

## **Women Empowerment Performance of Income Generating Activities Supported by Rural Women Employment Creation Project (RWECP): A Case Study in Dumuria Thana, Bangladesh**

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**Abstract:** This study is an attempt to examine the performance of income generating activities supported by Rural Employment Creation Project (RWECP) in empowering poor women. RWECP is one of the largest projects of Government addressed rural poor women for their income generation as well as poverty alleviation. Out of 12 thanas under this project this study covers only Dumuria thana of Khulna district. Study reveals that irrespective of type, all economic activities supported by RWECP have induced positive impact in women empowerment, though the extent of changes is not significantly high. The activities have enabled women to have a better access to basic needs and make important contribution to household decision making, especially the decision regarding their personal needs and availing treatment and recreational facilities. It is also found that, husbands of most of these women possess full control over income and sole right of decision making. As a concluding remark of this study it can be said that marital status (women living with husband or without husband) and ethnic affiliation act as influential factors of women empowerment.

### **1. Introduction**

Pervasive poverty affects millions of people in Bangladesh on many levels, and thus its alleviation requires diverse measures. The most important interventions are those which provide employment and income generation opportunities to the rural poor, enabling them to enhance their living standards. The government has made poverty alleviation one of its primary concerns in various development

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plans and in its continued efforts to obtain foreign assistance in agriculture, forestry, fisheries, industry, education, health and nutrition sectors (Khandker, 1995). Out of 123 million population of Bangladesh, 60.4 million i.e. 49 percent is women (BBS, 1991). In spite of comprising about half of the population, females are more disadvantaged than male's condition. Gender sensitive Human Development Index of Bangladesh 1994 has depicted the scenario of gender disparities in case of life expectancy, income and labor force participation. Different statistical outcomes related to gender disparities (UNDP, 1996, Hoq, 1997) prove that women are economically backward and socially disadvantaged. It is obvious that rural poor women are in the worst condition. Due to this prevailing condition, with various attempts of rural development, the Government of Bangladesh is also aware of the problems of women and is conscious of the fact that if given due opportunity the women can take part in, and contribute to, development.

Since women constitute nearly half of the population, they can become a great resource in the development process if they are properly mobilized and organized (Roy, 1977). The government places heavy emphasis on the economic advancement of women and responsible for planning and implementing major women's development programs and formulating gender-specific policies to empower and give them priority in the institutional sphere. In this regard, government and non-government agencies are promoting several activities, including the establishment of effective democratic processes at the grassroots level, poverty alleviation, furthering women's right, education, health care and providing them access to income generating activities (Hoq, 1997). Rural Women Employment Creation Project (RWECP) is one of such projects, which is the first largest government project where the poor women are the target group. With the financial support of ADB, Government of Norway and Japan, this project aims to raise the awareness & build the confidence of the women, impart skill to run economic activities and provide necessary credit. In spite of passing nearly one decade since starting, none of the study ever has been undertaken to evaluate the impacts of the program in women empowerment. Therefore, this study aims to examine the extent of empowerment of the women engaged in different economic activities supported by RWECP. On the basis of three prime indicators (discussed in section 4) this study measures the changes in the level of women empowerment after being member of RWECP and engaged in economic activities.

Before going to the assessment of the performances and lacking of RWECP in women empowerment a brief overview of the impacts and limitations of typical income generating programs in Bangladesh has been highlighted below.

## **2. Brief overview of the impacts and limitations of income generating programs**

### **Impacts**

A number of studies undertaken so far on the impact of income generating micro credit programs and most of the evaluations report have indicated a positive impact both on household outcomes such as income, wealth and asset accumulation and on individual outcomes like employment, health and nutrition (Baden and Green, 1994; Pitt and Khandker, 1996). Income generating micro credit program has been acknowledged as it has allowed the poor to be more self-reliant and substantially encouraged women to engage in economically productive activities. Eventually it has empowered women by enabling them to make economic decision. It has also been experienced by different researches that empowerment of women brings significant improvement in women's participation in household decision making, family planning, children survival rate, health and nutrition and children education especially girls' education (Steele, Amin and Naved, 1998).

