Islam (1994), showed that mass media exposure of women respondents was directly related with their extent of participation in agricultural income generating activities.

CONCEPTUAL FRAMEWORK

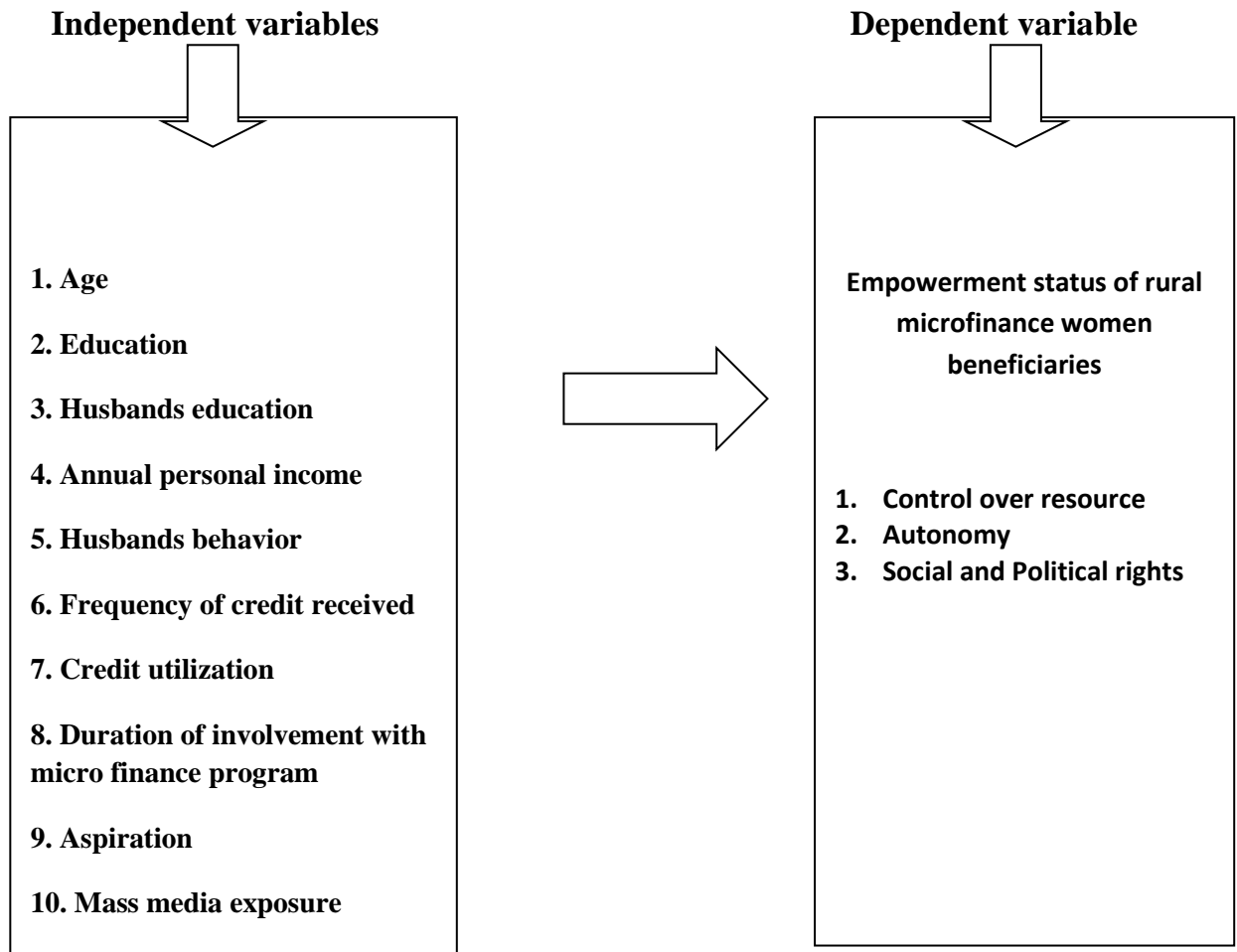


Figure 1. Conceptual framework of the study

CHAPTER III

METHODOLOGY

The method and procedure used in the study are presented in this chapter. The principle method used in this study was field survey using structured interview schedule. The main ingredients of methodology of a social research are locale of the study, population and sampling, data collection, variables to be studied and their measurement, statistical analysis and tests etc. Method and research procedures followed in this study have been presented below.

3.1 Locale of the study

The study was conducted in Sadar Upazila of Rangamati District. There are 6 unions of Rangamati Sadar Upazila viz. Sapchari Union, Kutukchari Union, Balukhali Union, Jiptoli Union, Moghban Union and Bondukvanga Union. Among the Unions Sapchari Union was purposively selected. Five villages from Sapchari union were selected randomly. The selected villages were Sapchari para, khamar para, Manikchari para, Moddhopara, and Bodhipur. That is, Sapchari Union of Rangamati Sadar Upzila was the locale of the study.

3.2 Population and sampling designs

Microfinance women beneficiaries of Sapchari union Rangamati Sadar Upazila under Rangamati District constituted the population of the study. An update list of 390 Microfinance women beneficiaries who were related to microfinance was

prepared with the help of different NGO workers. Out of 390 women beneficiaries a sampling size of 116 was made by using the following formula. Then this sampling size consisting of 116 women beneficiaries was randomly selected. A reserve list of 11 microfinance women beneficiaries was also prepared proportionately by the same method so that respondents of this list could be used for interview if the respondents included in the original sample were not available at the time of data collection.

Formula:

In calculating sample size 10% precision level, 50% degree of variability and value of $Z = 2.57$ at 99% confidence level were chosen from the following formula:

$$n = \frac{(Z^2 P (1-P) N)}{(Z^2 P (1-P) + Ne^2)}$$

Where;

n = Sample size

N = Population size

e = the level of precision

Z = the value of the standard normal variable at the
chosen confidence level

P = the proportion or degree of variability

The women beneficiaries were selected proportionately from the selected villages as shown in Table 2.

Table 2. Village wise distribution of microfinance women beneficiaries and proportionate sample size

Name of villages	Population	Sampling size	Reserve list
Sapchari para	89	26	2
Khamar para	61	18	2
Mankkchari	70	21	2
Moddhopara	90	27	3
Bodhipur	80	24	2
Total	390	116	11

3.3 Variable of the study

Variable

The characteristics that occur in a number of individuals, objects, groups etc. and that can take on various values were considered as variables of the study, for example the age of an individual. There are two types of variables:

- i. Independent variables
- ii. Dependent variable

3.3.1 Independent variables

Independent variable is that factor which is manipulated by the researcher in her attempt to ascertain its relationship to an observed phenomenon. The independent variables of the study were 10 selected characteristics of the Microfinance women beneficiaries as follows:

1. Age
2. Education
3. Husbands education
4. Annual personal income
5. Husband's behavior
6. Frequency of credit received
7. Credit utilization
8. Duration of involvement with microfinance
9. Aspiration
10. Mass media exposure



Figure 1. Map showing the research site on Bangladesh.

