

**THE IMPACT OF MICROFINANCE INSTITUTIONS ON WOMEN
EMPOWERMENT IN RAJSHAHI, BANGLADESH**



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EMPOWERMENT IN RAJSHAHI, BANGLADESH**

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By

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ABSTRACT

The empowerment of women is one of the central issues in the process of development of all developing countries in the world. This study investigated the empowerment of poor women who participated in group-based credit program in Bangladesh. Studies have shown how women participation in group-based credit program can improve individual and household income. However, limited evidence exists on which type of empowerment is more significant for poor women. It is not known whether economic decision making, household decision making, freedom of movement, ownership of property or political and social awareness is more significant for women. This study is based on household level data collected from 600 poor women in eight districts of Rajshahi division in Bangladesh. This study collected micro-credit borrower data from Grameen Bank, Bangladesh Rural Advancement Committee (BRAC) and Association for Social Advancement (ASA). Five dimensions of women empowerment are used to arrive at the overall empowerment. To measure empowerment, this study used mean value of the five dimensions of empowerment. The findings show that age, family size, area, involvement with Micro Finance Institution (MFI) and loan size are positively correlated and significant with women empowerment. Another important factor such as education is negatively correlated with women empowerment for all women (MFI member and non MFI member). Based on the results of the study it can be concluded that the level of women empowerment of poor women in Bangladesh can be significantly improved by involvement with MFI. It is noted that MFI members have more empowerment than non MFI members, but the level of women empowerment of MFI member is not satisfactory. Higher income increases women's ability to contribute more to the daily household expenditure, and eventually improve their empowerment. It is recommended that the government and other development organizations should work together in addressing this empowerment issue with better implementation of strategies such as more loans, and proper guide to borrowers. All these strategies can influence the level of empowerment of women in a developing country such as in Rajshahi division, Bangladesh.

ABSTRAK

Pemilikan kuasa dalam membuat keputusan oleh wanita merupakan salah satu isu penting dalam proses pembangunan di semua negara sedang membangun di dunia. Kajian ini meneliti pemilikan kuasa wanita miskin yang menyertai program mikro-kredit berkumpulan di Bangladesh. Kajian telah menunjukkan bagaimana wanita yang menyertai dalam program mikro-kredit berkumpulan boleh meningkatkan pendapatan individu dan isi rumah. Walau bagaimanapun terdapat bukti-bukti yang terhad pada jenis pemilikan kuasa yang lebih signifikan untuk wanita miskin. Masih tidak dapat dipastikan adakah membuat keputusan ekonomi, keputusan rumah tangga, kebebasan bergerak, pemilikan harta benda, atau kesedaran politik dan sosial yang lebih signifikan bagi wanita yang terlibat dengan pelbagai program mikro-kredit tersebut. Kajian ini berdasarkan kepada analisis data kajian isi rumah yang dikumpulkan dari 600 wanita miskin di lapan daerah di Divisyen Rajshahi, Bangladesh. Penyelidikan ini mengumpulkan data peminjam dari Grameen Bank (GB), Jawatankuasa Kemajuan Luar Bandar Bangladesh (BRAC) dan Persatuan Kemajuan Sosial (ASA). Lima dimensi pemilikan kuasa wanita telah digunakan untuk mengukur pemilikan kuasa dalam membuat keputusan. Untuk mengukur pemilikan kuasa, kajian ini menggunakan nilai purata dimensi pemilikan kuasa. Penemuan kajian menunjukkan faktor umur, saiz keluarga, kawasan, penglibatan dengan Institusi Kredit Mikro (IKM) dan saiz kredit berkorelasi positif dan signifikan dengan pemilikan kuasa wanita. Faktor lain seperti pendidikan berkorelasi negatif dengan pemilikan kuasa untuk semua wanita, sama ada ahli IKM atau bukan ahli IKM. Berdasarkan hasil kajian dapat disimpulkan bahawa tahap pemilikan kuasa wanita miskin di Bangladesh boleh dipertingkatkan dengan penglibatan dalam IKM. Hasil kajian juga mendapati bahawa ahli IKM mempunyai lebih pemilikan kuasa berbanding dengan wanita bukan ahli IKM, tetapi tahap pemilikan kuasa wanita yang menjadi ahli IKM masih tidak memuaskan. Faktor peningkatkan pendapatan juga didapati boleh meningkatkan kemampuan wanita untuk menyumbang lebih dalam perbelanjaan harian rumah tangga, yang akhirnya meningkatkan pemilikan kuasa mereka. Kerajaan dan organisasi pembangunan yang lain disyorkan bekerjasama dalam menangani isu pemilikan kuasa ini, dengan pelaksanaan strategi yang lebih baik seperti pertambahan amaun pinjaman dan panduan yang jelas kepada peminjam dalam menguruskan pinjaman yang diperolehi. Semua strategi ini boleh meningkatkan tahap pemilikan kuasa wanita di negara membangun, sepertimana kepada wanita di kawasan Rajshahi, Bangladesh.