Though there are many evidences of positive impacts of different income generating micro credit programs on income, employment, empowerment and such other socio-economic and political indicators there are also several weaknesses and eventually many scholars have criticized these programs.

### **Limitations**

Studies pointed out serious weaknesses in the methodologies used in the pre-existing literature to study the impact of income generating credit programs on household outcomes. It is also said that since most of the studies take the household as unit of analysis, less is known about the impact of credit on women in terms of its effect on intra-household allocative patterns, resource allocation, productivities by gender and empowerment (Baden and Green, 1994). Most of the studies also failed to prove whether the impact is due to the program itself or there are some other factors behind that. Though the credit programs addressing the women have embraced significant impacts it has not yet been able to cover a wide range of issues of their life. Number of constraints and shortcomings of income generating credit programs have restricted the women to achieve vast and sustainable impacts in their capacity building, rearing their voice and thus being empowered in family as well as in the community.

Most common and frequent criticisms regarding income generating credit programs are:

i) Because of the patriarchal social structure in Bangladesh, programs that provide credit with minimal training or other supplementary support services do not empower their female participants and may even worsen their situations (Hashemi, 1996).

ii) It is claimed that income generating or micro credit program has failed to reach to the poorest women. There is tendency to select women whose initial assets and endowments are in the form of productive resources and educational attainment. (ADB, 2000; Khandker 1998; and Baden and Green, 1994).

iii) Though poor women are the principal target group of typical income generating credit program yet many women could not avail enough power within households to use their loan as well as to control their income. Credit received by most of the women are surrendered to, husbands or male relatives of the family (Goetz and Gupta, 1996). Therefore, most often women need to depend on husband or male members for repayment funds and it leads to new form of dependency and tension for women.

iv) In income generating as well as poverty alleviation programs there could be generally noticed the absence of women empowerment and capacity building oriented approach. Therefore, women borrowers invest their credits to low risk, traditional, low productivity activities.

v) Baden and Green (1994) noticed that none of the special credit institutions and income generating program offer facilities to enhance women access to market, which is one of the critical aspects of women empowerment. Microcredit programs could do nothing to eliminate socio-cultural constraints on women's physical access to market. Therefore, women lose control over a critical phase in the production process.

Since income generating programs of both GO and NGOs comprise a numbers of shortcomings and constraints, their planning and implementation issues have been criticized by different researchers and authors. Instead of criticism, this study is an attempt to evaluate the performance of one of the programs of government aiming to create self-employment of poor women. Following is the detail design of this study.

### **3. Research design**

#### **3.1 Selection of the Study Area**

The RWEC Project is being implementing on a phase basis in a total of 12 selected thanas of Chittagong, Dhaka, Khulna and Barisal Divisions where Bangladesh Krishi Bank (BKB) branches are present. The incidences of poverty, availability of services have been taken into consideration to select these 12 thanas. In Khulna district only Dumuria thana has been selected as the project area. This thana is located at the northern edge of Khulna and southern edge of Jessore district comprising 14 unions. It is 16 km away from the Khulna city and connected by the Khulna-Shatkhira highway.

The RWEC Project is considered as a pilot project. Under this project a total 36,000 beneficiaries of 12 thanas are supposed to get benefit within three years. Out of the 12 thanas under the project, study area is one of the largest thana, namely Dumuria, of Khulna district. This thana comprises 6,000 beneficiaries who are one sixth of the total number of beneficiaries. During selection of the

study area, activity types pursued by the project members were also taken into consideration with a view to identify the variation in the level of empowerment with the variation of their income generating activities. In order to cover both a wide variety of activities and a large number of beneficiaries Dumuria thana was selected as the study area.

### 3.2 Sample Size and Sampling Method

Since one woman per household can be the member of the project, households were considered as the sample unit and each respective woman is the respondent. Out of total 6,000 beneficiaries, 80 women were taken as the sample respondents. Besides, informal discussions were conducted with a large number of women during their group meeting.