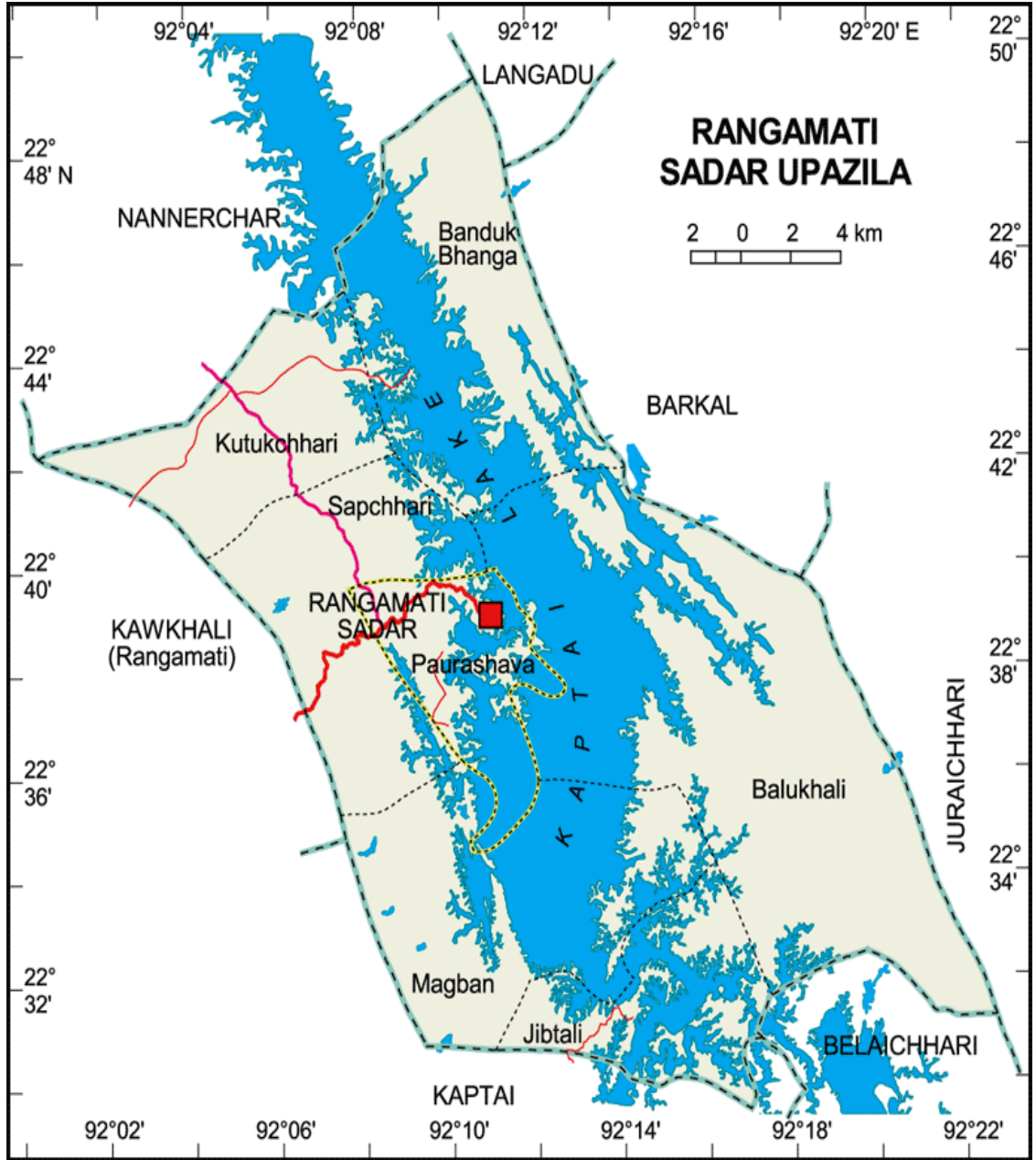


Figure 2. Map of Rangamati Sadar Upazila

3.3.2 Dependent Variable

Dependent variable is that factor which appears, disappears or varies as the researcher introduces, removes or varies the independent variables. In this study dependent variable was ‘Empowerment status of rural microfinance women beneficiaries’.

Measurement of independent variables

Age

Age of microfinance women beneficiaries referred to the period of time from her birth to the date of interview. Age was measured in terms of complete years of life span. A score of one was assigned for each year of age. For example, if the age of microfinance women beneficiaries was 40 her age score was considered to be 40.

Education

Education was measured by the year of schooling. If a respondent did not know how to read and write, her education score was given zero. Besides, the respondents got score for her number of years of schooling i.e., 1 for one year of schooling, 5 for five years of schooling and so on.

Husbands Education

Husbands education was measured by the year of schooling. If a respondent’s husband did not know how to read and write, his education score was given zero.

Besides, the respondents got score for her number of years of schooling i.e., 1 for one year of schooling, 5 for five years of schooling and so on.

Annual personal income

It was the total income earned by the respondent herself from different sources during a year. It was measured in Taka. For income of Taka one thousand (Tk.1000') score 1(one) was assigned. Thus if a microfinance women beneficiary earn Taka 50,000/ her income score would be 50.

Husband's behavior

Husband's behavior of a respondent was measured by preparing five statements against which scores were assigned according to degrees of behavior as excellent behavior, better behavior, good behavior and poor behavior. The degrees of behavior were scored in the following manner:

Degrees of Behavior	Assigned Score
Excellent behavior	4
Better behavior	3
Good behavior	2
Poor behavior	1

The score of husband's behavior could range from 5 to 20 where, 5 indicate poor behavior and 20 indicate excellent behavior.

Frequency of credit received

Frequency of credit received was measured by number of times the microfinance women beneficiaries received credit from different NGOs. If a women beneficiary receives credit from one NGO twice a year her frequency of credit received score would be $2 \times 1 = 2$. Other receiver if receives twice from two NGOs her frequency of credit received score would be $2 \times 2 = 4$.

Credit utilization

Firstly, utilization pattern of credit was divided into five categories, namely fully assigned purpose by herself, partially assigned purpose by herself, fully assigned purpose by her family members, partially assigned purpose by her family members fully given to her relatives etc.

Credit utilization	Score
1. Fully assigned purpose by herself	4
2. partially assigned purpose by herself	3
3. Fully assigned purpose by her family members	2
4. Partially assigned purpose by her family members	1
5. Fully given to her relatives	0

A woman beneficiary can receive credit for many purposes. If she receives credit for one purpose her credit utilization score could range from 0 to 4 where 0 indicating no utilization and 4 indicating high credit utilization. If she receives credit for two purposes her credit utilization score could range from 0 to 8.

Duration of involvement with micro finance programs

Duration of involvement with micro finance program of the respondents was measured on the basis of her time length of involvement with microfinance program. That means how many years she has been involved with microfinance program. The total time was converted into year and a score of one was given for each year. If a microfinance women beneficiary had five years of involvement her duration of microfinance involvement would be 5.

Aspiration

Aspiration of a respondent was measured by assigning score against predetermined seven statements. The degree of aspiration was expressed against each statement as very high, high, medium and low assigning score as 1, 2, 3 and 4 respectively. The probable score could range from 7 to 28, where 7 indicate low aspiration and 28 indicates very high aspiration.

Exposure to mass media

Exposure to mass media of a respondent was measured on the basis of her obtained score from five mass media exposure like listening radio, watching

television, observing fair, reading newspaper, reading leaflets, booklets, books etc. The score was assigned to each of the mass media according to the extent of exposure and summated the total score. The degree of mass media exposure was expressed as ‘not at all’, rarely, frequently, and regularly and assigned score as follows:

Responses	Score assigned
Not at all	0
Rarely	1
Frequently	2
Regularly	3

Mass media exposure score of a beneficiary could range from 0 to 15, where 0 indicates no exposure and 15 indicates regularly exposure.