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TABLE OF CONTENTS

PERMISSION TO USE	i
ABSTRACT	ii
ABSTRAK	iii
ACKNOWLEDGEMENTS	iv
TABLE OF CONTENTS	v
LIST OF TABLES	xi
LIST OF FIGURES	xiv
GLOSSARY	xv
CHAPTER 1	1
INTRODUCTION	1
1.1 Concept of Women empowerment	1
1.2 Micro-finance institution (MFI) in Bangladesh	3
1.2.1 Grameen Bank.....	6
1.2.2 Bangladesh Rural Advancement committee (BRAC).....	7
1.2.3 Association for Social Advancement (ASA)	8
1.3 Problem Statement	10
1.4 Research Objectives	12
1.5 Justification of the Study.....	13
1.6 Scope of the study	15
1.7 Organization of the thesis.....	15
CHAPTER 2	17
ASSESSMENT OF MICRO-FINANCE INSTITUTIONS IN BANGLADESH	17
2.1 Overview of Grameen Bank, BRAC & ASA.....	17
2.2 Strategies of three (Grameen Bank, BRAC and ASA) micro-credit programs	18
2.2.1 Strategies of Grameen Bank.....	19
2.2.2 Strategies of BRAC.....	20
2.2.3 Strategies of ASA.....	22
2.3 Product and services of Grameen Bank	23
2.4 Economic analysis of GB.....	26
2.4.1 Outreach.....	26

2.4.2	Payment of the loan.....	26
2.4.3	Efficiency	27
2.5	Profit efficiency of GB.....	29
2.5.1	Gross loan portfolio	29
2.5.2	Number of active borrowers.....	30
2.5.3	Profit margin	30
2.5.4	Ratio of total income to total expenses for the year.....	30
2.5.5	Borrowers per staff member	30
2.5.6	Operating expense/loan portfolio.....	31
2.6	Impact of the project of GB	32
2.6.1	Size of the loan.....	32
2.6.2	Purposes of the loan	34
2.6.3	Productivity of labour	34
2.6.4	Productivity of asset.....	35
2.6.5	Employment opportunity	35
2.6.6	Income from the project.....	36
2.7	Payment of GB.....	37
2.7.1	Problem of payment	37
2.7.2	Ability to pay back the loan	38
2.8	Benefit of the borrowers of GB.....	38
2.8.1	Income.....	38
2.8.2	Expenditure	39
2.8.3	Savings	39
2.8.4	Standard of living.....	40
2.9	Product and services of BRAC	40
2.10	Economic analysis of BRAC	43
2.10.1	Outreach.....	43
2.10.2	BRAC international programs	44
2.10.3	Payment of the loan.....	45
2.10.4	Efficiency	45
2.11	Profit efficiency of BRAC	47

2.18.1 Income.....	63
2.18.2 Expenditure	63
2.18.3 Savings	64
2.18.4 Standard of living.....	64
2.19 Chapter Summary.....	64
CHAPTER 3	68
REVIEW OF THE LITERATURE.....	68
3.1 Introduction.....	68
3.2 Concept of women’s empowerment.....	69
3.2.1 Definition of women’s empowerment	69
3.3 Theories of women’s empowerment.....	70
3.3.1 Conceptual framework for assessing changes in women’s lives.....	70
3.3.2 Scoring Method of Women’s Empowerment	75
3.3.3 Commonly used dimensions of Empowerment	78
3.4 Process of women’s empowerment.....	81
3.4.1 Financial self-sustainability paradigm	81
3.4.2 Poverty alleviation paradigm	83
3.4.3 Feminist empowerment paradigm.....	83
3.5.1 Empowering Women in Rural Bangladesh.....	84
3.5.2 Impact of NGO Credit Programs on the Empowerment of Rural Women in Bangladesh.....	87
3.5.3 Women Empowerment through Participation in Aquaculture in Bangladesh..	88
3.5.4 Micro-credit, Fertility Decisions, and Women’s Empowerment in Bangladesh	90
3.5.5 Mathematical modeling of Women Empowerment in Bangladesh	92
3.5.6 Women’s empowerment in rural India	94
3.6 Chapter Summary.....	96
CHAPTER 4	97
RESEARCH METHODOLOGY	97
4.1 Introduction.....	97
4.2 Theoretical Framework	97
4.2.1 Status of women empowerment.....	97