Respondents were selected randomly from the list of the names and activities, which was collected from the project office. A proportionate and stratified random sampling method was followed to select respondents from each activity type proportionately. Table-1 presents the distribution pattern of activities among the respondents.

**Table 1: Distribution Pattern of Activities among the Respondents**

Types of Activities	No. of Engaged Women
1. Cattle Rearing	19
2. Poultry	12
3. Pisciculture	8
4. Grocery	4
5. Basket/Rope Making	9
6. Leather Goods Making	6
7. Vegetables/Fish Selling	4
8. Saree/Utensil Selling	5
9. Rice Husking / Muri Making	8
10. Others (Tailoring/Paper Packet Making/Bakery)	5

Source: Field Survey, 1999

### 3.3 Collection of Data

This study is mainly based on primary data. Primary information related to the various indicators of women's empowerment was collected mainly through questionnaire survey where members of RWECP were the respondents. Besides

this, observation, semi-structured interview, interview of key informants were conducted to have a detail picture of the programs and to find out various influential factors of empowerment. To supplement primary data, secondary data was collected from different relevant sources.

### 3.4 Framework of Analysis

Coupled with simple statistical analysis Weighted Mean Index (WMI) method were followed to do main part of analysis of this study. Empowerment of the respondents was assessed by WMI. The formula of Weighted Mean Index is

$$WMI = f_1 \times W_1 + f_2 \times W_2 + \dots + f_n \times W_n / \sum (f_1 \dots f_n)$$

Here,  $W_1 \dots W_n$  = respective weightage of the variable

$f_1 \dots f_n$  = respective frequency

The wait for different variables was assigned subjectively.

### 4.0 Analytical Scenario: Women Empowerment

In the simplest way the term 'empower' means to give lawful power or authority to act. World Bank (2002) defines empowerment as "the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives." In Bangladesh, GO and NGOs working for women empowerment especially for the poor women seek to eliminate the restrictions on women's movements outside the home, improve access to material resources, raise awareness of their own rights, and increase participation in household decision making and participation in economic activities outside the home. Observations on different theoretical views and practical exercises of development organizations have facilitated to formulate empowerment indicators for this research.

Three major indicators of empowerment like participation in household decision making, control over income and access to assets have been taken into consideration to evaluate overall empowerment situation. For each of the indicators a WMI has been constructed, and finally an aggregate WMI is determined to examine the overall situation. Hereunder, the extent of change in each indicator of empowerment (considered in this study) has been highlighted.

### 4.1 Participation in Household Decision Making

Respondents' opinion regarding their participation in household decision making both before and after involvement in project supported economic activities have been collected in order to examine the extent of change in their participation in household decision making due to their relatively enhanced financial capabilities. The decision making aspects which have been taken into consideration are shown in table 2. It presents a comparative picture of women's participation in different aspects of household decision making. This table also

assesses the extent of change in participation in household decision making after being members of the programs.

**Table 2: Participation in Household Decision Making Before & After Involvement in Project Funded Activities**

Decision Making Aspects	WMI <sub>b</sub> (Before)	WMI <sub>a</sub> (After)	WMI <sub>a</sub> :WMI <sub>b</sub>
1. Child Education	0.45	0.42	1:0.93
2. Son's & Daughter's Marriage	0.41	0.44	1:1.07
3. Buying Household Items	0.26	0.38	1:1.46
4. Buying Personal Items	0.20	0.48	1:2.4
5. Buying Household Assets	0.14	0.29	1:2.07
6. Buying Agricultural Inputs	0.14	0.19	1:1.37
7. Use of Contraceptives	0.34	0.48	1:1.41
8. Avail Treatment	0.36	0.60	1:1.67
9. Avail Recreational Facilities	0.19	0.32	1:1.68
10. Visiting Parents or Relatives	0.34	0.50	1:1.47
Overall Decision Making	0.28	0.42	1:1.5