Measurement of dependent variables

Empowerment status of rural microfinance women beneficiaries:

Empowerment status of the microfinance women beneficiaries was the dependent variable of the study. It was measured in the following way:

1. First the empowerment status was categorized into three dimensions, viz.
(a) Control over resources, (b) Autonomy and (c) Social and Political rights.
2. Secondly, control over resources was categorized into three, viz. (a) economic resources, (b) human resources and (c) material resources.

Autonomy was categorized into two: (a) freedom of movement and (b) decision making. Social and political rights were categorized into three: (a) self-esteem, (b) public protests and (c) political campaigns.

3. For each category of empowerment status suitable statements were prepared with 1 to 4 degrees of empowerment status and assigned score as 1, 2, 3 and 4.
4. For control over resources of empowerment status total 16 statements were made. So, the score of control over resources could range from 16 to 64, where 16 indicate low 'control over resources' and 64 high 'control over resources.'
5. For autonomy of empowerment status total 10 statements were made. So, the score of autonomy could range from 10 to 40, where 10 indicate low autonomy and 40 indicate high autonomy.
6. For social and political rights 15 statements were made. So, the score of social and political rights could range from 15 to 60, where 15 indicate low social and political rights and 60 indicate high social and political rights.
7. For overall empowerment status total 41 statements were made. So, the overall empowerment score could range from 41 to 164, where 41 indicate low empowerment status and 164 indicate high empowerment status.

3.4 Statement of the hypothesis

A hypothesis simply means a mere assumption or supposition to be proved or not proved. In broad sense, hypothesis may be divided into two categories: (a) research hypothesis (H_i) and (b) Null hypothesis (H_o).

Hypothesis

Defined by Goode and Hutt (1952), a proposition that can be put to “ a test to determine its validity”. It may be true or false, it may seem contrary to or in accord with common sense. However it leads to an empirical test.

Null hypothesis

The hypothesis which we pick for statistical test is null hypothesis (H_o). In this study the null hypothesis is stated that there is no relationship between the concerned variables.

The following broad hypothesis is formulated to explore the relationship between the dependent and independent variables. Research hypothesis could be formulated as:

There is a relationship of age, education, husband’s behavior, frequency of credit received, credit utilization, aspiration with the empowerment status of microfinance women beneficiaries.

However to test the hypothesis statistically it is necessary to convert into null hypothesis as “There is no relationship of age, education, husbands education, annual personal income, husbands behavior, frequency of credit received, credit

utilization, duration of involvement with microfinance program, aspiration, mass media exposure with empowerment status of microfinance women beneficiaries.

3.5 Data collection procedure

The researcher collected the data from the sample respondents through personal contact with the help a pre-tested interview schedule. Whenever any respondent faced difficulty in understanding questions, more attention was taken to explain the same with a view to enabling the farmers to answer properly. No serious problem was faced by the investigator during data collection but obtained cooperation from the respondent. Data collection was started in 6th September, 2015 and completed in 10th October, 2015. The investigator herself collected data on the basis of objectives to test the hypothesis.

3.6 Data collection instrument

A well-structured interview schedule was developed based on objectives of the study for collecting information in open and close form keeping in view the dependent and independent variables. Appropriate scales were developed to measure both independent and dependent variables.

The questionnaire was pre- tested with ten microfinance women beneficiaries in actual situation before making final draft. Necessary corrections, additions, alternations, rearrangements and adjustments were made in the interview schedule based on pre-test experience. The questionnaire was then multiplied by

printing in its final form. A copy of the interview schedule is presented into Appendix A.

3.7 Data processing

For data processing and analysis the following steps had been followed:

Compilation of data

After completion of field survey all the interview schedules were compiled, tabulated and analyzed according to the objectives of the study. In this process all responses in the interview schedule were given numerical coded values. The responses to the question in the interview schedule were transferred to a master sheet to facilitate tabulation.

Categorization of respondents

For describing the various independent and dependent variables the respondents were classified into various categories. In developing categories the researcher was guided by the nature of data and general consideration prevailing on the social system. The procedures have been discussed while describing the variable in the sub sequent sections of next chapter.

3.8 Data analysis

Data collected from the respondents were compiled, coded, tabulated and analyzed in accordance with the objectives of the study. Various statistical measures such as frequency counts, percentage distribution, average and standard deviation were used in describing data. SPSS (version 16) computer program

were used for analyzing the data. The categories and tables were used in describing data.

For determining the association of the selected characteristics of the respondents with the microfinance women beneficiaries Pearson Product Moment Correlation was used. Five percent (0.05) level of probability was used as the basis for rejecting null hypothesis. In order to find out the relationship between the selected dependent and independent variables correlation co-efficient was done.

CHAPTER IV

RESULT AND DISCUSSION

In this chapter results and discussion have been presented in four sections. In the first section ten selected characteristics of the rural microfinance women beneficiaries have been discussed. In the second section, discussion is related with the empowerment status of rural microfinance women beneficiaries. The third section has dealt with the relationships between the respondents' selected characteristics and their empowerment status. Finally the fourth section contained the problems faced by the beneficiaries in receiving and utilizing microfinance.

4.1 Selected characteristics of the rural microfinance women beneficiaries

This section describes the findings of the ten selected characteristics of the rural microfinance women beneficiaries in ten sub-headings. A brief summary of the profile like measuring unit, categories of respondents, distribution of number and percentages, mean, and standard deviation have been presented.

Age

Age score of microfinance women beneficiaries ranged from 29 to 52 with an average of 37 and standard deviation of 5. On the basis of their age score, the beneficiaries were classified into three categories as shown in table 3. Almost all of the respondents were middle (44.83%) and young (53.45) aged women. The microfinance institutions provided better borrowing opportunity to young and middle aged beneficiaries than old ones.

Table 3. Distribution of rural microfinance women beneficiaries according to their age

Categories	Respondents		Mean	Standard deviation
	Number	Percent		
Young aged (up to 35 years)	52	44.83	37	5
Middle aged (36-50 years)	62	53.45		
Old aged (above 50 years)	2	1.72		
Total	116	100		

The young and middle aged beneficiaries were energetic and had potentiality to bring about changes of their status by utilizing the microfinance to various income generation sources. If they were well trained, motivated, and guided properly they would be able to uplift their social and economic status.

Education

Education score of microfinance women beneficiaries ranged from 0 to 10, the average and standard deviation being 1.19 and 1.16 respectively. On the basis of their educational scores, the respondents are classified into 3 categories as shown in (Table 4). According to data presented in table 4 about three fourths of the respondents had no education or can sign only.

Table 4. Distribution of rural microfinance women beneficiaries according to their level of education

Categories	Respondents		Mean	Standard deviation
	Number	Percent		
No education (0 - can sign only)	85	73.27	1.19	1.16
Primary education (1-5)	29	25.00		
Above primary education (6-10)	2	1.73		
Total	116	100		

Few of them have primary and secondary education. The reason of this condition is their social environment and unavailability of educational institution. Lower education of women was found to be a barrier to their empowerment status. The Hill Tract authorities should take necessary actions to ensure education for each of the men and women of Chittagong Hill Tracts including Rangamati.

Husbands' education

Score of microfinance women's husbands' education ranged from 0 to 10, the average and standard deviation being 2.24 and 2.71 respectively. On the basis of their educational score, the respondents were classified into 3 categories shown in (Table 5).