4.2.2 Identification of the effective factor.....	100
4.3 Empirical Model.....	101
4.4 Measurement of the variables	104
4.4.1 Women empowerment dimensions.....	104
4.4.2 Measurement of independent variables.....	108
4.5 Study Approach.....	114
4.5.1 Focus of Analysis.....	114
4.5.2 Types and Sources of Data.....	114
4.5.3 Scope and Tools of Analysis.....	114
4.6 Data Collection Strategies and Survey Instrument	116
4.6.1 Data Collection Strategies.....	116
4.6.2 Sampling Technique.....	116
4.6.3 Survey Instrument.....	121
4.7 Hypotheses of the study	121
4.8 Preliminary Test.....	122
4.9 Statistical analysis	125
4.10 Pilot Studies	127
4.11 Chapter Summary.....	128
CHAPTER 5	129
ANALYSIS AND INTERPRETATION OF RESULTS.....	129
5.1 Introduction.....	129
5.2 Background of respondents.....	130
5.2.1 Summary Statistics of the variables	131
5.2.2 Means of variables by micro-credit borrower & non- borrower.....	133
5.2.3 Means of variables by Grameen Bank, BRAC and ASA member	135
5.2.4 Profile of borrowers by control over loan and loan repayment performance .	137
5.3 Comparative Analysis.....	140
5.3.1 Respondent's empowerment in different age group	140
5.3.2 Respondent's empowerment in different area.....	142
5.4 Hypothesis Testing.....	143
5.4.1 Hypothesis 1: Use of t-test.....	144

5.4.2 Hypothesis 2: Use of t-test.....	145
5.4.3 Hypothesis 3: Use of F-test.....	146
5.4.4 Hypothesis 4: Use of F-test.....	148
5.4.4 Hypothesis 5: Use of Regression analysis	149
5.5 Overall Interpretation from Hypothesis Testing.....	165
CHAPTER 6	171
SUMMARY, CONCLUSION AND RECOMMENDATIONS.....	171
6.1 Introduction.....	171
6.2 Summary	172
6.2.1 Objective of the study	172
6.2.2 Previous Empirical Research	172
6.2.3 Conceptual Model.....	174
6.2.4 Data Collection and Data Analysis	174
6.2.5 Results.....	175
6.3 Policy Implications and Recommendation.....	179
6.4 Suggestion for Further Research.....	183
REFERENCES.....	185
APPENDIXS.....	192
APPENDIX A: Results from Reliability Analysis.....	192
APPENDIX B: Results from Validity Analysis	205
APPENDIX C: Result of multiple regression model and goodness of fit test.....	210
APPENDIX D: Result of multiple regression adjusted for Heteroskedasticity.....	231
APPENDIX E: Survey instrument.....	234
APPENDIX F: The profile of the MFI & non MFI members (all women).....	245
APPENDIX G: The 16 decisions of Grameen Bank:	247
APPENDIX H: BRAC's 17 promises	248

LIST OF TABLES

	Page
Table 2.1: GB's Loan Disbursed and deposit, Amount in Million US\$.....	25
Table 2.2: Progress of GB from 1976 to 2007.....	27
Table 2.3: GB's Cost of Loan, 1997-2007.....	28
Table 2.4: GB's Gross Loan Portfolio Growth, 2001-2007.....	29
Table 2.5: GB's Borrowers per Staff, 1997-2007	31
Table 2.6: GB's top 25 loan in 2006	33
Table 2.7: GB's Productivity of Labour 2001-2007	34
Table 2.8: GB's Productivity of Asset (2001-2007 Amount in Million US\$)	35
Table 2.9: GB's Pension Benefits Paid to Retiring Staff and salaries, 1997-2007	36
Table 2.10: GB's Income (2001-2007 Amount in Million US\$)	37
Table 2.11: BRAC's Loan Disbursed and deposit, Amount in Million US\$	43
Table 2.12: Progress of BRAC from 2005 to 2007	44
Table 2.13: BRAC international programs	45
Table 2.14: BRAC's Cost of Loan, 2005-2007, Amount in US\$	46
Table 2.15: BRAC's Gross Loan Portfolio Growth, 2005-2007	47
Table 2.16: BRAC's Total Loan size of different programs in 2007	49
Table 2.17: BRAC's Productivity of Labour 2001-2007	51
Table 2.18: BRAC's Productivity of Asset (2001-2007)	51
Table 2.19: BRAC's Income (2005-2007)	52
Table 2.20: ASA's Loan Disbursed and deposit, Amount in Million US\$	56
Table 2.21: Progress of ASA from 1999 to 2006	57
Table 2.22: ASA's Cost of Loan, 2006, amount in US\$	58
Table 2.23: ASA's Gross Loan Portfolio Growth, 2001-2007	58
Table 2.24: ASA's Active Borrowers per Staff, 1999-2006	59
Table 2.25: ASA's loan size	60
Table 2.26: ASA's Productivity of Labour 2001-2007	61