Source: Field Survey, 1999

Note: A three point scale was constructed to measure the level of participation in household decision making both before and after becoming project member. Values are: Participation not at all = 0.00, Jointly Participation = 0.50, Exclusive Participation = 1.00

In fact the extent of participation is determined by various factors like boldness of the women to express opinion, awareness of their rights and share of contribution to the family income. In the social structure of Bangladesh generally women are allowed to participate to take decision jointly with their husbands and

other family members on their children's education and marriage related matters. Therefore, women's participation level in the case of children's education and marriage related matter remain almost same even after being member of RWECP and being involved to economic activities. It is noticed that women's ability on buying goods for personal use and households assets, availing treatment and recreational facilities were very weak before their involvement in project financed activities. Findings reveal that after being member of RWECP women's earnings significantly enhanced their capability to express their opinion and make decision to meet personal needs, to contribute to buy households assets, availing treatment and recreational facilities independently. In fact, this remarkable change in women access to such crucial aspects of decision making is greatly appreciated and a salient indication towards the progress of women empowerment.

*Box. 1. Extent of Empowerment*

Jhorna (30) is one of the beneficiaries of Roghunathpur union, mother of two sons, engaged in tailoring. She stated "My husband is neither a hard worker nor so careful to the family. I do most of the household works, including renovation of the house and income earning activities. This earning has significantly improved my position to my husband. Before involving with this economic activity he did not give much attention to me. During my second pregnancy time I was compelled to collect fuel-wood from the marshy land with a great hardship since I had neither money to buy fuel nor my husband listen my request to arrange fuel by him. Due to this I was seriously ill during delivery and I gave birth a baby who was also severely ill. We spent a lot of money for our treatment borrowing from others. My income enabled me significantly to pay back the loan. Now I can avail medical treatment and buy my personal needs without asking anybody.

#### **4.2 Control over Income**

Irrespective of the type of activity and level of income, women's full control over their personal earnings is rare. However, widows, divorced and abandoned women hold relatively more control over their income than others. In most cases, women living with husbands have partial control over their income, and in some cases have no control at all.

**Table 3. Distribution of Respondents in Different Activities According to Their Extent of Control over Income**

Types of Activities	Not at all (%)	Partial (%)	Full (%)	Total (%)
1. Cattle Rearing (f=19)	21.1	63.2	15.8	100.00
2. Poultry (f=12)	33.3	58.3	8.3	100.00
3. Pisciculture (f=8)	25.0	50.0	25.0	100.00
4. Grocery (f=4)	0.0	75.0	25.0	100.00
5. Basket/Rope Making (f=9)	33.3	66.7	0.0	100.00
6. Leather Goods Making (f=6)	33.3	66.7	0.0	100.00
7. Vegetables/Fish Selling (f=4)	25.0	75.0	0.0	100.00
8. Saree/Utensil Selling (f=5)	40.0	20.0	40.0	100.00
9. Rice Husking/Muri Making (f=8)	37.5	50.0	12.5	100.00
10. Others (Tailoring/Paper Packet Making/Bakery (f=5)	0.0	100	0.0	100.00

Source: Field Survey, 1999.

The extent of control over income significantly varies among activities (Table 4). The women engaged in cattle rearing are doing this activity as supplementary source of income, and earn a small amount of money. They contribute a part of their income to meet household needs and the rest they use according to their own decision. Another explanatory factor is that several of the women engaged in cattle rearing are widow and abandoned who have full control over the household income. This factor is also playing role for the women in case of saree selling and grocery operating. Their higher level of control over their income has contributed to form relatively higher WMI values for these activities.

Overall, one fourth of the surveyed project members have no control over their earnings. Except grocery, tailoring, paper packet making and bakery, all other activities comprise some women who don't have any control over their own earnings. In contrast, all women engaged in basket/rope and leather goods making, vegetables/fish selling and the activities grouped under the name others have no full control over their income. Majority of them have only partial control over their income. Usually they spend their income in consultation with their husbands. Here, it should be mentioned that the partial control means a minor part of their income is controlled by them. The extent of control over a woman's personal income is sometimes determined by the attitude of her husband and other family members.