Table 5. Distribution of rural microfinance women beneficiaries according to their husbands' education level

Categories	Respondents		Mean	Standard deviation
	Number	Percent		
No education (0 - can sign only)	64	55.17	2.24	2.71
Primary education (1-5)	40	34.48		
Above primary education (6-10)	12	10.35		
Total	116	100		

Data contained in the Table 5, reveal that more than one half (55.17%) of husbands had no education or could sign only. The rest of the husbands had either primary education (34.48%) or above primary education (10.35%). It can be generalized that most of the husbands had no education as they were poor, homeless and landless. The tribal people enjoys quota system in education and government jobs but it is matter of astonishing that people in the study area remains far below than national literacy rate of Bangladesh. Government is providing helps in kinds and cash for education for all. The Hill Tracts authorities must see the matters.

Annual personal income

Annual personal income of the respondents' score ranged from 100 to 240 thousand with an average of 128.66 and standard deviation 26.7. On the basis of

their annual personal income the respondents were classified into 4 categories shown in (Table 6).

Table 6. Distribution of rural microfinance women beneficiaries according to their annual personal income

Categories	Respondents		Mean	Standard deviation
	Number	Percent		
Very low (upto100)	22	18.97	128.66	26.7
Low (101-150)	84	72.41		
Medium (151-200)	9	7.76		
High (200-240)	1	0.86		
Total	116	100		

Data contained in the Table 6 reveal that most of the respondents (90.38%) have lower personal income compared to medium 7.76% and high income (0.86%). In fact the tribal people are homeless and landless. Some people had homestead only. But the homestead was found to be unfertile. However, some of them were engaged in petty business like small tea stall, small grocery shop etc. For their survival most of them had income from selling their labors.

Husbands' behavior

Husbands' behavior score of the respondents ranged from 9 to 20 with the mean 16.44 and standard deviation is 2.71. Based on respondents' husbands

behavior the beneficiaries were classified into three categories such as poor behavior, moderate behavior, and fair behavior (Table 7).

Table 7. Distribution of rural microfinance women beneficiaries according to their husbands' behavior

Categories	Respondents		Mean	Standard deviation
	Number	Percent		
Poor (9-12)	14	12.07	16	2.71
Moderate (13-16)	32	27.59		
Fair (17-20)	70	60.36		
Total	116	100		

Data contained in the table show that most of husband's behavior was fair enough with the beneficiaries. Only a negligible percentage behaved poor with their beneficiary spouses. From the microfinance program women earn money and spend for family expenditure, asset, children's education and other social affairs. So, husbands are bound to behave well with their earning spouses.

Frequency of credit received

Score of frequency of credit received by the respondents ranged from 3 to 9 with mean and standard deviation 4.72 and 1.15 respectively. Based on the score of frequency of credit received the women beneficiaries were classified into three,

such as low credit received, medium credit received and high credit received (Table 8).

Table 8. Distribution of rural microfinance women beneficiaries according to their frequency of credit received

Categories	Respondents		Mean	Standard deviation
	Number	Percent		
Low (up to 3)	16	13.79	4.72	1.15
Medium (4-6)	90	80.17		
High (7-9)	7	6.04		
Total	116	100		

Data contained in the Table 8 reveal that more than four fifths of the women beneficiaries asked credit four to six times and fell into medium category compared to low category (up to three times) and high category (seven to nine times). The petty business entrepreneur is always in risk. So, they receive credit and repay timely and ask for credit again. However, frequency of credit received was based on their repayment ability and business condition.

Credit utilization

Credit utilization scores of the respondents ranged from 5 to 20 with average 10 and standard deviation was 2.9. On the basis of the credit utilization score the

respondents were categorized into three categories such as low credit utilization, medium credit utilization, and high credit utilization (Table 9).

Table 9. Distribution of rural microfinance women beneficiaries according to their credit utilization

Categories	Respondents		Mean	Standard deviation
	Number	Percent		
Low (up to 7)	18	15.52	10	2.9
Medium (8-14)	89	76.72		
High (15-20)	9	7.76		
Total	116	100		

Data contained in the Table 9 reveal that more than three fourths of the respondents belonged to medium credit utilization category compared to low utilization category (15.52%) and high utilization category (7.76%). Women beneficiaries utilize microfinance credit in their petty business or farm operations with their husbands. Obviously it is found that high utilization category had high income. Microfinance credit is disbursed for particular assignment or income generation. The women beneficiaries utilized received credits differently. Some utilized full credits by their own initiatives and some utilized partially by herself and partially by others family members.

Duration of involvement with microfinance program

Duration of involvement with microfinance program score ranged from 3 to 9 with average 5.35 and standard deviation 1.12. Based on the duration of involvement women microfinance beneficiaries were categorized into three, such as low involvement category, medium involvement category and high involvement category (Table 10).

Table 10. Distribution of rural microfinance women beneficiaries according to their duration of involvement with microfinance programs

Categories	Respondents		Mean	Standard deviation
	Number	Percent		
Low (up to 4)	31	26.72	5.35	1.12
Medium (5-7)	82	70.69		
High (up to 9)	3	2.59		
Total	116	100		

Data contained in the Table 10 show that women were involved with microfinance program for minimum three years and maximum nine years. More than seven tenths of the microfinance beneficiaries were involved for five to seven years, who fell into medium involvement category. The remaining 30% beneficiaries have been dispersed into low involvement (26.72%) and high involvement (2.59%). NGOs provide loans to women under some humility conditions, which the women cannot maintain properly. Sometimes the

incumbents are harassed. So, it is reasonable to say that microfinance credit program for women should be free from imposed humility conditions.

Aspiration

Score of aspiration of the respondents ranged from 12 to 28 with mean 21.61 and standard deviation 4.37. Based on their aspirations the respondents were classified into three categories, viz. low aspiration, medium aspiration, and high as respectively (Table 11). Data contained in the Table 11 reveal that majority (44.83%) of women beneficiaries held high aspiration compared to 22.41% and 32.76%) held low and medium aspiration respectively. Microfinance women beneficiaries possessed many fold aspirations. From the assessment of their aspiration it was found that some liked to be ideal to others. They may be illiterate but they had high ambition to educate their children. Some respondents wished to have a large agricultural farm and big entrepreneurship.

Table 11. Distribution of rural microfinance women beneficiaries according to their aspiration

Categories	Respondents		Mean	Standard deviation
	Number	Percent		
Low (up to 17)	26	22.41	21.61	4.37
Medium (18-23)	38	32.76		
High (up to 28)	52	44.83		
Total	116	100		

Mass media exposure

Mass media exposure score ranged from 2 to 13 with mean 5.4 and standard deviation 1.72. On the basis of mass media exposure score the women beneficiaries were classified into three categories, viz. low exposure, medium exposure and high exposure. Data contained in the Table 12 indicate that about two thirds of microfinance women beneficiaries had medium exposure to mass media scoring 5 to 8. On the other hand 28.45% had low exposure. A negligible percentage (6.03%) had high media exposure scoring 13. But if we compare the obtained range of score with highest possible score it becomes frustrating. This is the age of digital communication. Television and radio network have been reached every nook and corner of the country. It is true that a large portion of the population is illiterate and cannot read and write. They do not have exposure to printed materials. Moreover, due to low income they cannot effort to purchase TV or Radio. However, it is praise worthy that the beneficiaries obtain necessary information from shops and markets where TV and Radio had been installed.

Table 12. Distribution of rural microfinance women beneficiaries according to their mass media exposure

Categories	Respondents		Mean	Standard deviation
	Number	Percent		
Low (up to 4)	33	28.45	5.41	1.72
Medium (5-8)	76	65.52		
High (up to 13)	07	6.03		
Total	116	100		

Depended Variable

Empowerment status of rural microfinance women beneficiaries

Three dimensions were identified, viz. (a) control over resources, (b) autonomy and (c) social and political right to describe empowerment status of rural microfinance women. First, each of the dimensions was measured, analyzed, categorized, tabulated and interpreted separately. Then overall empowerment status were summed up, categorized, and interpreted. Below the dimensions are described in sequential order.