Table 2.27: Strategies of these three (GB, BRAC, & ASA) institutions.....	65
Table 3.1: Commonly used dimensions of empowerment and potential operationalization in the household, community, and broader arenas	79
Table 4.1: Dimensions of women empowerment and their measurement	106
Table 4.2: Definition of the variables	113
Table: 4.3 Sample size for women between areas	119
Table: 4.4 Sample size for women between involvements with MFI	120
Table 5.1: Summary Statistics of the variables	132
Table 5.2: Means of variables by micro-credit borrower & non- borrower	134
Table 5.3: Means of variables by micro-credit borrower & non- borrower	137
Table 5.4: Percentages of women borrowers by degree of control over loan	138
Table 5.5: Percentages of borrowers by degree of loan repayment performance	139
Table 5.6: Respondent's empowerment in different age group	141
Table 5.7: Respondent's empowerment in different area	143
Table: 5.8: Difference in empowerment index between MFI member and non-MFI member	145
Table: 5.9: Difference in mean income between MFI member and non-MFI member .	146
Table: 5.10: Difference in empowerment among categories of duration of involvement of MFI members.....	147
Table: 5.11: Difference in empowerment among different MFI members.....	149
Table 5.12 Estimation Results, Dependent Variable: Economic decision making empowerment.....	152
Table 5.13 Estimation Results, Dependent Variable: Household decision making empowerment.....	154
Table 5.14 Estimation Results, Dependent Variable: Freedom of movement empowerment.....	156
Table 5.15 Estimation Results, Dependent Variable: Ownership of property empowerment	157
Table 5.16 Estimation Results, Dependent Variable: Political & social awareness empowerment	158
Table 5.17 Estimation Results, Dependent Variable: Overall empowerment	160

Table 5.18 Estimation Results for MFI member, Dependent Variable: Overall
empowerment..... 163
Table 5.19 Estimation Results: Summary of six models 167
Table 5.20 Estimation Results: Summary of model six and seven..... 170

LIST OF FIGURES

	Page
Figure 1.1: Distribution of micro credit loan portfolio in 2005	5
Figure 3.1: Process of women empowerment (Source: Mayoux, 2005)	82
Figure 4.1: The conceptual model of women empowerment	99
Figure 4.2: Study Approach in Terms of Focus, Data and Sources and Scope	115
Figure 4.3: Rajshahi division in Bangladesh	117
Figure 4.4 Sampling Technique.....	118
Figure 5.1: Graphical presentation of women empowerment by age group	142

GLOSSARY

1. Women Empowerment: Women empowerment is an active multi-dimensional process that enables women to realize their full identity and power in all spheres of life by which women take control and ownership of their lives.

2. Micro-credit: Micro-credit extend small loans extended to very poor people for self-employment projects that generate income, allowing them to care for themselves and their families.

3. Collateral free loan: Loan for poor people which they can get without a need for collateral. MFIs provide collateral free loans and know-how assistance to support women into work.

4. Conceptual framework for assessing women empowerment:

Conceptual framework for assessing women empowerment consists of five matrixes which are input, classification of women, pathways, indicator and status ranking matrix.

5. Input matrix: This matrix can be used to classify inputs of different development programs by type of input, by number of inputs received by a typical participant under the basic package of that development programs.

6. Classification of women: This matrix can be used to classify participants in

development programs.

7. Pathways: In this matrix, there are four pathways of change in women's life material, cognitive, perceptual, and relational.

8. Indicator: This matrix presents various dimensions of change in women's life.

9. Status ranking: This matrix presents a framework for considering what status (i.e., level of prestige or esteem) might be ascribed to a particular type of change in women's life.

10. MFI: Micro-finance institution is one kind of institution which provides micro-credit to the poor people.

11. GB: Grameen Bank.

12. BRAC: Bangladesh Rural Advancement Committee.

13. ASA: Association for Social Advancement.

14. RDP=Rural Development Program

CHAPTER 1

INTRODUCTION

1.1 Concept of Women empowerment

The empowerment of women is one of the vital issues of development. It is expected that women's empowerment through access to savings and credits, employment, income opportunities, consumption, mobility, education, health, control over asset, personal security and participation in the political process will improve the well being of women (Mayoux, 2005).

Women empowerment is an active multi-dimensional process that enables women to realize their full identity and power in all spheres of life. Broadly, it is defined as control over material assets, economic resources and ideology (Batliwala, 1995). Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choices (Kabeer, 2005). Women's empowerment includes some reference to an expansion of choice and freedom to make decisions and take the actions necessary to shape life-outcomes (Malhotra & Schuler, 2002).

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