*Box. 2. Extent of Control over Income*

As stated by a group of respondents in Dumuria during informal discussion "our husbands have dominating influence over everything. We can not do any thing without their permission. We can earn money but they spend it as per their wish."

*Hypothesis #1. Extent of control over income depends on the marital status of women.*

Findings show that widows and abandoned women have relatively better control over their earnings than the women living with husbands (Table 4). Chi-square test has been conducted in order to find out the dependency of the control over income on the marital status of the women.

**Table 4. Extent of Control over Income According to the Marital Status of Women**

Marital Status	Extent of Control over Income			Total
	Full control (%)	Partial control (%)	No control (%)	
Married	1.5	67.6	30.9	100
Widow	83.3	16.7	00.0	100
Abandoned	66.7	33.3	00.0	100
Pearson Chi square value: 51.65, Degree of Freedom: 4, Sig. 0.000				

Source: Field Survey, 1999.

The hypothesis is accepted since the chi-square value is highly significant at 99.99 percent level of confidence interval.

### 4.3 Access to Assets

Women's access to assets is determined by their religion, level of income, amount of savings and the attitude of husbands and other family members towards them. In this study, it is found that women in grocery and leather goods making failed to achieve any assets as their own even after their involvement with the activities. Most of the women in operating grocery are the only income earner of their families. Their earnings are fully used for household consumption. Therefore, women in this activity could not generate any amount of savings. This factor has resisted them to make any assets for them. Leather goods making is exclusively practiced by the Hindu women who could not have ownership of any assets as their own. As per their tradition, these women can not possess any assets. The lowest level of control over income of the women in leather goods making (Table 3) is also an explanatory factor behind their no access to assets. Same factors are playing role or rice husking/muri making. Since, women who are doing rice husking and muri making nearly 40 percent of them are also belonged to Hindu religion and they also have very limited control over their income. Relatively lower WMI values are for the activities such as poultry and the activities under category others. It has been already noticed that the women engaged in poultry rearing possess very low level control over their income. This low level of control over income does not allow them to do any assets as their own.

**Table 5. Average Value of Assets by Economic Activities**

Types of Activities	Average value of Assets (in TK)
1. Cattle Rearing	1900
2. Poultry	658
3. Pisciculture	1063
4. Grocery	000
5. Basket/Rope Making	956
6. Leather Goods Making	000
7. Vegetables/Fish Selling	812
8. Saree/Utensil Selling	1130
9. Rice Husking/Muri Making	775
10. Others (Tailoring/Paper Packet Making/Bakery)	770

Source: Field Survey, 1999.

Various economic and social factors also play role to determine access of assets by the women. For instance, women selling saree/utensil, 40 percent of them are

abandoned which facilitated them to hold a better control over their income as well as to buy some assets as their own. Attitude of husband and other household members towards women also plays role in determining ownership of assets by women. Therefore, in spite of having personal income, women can not possess any assets without the approval of their husbands or other family members.

A few of the women doing pisciculture and have bought land as their own and many of them have bought jewelry from their income. This is why this activity scored relatively higher values. A number of women who are doing cattle rearing have livestock as their own since livestock are bought with the credit received by the women. This ownership of livestock has scored this activity the highest value as well as the best status regarding access to assets. Women engaged in all other activities just have some jewelry and trees which scored relatively lower values.

#### **4.4 Extent of Empowerment -Performance of Economic Activities Supported by RWECP**

Three key components of empowerment have been assessed with a view to evaluate the level of empowerment of the members of different credit programs. In order to make a concluding decision regarding the performance of different credit programs in empowering women, it is necessary to aggregate the results of different indicators. Therefore, following Weighted Mean Index of Empowerment has been constructed through aggregating three different indices. This index is showing not only the comparative position of each indicator of empowerment but also indicating overall empowerment level of the women involved in different economic activities.