Control over resources

The control over resources consists of economic resources, human resources and material resources. Control over resource of the microfinance beneficiaries

ranged 24 to 61 against the possible range 16 to 64. The mean of the control over resource was 50.50 and standard deviation was 8.14. Based on the obtained score microfinance women beneficiaries were categorized into three: low control over resources, medium control over resources and high control over resources, shown in Table 13.1.

Table 13.1 Distribution of rural microfinance beneficiaries according to their control over resource in respect of control over resources

Categories	Respondents		Mean	Standard deviation
	Number	Percent		
Low (up to 37)	9	7.76	50.50	8.14
Medium (38-50)	32	27.58		
High (up to 61)	75	64.66		
Total	116	100		

Data contained in the Table 13.1 reveal that about two thirds (64.66%) of the microfinance women beneficiaries had control over resources. The remaining one third had control over resources ranged from low (7.76%) and medium (27.58%). Earning members in a family normally have command over non-earning members. According to his/her wish or will s/he spend money. Similarly, microfinance women beneficiaries earn empowerment status of control over resources with credit received and utilization. As regard to economic resources

they had full control over the credit received, purchase daily necessities according to family need and maintain full autonomy. In case of control over human resources they administered the family with full confidence, sent their children to school as they wished and husband became more reasonable. In case of material resources they decorated their houses according to their choices, purchased land and other assets.

Autonomy

The autonomy consists of freedom of movement and decision making of the microfinance women respondents. The autonomy score ranged from 16 to 40 against the possible score 10 to 40. The mean score of the respondents' autonomy was 33.25 and standard deviation was 4.47. Based on the obtained score the microfinance women were categorized into three: low autonomy, medium autonomy, and high autonomy respectively shown in Table 11.2.

Table 13.2 Distribution of rural microfinance beneficiaries according to their Empowerment status of autonomy

Categories	Respondents		Mean	Standard deviation
	Number	Percent		
Low (up to 29)	20	17.24	33.25	4.47
Medium (30-34)	31	26.72		
High (above 34)	65	56.04		
Total	116	100		

Data contained in the Table 13.2 indicate that majority (56.05%) of the microfinance women had high autonomy scoring 35 to 40. The remaining 43.96% had autonomy ranged from low (17.24) to medium (26.72%) scoring up to 29 and 30 to 34 respectively. From the table it is revealed that more than a half of the respondents microfinance women enjoy autonomy regarding attending meeting outside the village, going health center, relative's house, and shopping. Moreover, they could take decision about family planning, children's education, visiting hospitals and food items.

Social and political rights

Social and political right consists of self-esteem, public protest and political campaign. Score obtained in social and political rights ranged from 24 to 59 with the mean 42.41 and standard deviation 10.78. Based on the score of social and

political rights the microfinance women were categorized into three: (a) low social and political rights, medium social and political rights, and high social and political rights shown in Table 11.3.

Table 13.3 Distribution of rural microfinance women beneficiaries according to their social and political rights in respect of Empowerment status

Categories	Respondents		Mean	Standard deviation
	Number	Percent		
Low (up to 35)	48	41.37	42.41	10.78
Medium (36-47)	13	11.21		
High (above 47)	55	47.42		
Total	116	100		

Data contained in the Table 13.3 reveal that majority (47.42%) of the respondents had high social and political rights. About six tenths of the microfinance women had social and political environments ranged from medium (11.21%) to high (47.42%). However, more than four tenths of the respondents had low social and political rights. Although a big segment of the respondents had low social and political rights but they enjoyed to their satisfaction of their self-esteem like respect from family members, taking right decision at right time etc. Regarding public protest the most important item was respondent's protest against social

injustice. In case of political campaign they could cast vote according to their choices and could take part to campaign in favor of her supporting candidate.

Overall empowerment status of microfinance beneficiaries

Empowerment status of microfinance beneficiaries score ranged from 65 to 153 against possible range 41 to 164 being mean 126.20 and standard deviation 21.34. Based on observed score the respondents were classified into three categories such as low empowerment status, medium empowerment status and high empowerment status as shown in the table below:

Table 13.4 Distribution of rural microfinance beneficiaries according to their overall empowerment status

Categories	Respondents		Mean	Standard deviation
	Number	Percent		
Low (up to 94)	11	9.48	126.20	21.34
Medium (95-134)	47	40.52		
High (up to 153)	58	50.00		
Total	116	100		

Data presented in table 13.4 revealed that just one half of the respondents had high empowerment status compared to 9.48% respondents had gained low empowerment status after involving with microfinance program. In other way it could be expressed that an overwhelming majority (90.52) had empowerment

status ranged from medium (40.52%) to high empowerment status (50%). All the respondents had perceived more or less empowerment through microfinance program. According to the collected data it was clear that they were struggling to improve their empowerment status. So, microfinance program of NGOs and other organizations work for financial investment and also for empowering their microfinance women clients.

Relationship between empowerment status of rural microfinance beneficiaries with their selected characteristics

The purpose of this section is to examine the empowerment status of microfinance beneficiaries' relationship with ten selected characteristics. The selected characteristics of the respondents were including age, education, husband education, annual personal income, husband's behavior, frequency of credit received, credit utilization, duration of involvement with micro credit program, aspiration, mass media exposure.

Each of the selected characteristics of the beneficiaries constituted an independent variable while empowerment status variable was the only dependent variable in this study. Pearson Product Moment Correlation Co-efficient has been used to test the hypothesis regarding the relationships between

Table 14. Co-efficient of correlation between selected characteristics and empowerment status of microfinance beneficiaries

Dependent variable	Independent variables	Computed value of co-efficient of correlation 'r'	Tabulated value at 114 df	
			0.05 level	0.01 level
Empowerment status	Age	-0.314**	0.182	0.238
	Education	0.212*		
	Husbands education	0.073		
	Annual personal income	-0.149		
	Husbands behavior	0.843**		
	Frequency of credit received	-0.193*		
	Credit utilization	-0.184*		
	Duration of involvement with microfinance program	-0.015		
	Aspiration	-0.798**		
	Mass media exposure	0.079		

** Significant at the 0.01 level of probability

* Significant at the 0.05 level of probability

^{NS} Not significant

two variables, Five percent (0.05) and one percent (0.01) level of the rural microfinance beneficiaries. Of significance were used as the basis for acceptance

or rejection of a hypothesis. Co-efficient of correlation (r) between the selected characteristics of the rural microfinance beneficiaries and their empowerment status have been presented in Table 14. The correlation matrix has been presented in Appendix B.

Relationship between age of the rural microfinance women beneficiaries and their empowerment status

Relationship between age and empowerment status of microfinance beneficiaries was determined by Pearson Product Moment Correlation Coefficient. The coefficient of correlation between age and empowerment status of microfinance beneficiaries is presented in Table. The coefficient of correlation between the concerned variables was found $-.314^{**}$. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study under consideration:

- a. The observed value between the concerned variables “ r ” ($-.314^{**}$) was found to be greater than the tabulated value with 114 degrees of freedom at 0.01 level of probability.
- b. The null hypothesis could be rejected.
- c. The relationship between the concerned variables was statistically highly significant at 0.01 level of probability.
- d. The relationship showed a negative trend between the concerned variables.

Based on the above findings it was concluded that age of the rural microfinance women beneficiaries had highly significant negative relationship with the empowerment status. This represents that age of the rural microfinance women beneficiaries was an important factor for their empowerment status and with the decrease of age of the respondent's empowerment status also increase.

Relationship between education of the rural microfinance women beneficiaries and their empowerment status

Relationship between education and empowerment status of microfinance beneficiaries was determined by Pearson Product Moment Correlation Coefficient. The coefficient of correlation between education and empowerment status of microfinance beneficiaries is presented in table 10. The coefficient of correlation between the concerned variables was found 0.212*. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study under consideration:

- a. The observed value between the concerned variables "r" (.212*) was found to be greater than the tabulated value with 114 degrees of freedom at 0.05 level of probability.
- b. The null hypothesis could be rejected.
- c. The relationship between the concerned variables was statistically significant at 0.05 level of probability.

d. The relationship showed a positive trend between the concerned variables.

Based on the above findings it was concluded that education of the microfinance women beneficiaries had significant positive relationships with the empowerment status. This represents that education of the microfinance women beneficiaries was an important factor for their empowerment status of microfinance women beneficiaries. It indicates that with the increase of education of the respondents empowerment status is also increased.

Relationship between husband's education of rural microfinance women beneficiaries and their empowerment status

Relationship between husband's education and empowerment status of microfinance beneficiaries was determined by Pearson Product Moment Correlation Coefficient. The coefficient of correlation between husbands education and empowerment status of microfinance beneficiaries is presented in Table 10. The coefficient of correlation between the concerned variables was found .073. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study under consideration.

a. The observed value between the concerned variables "r" (.073) was found to be smaller than the tabulated value with 114 degrees of freedom at 0.05 level of probability.

- b. The null hypothesis could not be rejected.
- c. The relationship between the concerned variables was statistically non-significant.
- d. The relationship showed a positive trend between the concerned variables.

Based on the above findings it was concluded that husband's education of the microfinance women beneficiaries had no significant relationships with their empowerment status. This represents that husband's education of the microfinance women beneficiaries was not an important factor for their empowerment status. It indicates that with the increase or decrease of husband's education of the respondent's empowerment status does not hamper.

Relationship between annual personal incomes of the rural microfinance women beneficiaries and their empowerment status

Relationship between annual personal income and empowerment status of rural microfinance women beneficiaries' was determined by Pearson Product Moment Correlation Coefficient. The coefficient of correlation between annual personal income and empowerment status of rural microfinance women beneficiaries' is presented in table 10. The coefficient of correlation between the concerned variables was found -0.149. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study under consideration:

- a. The observed value between the concerned variables “r” (-0.149) was found to be smaller than the tabulated value with 114 degrees of freedom at 0.05 level of probability.
- b. The null hypothesis could not be rejected.
- c. The relationship between the concerned variables was statistically non-significant at 0.05 level of probability. But there was a trend to be significant.
- d. The relationship showed a negative trend between the concerned variables.

Based on the above findings it was concluded that annual personal income of the microfinance women beneficiaries had non-significant negative relationship with the empowerment status. This represents that annual personal income of the microfinance women beneficiaries apparently was not an important factor but the trend of significant indicate that it might be an important factor.

Relationship between husband’s behavior of rural microfinance women beneficiaries and their empowerment status

Relationship between husbands behavior and empowerment status of microfinance beneficiaries was determined by Pearson Product Moment Correlation Coefficient. The coefficient of correlation between husbands behavior and empowerment status of microfinance beneficiaries is presented in Table. The coefficient of correlation between the concerned variables was found

0.843^{**}. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study under consideration:

- a. The observed value between the concerned variables “r” (-.843^{**}) was found to be greater than the tabulated value with 114 degrees of freedom at 0.01 level of probability.
- b. The null hypothesis could be rejected.
- c. The relationship between the concerned variables was statistically highly significant at 0.01 level of probability.
- d. The relationship showed a negative trend between the concerned variables.

Based on the above findings it was concluded that husband’s behavior of the rural microfinance women beneficiaries had highly significant positive relationship with their empowerment status. This represents that husband’s behavior of rural microfinance women beneficiaries was an important factor for their empowerment status and with the increase of good behavior of husbands of the respondent’s lead to increase their empowerment status.

Relationship between frequency of credit received of rural microfinance women beneficiaries and their empowerment status

Relationship between frequency of credit received and empowerment status of microfinance beneficiaries was determined by Pearson Product Moment

Correlation Coefficient. The coefficient of correlation between frequency of credit received and empowerment status of microfinance beneficiaries is presented in table 10. The coefficient of correlation between the concerned variables was found -0.193^* . The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study under consideration:

- a. The observed value between the concerned variables “r” (-0.193^*) was found to be greater than the tabulated value with 114 degrees of freedom at 0.05 level of probability.
- b. The null hypothesis could be rejected.
- c. The relationship between the concerned variables was statistically significant at 0.05 level of probability.
- d. The relationship showed a negative trend between the concerned variables.

Based on the above findings it was concluded that frequency of credit received by the microfinance women beneficiaries had significant negative relationships with their empowerment status. This represents that frequency of credit received by the microfinance women beneficiaries was an important factor for empowerment status. It indicates that with the increase of frequency of credit received by the respondents their empowerment status decreased.

Relationship between credit utilization of the rural microfinance women beneficiaries and their empowerment status

Relationship between credit utilization and empowerment status of the microfinance beneficiaries was determined by Pearson Product Moment Correlation Coefficient. The coefficient of correlation between frequency of credit received and empowerment status of microfinance beneficiaries is presented in table 10. The coefficient of correlation between the concerned variables was found $(-0.184)^*$. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study under consideration.

- a. The observed value between the concerned variables “r” $(.184)^*$ was found to be greater than the tabulated value with 114 degrees of freedom at 0.05 level of probability.
- b. The null hypothesis could be rejected.
- c. The relationship between the concerned variables was statistically significant at 0.05 level of probability.
- d. The relationship showed a negative trend between the concerned variables.

Based on the above findings it was concluded that credit utilization by the microfinance women beneficiaries had significant negative relationships with their empowerment status. This represents that frequency of credit received by

the microfinance women beneficiaries was an important factor for their empowerment status. It indicates that with the increase of credit utilization by the respondents empowerment status decreased.

Relationship between duration of involvement with microfinance program of the rural microfinance women beneficiaries and their empowerment status

Relationship between duration of involvement with microfinance program and empowerment status of microfinance beneficiaries was determined by Pearson Product Moment Correlation Coefficient. The coefficient of correlation between duration of involvement with microfinance program and empowerment status of microfinance beneficiaries is presented in Table 10. The coefficient of correlation between the concerned variables was found .015. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study under consideration.

- a. The observed value between the concerned variables “r” (.015) was found to be smaller than the tabulated value with 114 degrees of freedom at 0.05 level of probability.
- b. The null hypothesis could not be rejected.
- c. The relationship between the concerned variables was statistically non-significant.
- d. The relationship showed a negative trend between the concerned variables.

Based on the above findings it was concluded that duration of involvement with microfinance program by the rural microfinance women beneficiaries had no significant relationships with their empowerment status. This represents that duration of involvement with microfinance program by the women beneficiaries was not an important factor for their empowerment status. It indicates that with the increase or decrease of duration of involvement with microfinance program by the respondent's empowerment status does not hamper.