The wait of the rating scale ranges from 0.00 to 1.00 in the case of WMI of each of the indicators of empowerment. The wait 1.00 denotes the highest/ best condition while 0.00 indicates the lowest/worst condition (table 6). Since WMI values of different aspects of empowerment vary from one activity to another, the aggregated values of empowerment also vary from each other. Index values in table 6 shows that the aggregated WMI of cattle rearing is relatively higher than other activities. This higher value is considerably contributed by their higher level of control over income and access to assets (table 5). Women who are involved in cattle rearing have managed to accumulate more assets as their own than others since the cows that are bought with the credit are treated as the assets of the women. The level of empowerment is noticeably low among the members who are engaged in leather goods making. The responsible factors behind such situation have been highlighted in section 4.1, 4.2 and 4.3. In fact, the activities where the concentration of abandoned and widow women are relatively higher their performance in empowering women is also better than other activities. As leather good making is mostly done by the Hindu community where almost all women have husbands who possess full control of income and prime decision makers of family. Here, it should be mentioned that the WMI higher than 0.50

implies a tendency towards impressive positive improvement toward empowerment.

**Table 6. Index of Empowerment**

Types of Activities	Participation in Decision Making (IDM)	Control Over Income (ICI)	Access to Assets (IAA)	Empowerment (IE)
1. Cattle Rearing	0.45	0.75	1.00	0.73
2. Poultry	0.42	0.37	0.34	0.38
3. Pisciculture	0.49	0.50	0.56	0.52
4. Grocery	0.53	0.62	0.00	0.38
5. Basket/Rope Making	0.34	0.33	0.50	0.39
6. Leather Goods Making	0.30	0.33	0.00	0.21
7 Vegetables/Fish Selling	0.39	0.37	0.43	0.40
8. Saree/Utensil Selling	0.53	0.50	0.59	0.54
9.Rice Husking/ Muri Making	0.47	0.37	0.41	0.42
10. Others (Tailoring/Paper Packet Making/Bakery)	0.47	0.50	0.41	0.46

Source: Field Survey, 1999.

**Note:** A three point scale was constructed to measure the level of participation in household decision making both before and after becoming project member. Values are: Participation not at all = 0.00, Jointly Participation = 0.50, Exclusive Participation = 1.00.

The extent of control over income was measured based on a three point scale. The values of the scale assigned for the construction of the index are: 1. Not at all = 0.00, 2. Partial = 0.50, 3. Full = 1.00 .

For assigning weight to each activity the highest value of average assets is considered as 1.00 and different activities have obtained the weight as a proportion of their assets values to the highest value. Here,  $IE = (IDM + ICI + IAA)/3$

## **Conclusion**

Like almost all development projects of Bangladesh, RWEC Project is not free from shortcomings. In spite of comprising several limitations, it is evident that the economic activities supported by Rural Women Employment Creation Project have induced improvement in the level of empowerment of women. Regarding women's role in household decision making, it has relatively improved but the improvement regarding their access to assets and their control over the self earnings is not significant. Their activities have facilitated them to take decision for their personal needs, availing treatment and recreational facilities independently as well as to participate in other aspects of household decision making. Study reveals that the women living with their husbands are less empowered while the level of empowerment has improved much in case of the activities comprising relatively higher number of abandoned women and widows. In the cases of widows and abandoned women generally there is no male member to control or govern their families. Eventually their involvement in economic activities raised their level of empowerment significantly. For instance, the women doing cattle rearing have achieved the highest level of empowerment among all other activities. In contrast, women doing leather goods making obtained lowest score in empowerment. Here, it should be interestingly noted that among all members of RWECP only Hindu ethnic group are engaged in leather goods making where women empowerment is the lowest. As a concluding remark of this study, it can be decided that marital status (women living with husband or without husband) and ethnic affiliation act as influential factors of women empowerment. RWECP is recommended to critically examine the issues and should incorporate necessary steps to enhance empowerment of the women irrespective of their types of economic activities, marital status and ethnic affiliation.

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