Relationship between aspiration of rural microfinance women beneficiaries and their empowerment status

Relationship between aspiration and empowerment status of microfinance beneficiaries was determined by Pearson Product Moment Correlation Coefficient. The coefficient of correlation between aspiration and empowerment status of microfinance beneficiaries is presented in Table. The coefficient of correlation between the concerned variables was found (0.798^{**}). The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study under consideration:

- a. The observed value between the concerned variables "r" (.798^{**}) was found to be greater than the tabulated value with 114 degrees of freedom at 0.01 level of probability.
- b. The null hypothesis could be rejected.

- c. The relationship between the concerned variables was statistically highly significant at 0.01 level of probability.
- d. The relationship showed a positive trend between the concerned variables.

Based on the above findings it was concluded that aspiration of the rural microfinance women beneficiaries had highly significant positive relationship with their empowerment status. This represents that aspiration of the rural microfinance women beneficiaries was an important factor for their empowerment status and with the increase of aspiration of the respondent's leads to increase their empowerment status.

Relationship between mass media exposure rural microfinance women beneficiaries and their empowerment status

Relationship between mass media exposure and empowerment status of microfinance beneficiaries was determined by Pearson Product Moment Correlation Coefficient. The coefficient of correlation between mass media exposure and empowerment status of microfinance beneficiaries is presented in table 10. The coefficient of correlation between the concerned variables was found .079. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study under consideration:

- a. The observed value between the concerned variables “r” (.079) was found to be smaller than the tabulated value with 114 degrees of freedom at 0.05 level of probability.
- b. The null hypothesis could not be rejected.
- c. The relationship between the concerned variables was statistically non-significant.
- d. The relationship showed a positive trend between the concerned variables.

Based on the above findings it was concluded that mass media exposure of the microfinance women beneficiaries had no significant relationships with their empowerment status. This represents that mass media exposure of microfinance women beneficiaries was not an important factor for their empowerment status. It indicates that with the increase or decrease of mass media exposure of the respondent’s empowerment status does not hamper.

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

The study was conducted in the Rangamati Sadar Upazila under Rangamati district. Microfinance women beneficiaries of Rangamati Sadar Upazila under Rangamati district constituted the population of the study. An update list of 390 microfinance women beneficiaries who were related to microfinance was prepared for data collection. 30% of the population were randomly selected as the sample of the study by using random sampling method. Thus, 116 microfinance women beneficiaries constituted the sample of the study. A well-structured interview schedule was developed based on objectives of the study for collecting information. Data collection was started in 6th September 2015 and completed in 10th October 2015. Various statistical measures such as frequency counts, percentage distribution, average and standard deviation were used in describing data. Co-efficient test of correlation was used to explore relationship between the concerned variables. The major finding of the study are summarized below:

5.1 Major Findings

5.1.1 Selected characteristics of the rural microfinance women beneficiaries

Age

The maximum majority (53.45 percent) of rural microfinance women beneficiaries belonged to middle aged category followed by old aged (1.72 percent) and young aged (44.83 percent) with same value.

Education

The majority (73.27 percent) of rural microfinance women beneficiaries belonged to no education category, followed by primary education (25percent) and above primary education (1.73 percent).

Husband's education

The majority (55.17 percent) of rural microfinance women beneficiaries belonged to no education category followed by primary education is (34.48 percent) and above primary education (10.35 percent).

Annual personal income

A majority (72.41 percent) of microfinance women beneficiaries belonged to low income category, followed by medium income (7.76 percent) and high income (86 percent) and very low income (18.97 percent).

Husband's behavior

A majority (60.36 percent) of microfinance women beneficiaries belonged to husband's fair behavior category, followed by low behavior (12.07 percent), medium behavior (27.59 percent).

Frequency of credit received

An overwhelming majority (80.17 percent) of microfinance women beneficiaries belonged to medium frequent credit received category, followed by lower frequent (13.79 percent) and highly frequent only (6.04 percent).

Credit utilization

The maximum majority (76.72 percent) of microfinance women beneficiaries belonged to medium credit utilization category followed by lower credit utilization category (15.52 percent) and only 7.76 percent of women beneficiaries remained in higher credit utilization category.

Duration of involvement with microfinance program

An overwhelming majority (70.69 percent) of microfinance women beneficiaries belonged to medium duration of involvement with microfinance program category, followed by lower duration (26.72 percent) and higher duration only (2.59 percent)

Aspiration

An overwhelming majority (44.83 percent) of microfinance women beneficiaries belonged to higher aspiration category, followed by lower aspiration (22.41 percent) and medium aspiration (32.76 percent)

Exposure to mass media

Majority of the microfinance women beneficiaries have medium mass media exposure which is (65.52 percent), followed by lower mass media exposure (28.45 percent), high mass media exposure (6.03 percent).

Empowerment status of microfinance women beneficiaries

Majority (50 percent) of beneficiaries women have high status of empowerment category, followed by lower category (9.48 percent) and medium status category (40.52 percent).

5.1.2 Relationship of the selected characteristics of microfinance women beneficiaries with their empowerment status.

Education, husband's behavior, aspiration, had significant positive relationships with empowerment status of microfinance women beneficiaries. Age, frequency of credit received, credit utilization of microfinance women beneficiaries had significant negative relationship with empowerment status. Husbands education, annual personal income, duration of involvement with microfinance program, mass media exposure had non-significant relationships with empowerment status of microfinance women beneficiaries.

5.2 Conclusions

- 1.** Involvement of the rural women in microfinance program is very much required for the socio economic development of the country in general and the families in particular for poverty alleviation.
- 2.** The findings indicate that among the respondents 50 percent microfinance women beneficiaries had higher empowerment status. This fact leads to the conclusion that it is necessary to enhance their empowerment status from medium and lower to higher status of beneficiaries.

- 3.** Age, education, husbands behavior, credit utilization, aspiration had significant positive relationships with empowerment status of beneficiaries and proved to be important factors for enhance empowerment status of microfinance beneficiaries. The results reveal that majority of the respondents had no education. In this situation conclusion could be drawn that literacy rate of education in Chittagong hill tracts should be increased by introducing special mass education program.
- 4.** Husbands education, annual personal income, duration of involvement with microfinance program, mass media exposure and annual net income of microfinance beneficiaries women had non-significant relationship with empowerment status and this fact leads to the conclusion that with the increase or decrease of these variables did not interfere the empowerment status of microfinance women beneficiaries. But increase of annual personal income could increase their economic stability.
- 5.** Freedom in decision making matters of the family is likely to be higher for rural women involved with public or private development agencies.

5.3 Recommendations

5.3.1 Recommendations for policy implications

On the basis of experience, observation and conclusions drawn from the findings of the study following recommendation are made:

- 1.** Among the respondents, half of beneficiaries had higher empowerment status. In order to increase the rest of the respondent's empowerment status, should be manage their education with proper facilities for increasing as well as to increase their aspiration also.
- 2.** Credit should be provided to all aged women so that they can get chance to improve their social status and the concerned authority should provide more credit to the beneficiaries so that they able to uplift their social status.
- 3.** Husbands behavior and aspiration also had positive significant relationship. If the beneficiaries get more support from husband the women beneficiaries could improve their empowerment status more. So the husbands of the beneficiaries should be inspired to be more sober with their wife.
- 4.** More credit should be available for the rural women to boost up different rural development program.

5.3.2 Recommendations for further study

On the basis of scope and limitations of the present study and observation made by the researcher the following recommendations are made for future study.

- 1.** The study was conducted in Rangamati Sadar Upazila under Rangamati district. Similar studies are required to be conducted in other areas of Bangladesh where similar environmental, socio-economic and physical conditions exist to compare the findings.
- 2.** Future studies should be conducted to explore the direct and indirect effects of all the variables under investigation.
- 3.** It was observed that, husband's education, annual personal income, duration of involvement with microfinance program and mass media exposure had no significant relationship with empowerment status of microfinance women beneficiaries. Further study is necessary to verify such relationships.

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APPENDIX – A

DEPARTMENT OF AGRICULTURAL EXTENSION AND INFORMATION
SYSTEM

SHER-E- BANGLA AGRICULTURAL UNIVERSITY
SHER-E- BANGLA NAGAR, DHAKA-1207.

AN INTERVIEW SCHEDULE FOR A RESEARCH STUDY ENTITLED

**“EMPOWERMENT STATUS OF RURAL MICRO-FINANCE WOMEN
BENEFICIARIES”**

Serial No:

Respondent Name:.....

Village:..... Union:.....Upazila:.....District:.....

Please answer the following questions:

1. Age: How old are you?

.....years

2. Education: Please mention your educational status-

A. Cannot read or write (.....)

B. Can sign only (.....)

C. Study up to class.....

3. Husband Education: Please mention your husband educational status-

A. Cannot read or write (.....)

B. Can sign only (.....)

C. Study up to class.....

4. Annual Personal Income: Please mention your income (last year):

Sectors of income	Sources of income	Amount of Taka
Agricultural sectors	1. Crops	
	2. Livestock	
	3. Poultry	
	4. Fisheries	
Nonagricultural sectors	5. Business	
	6. Services	
	7. Labor	
	8. Other (specify please)	

5. Husband's Behavior

Sl. No.	Statement	Degree of Husband's Behavior			
		4	3	2	1
1	My husband treats me as his lifelong family partner				
2	My husband knows that I can take proper care of children and other family member				
3	My husband accept my decision on family issue				
4	My husband does not interferes me on selling pat animals, poultry, eggs etc				
5	My husband does not have influence over the use of my income				

6. Frequency of credit received:

Sl. No.	Name of micro-credit organizations	Number of time credit received

7. Credit utilization: Please indicate the utilization of your last 5 years' credit:

Purpose of credit	Utilization of credit				
	Fully in assigned purpose by herself (4)	Partially in assigned purpose by herself (3)	Fully in assigned purpose by her family members (2)	Partially in assigned purpose by her family members (1)	Fully given to her relatives (0)
1.					
2.					
3.					
4.					
5.					

8. Duration of involvement with micro-credit programs: How many years are you involved with micro-credit programs?

..... Years

9. Aspiration:- Please mention extent of aspiration on the following statement:

Sl. No.	Statements	Extent of aspiration			
		Very high (4)	high (3)	medium (2)	low (1)
1	I hope that everybody should do what I do				
2	I hope that everybody should accept my suggestion				
3	By doing agricultural activities, I want to be socially and economically established				
4	I want to enlarge my business				
5	I want to establish my own children through education				
6	I want to establish an agricultural farm				
7	If I become a leader, I will help to women to be independent				

10. Mass media exposure

Sl. No.	Source of exposure	Nature of exposure			
		Regularly(3)	Frequently(2)	Rarely(1)	Not at all(0)
1	Listening radio	≥7 times/week	4-6 times/week	1-3 times/week	
2	Watching television	≥7 times/week	4-6 times/week	1-3 times/week	
3	Observing fair	≥2-3times/year	1 time/year	1 time/2-5 years	
4	Reading newspaper	≥7 times/month	4-6 times/month	1-3 times/month	
5	Reading leaflets/folders/ booklets/books	≥7 times/month	4-6 times/month	1-3 times/month	

11. Empowerment of Rural Women

A. Control over resources

a. Economic resources

Sl. No.	Statements	Degree of control			
		4	3	2	1
1	I have full control over the credit received and its utilization				
2	I decide what to be purchased for daily household necessities and longtime assets				
3	I earn money and spend money according to the need of my family				
4	I save money with my own authority				
5	I have control over the income of my business				

b. Human Resource

Sl. No.	Statements	Degree of control			
		4	3	2	1
1	I share with my husband regarding family decision				
2	I decide to send my children to school				
3	I administer over family administration				
4	I take care of my parents and my parent- in- laws				
5	I advise my husband to run the family and he listens to my advise				
6	My children are abide by my orders				

c. Material resources

Sl. No.	Statements	Degrees over control			
		4	3	2	1
1	I decorate my house as my choice				
2	I can purchase whatever I like				
3	I am the owner of goat /poultry birds /cows				
4	I can purchase land in my name				
5	I use Television, radio, fan and other electronic materials				

B. Autonomy

a. Freedom of movement

Sl. No.	Statements	Extent of movement			
		4	3	2	1
1	I attend meeting in the village or outside the village				
2	I go to health center or hospital alone				
3	I visit father's home or relatives' house alone and with my children				
4	I go for shopping to purchase household necessities alone or with others				

b. Decision making

Sl. No.	Statements	Degrees over control			
		4	3	2	1
1	I extend financial help to my husband to purchase productive assets				
2	I decide about education of my children				
3	I decide on family planning				
4	I visit hospital for the treatment of my sick children				
5	I visit hospital for my health care				
6	I decide when-what food to be cooked				

C. Social and political right

a. Self esteem

Sl. No.	Statements	Degrees of self esteem			
		4	3	2	1
1	My husband, my children, my in-laws respect me as good assistant of the family				
2	I believe that I take right decision at right time				
3	I could maintain the reputation of my husband's family				
4	My neighbors come to me for advice				
5	I am confident that my position in the family is better now				
6	My husband allows me to go to market for shopping to purchase festival items				

b. Public protest

Sl. No.	Statement	Degrees over control			
		4	3	2	1
1	I know about the property rights women have				
2	I can explain the significance of registering birth and marriage				
3	I know laws governing divorce				
4	I know laws governing domestic violence				
5	I Knows laws governing child custody				
6	I have ability to protest against a social injustice				

c. Political campaign

Sl. No.	Statements	Degrees of political campaign			
		4	3	2	1
1	I have right to cast vote for a candidate of my own choice				
2	I have ability to discuss political issues				
3	I have ability to campaign for supporting political candidates				

APPENDIX – B
Correlation Matrix

	V1	V2	V3	V4	V5	V6	V7	V8	V9		V
V1	1										
V2	-.200*	1									
V3	-.271**	.789**	1								
V4	.004	.338**	.479**	1							
V5	-.220*	.154	.000	-.168	1						
V6	-.039	-.038	.044	.353**	-.144	1					
V7	.134	.110	.071	.258**	-.132	.523**	1				
V8	.059	-.082	-.072	.065	.017	.647**	.535**	1			
V9	-.292**	.189*	.122	.004	.732**	-.049	-.063	.037	1		
V10	-.126	.606**	.655**	.447**	-.011	.049	.132	-.067	.141	1	
V	-.314**	.212*	.073	-.149	.843**	-.193*	-.184	-.015	.798**	.079	1

Tabulated value of 'r' at 0.01= 0.238 and 0.05= 0.182 with 114 df, *=Significant at 0.05 level of probability, **=Significant at 0.01 level of probability.

Where,

- V1 = Age
- V2 = Education
- V3 = Husbands Education
- V4 = Annual personal income
- V5 = Husbands behavior
- V6 = Frequency of credit received
- V7 = Credit utilization
- V8 = Duration of involvement with microfinance program
- V9 = Aspiration
- V10 = Mass media exposure
- V = empowerment status of rural microfinance women beneficiaries