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# Micro-Credit Cause-Effect and Poverty Reduction: A Study on the Women of Rural Bangladesh.

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### ABSTRACT

This research is about the micro credit system in Bangladesh and effect of micro credit in poverty reduction and also women participation with their economic and social state in family. We try to explore programme for poverty reduction, govt and non govt institutions related micro credit, micro credit failure cause, income and expenditure compare with standard deviation measurement and co relation between micro credit rate and repayment system of micro credit. Income and expenditure of the family is compared here in economical standard deviation. In this research Taragunia village of Daulatpur Upazila in Kushtia District is the research area. In this research 50 respondents are taken for experiment. We use accidental sampling and both qualitative and quantitative research method is used. Basically we use interview method (one to one) for collecting data. We use IBM SPSS-20 to analyze data. We see that family member of loan borrowers are extend family and most of the family has only one earning member. Family women has taken loan and they participate in economic functions less and they give money to their husband basically. They get good feedback as they are able to send their child to school. Women entrepreneurship is increasing and value of women in family decision making is also increased. But loan rate is high and repayment system is faster. Loan rate and repayment system has adverse relation in co efficient of co-relation. Standard deviation shows that the income is not increasing much regarding expenditure of the family.

Key Word: Micro-credit, Cause-effect, Poverty reduction, Women empowerment, Income-expenditure

### 1. Introduction

Background of this research is belongs to the things of micro credit in Bangladesh. Basically Dr Muhammad Yunus is the father of micro credit in Bangladesh. Micro credit means give the small amount of money to the people who are really poor and has good background to repay the loan. Dr Mohammed Yunus is a Nobel Laureate has described about micro credit with his book *Dr Muhammad Yunus: A Man Who Gave the Poor a Voice*. Basically in 1976 Dr Mohammad Yunus with his Institution Grameen Bank has described about micro credit and give a small amount of money to the poor of Chittagong in Bangladesh. The project worked and helped a significant number of people who is makes quality change in the economy of the poor and that spreads in the world from Bangladesh to Indonesia and the African countries. For this reason Dr Muhammad Yunus had awarded with Nobel Prize in 2006 in peace. Other research or describe about the critical thinking of the role of micro credit in poverty reduction to the village of Bangladesh. It also describes about the householders and the interest rate of the micro credit and repayment rates in our country and loan disbursement figure in our country within very aspects of every women of micro credit. In this research we try to explore the cause of the micro credit of the family in their business and the schooling of the children and according to the women empowerment pictures and decision making of rural Bangladesh. We discuss in the research with some table and try to discuss about the effect of micro credit on women in their decision making and their position now therefore taking micro credit from any organization. We compare the income and expenditure of the family before taking micro credit and now after taking micro credit situation. We try to explore the standard deviation of the family income and expenditure before and after taking micro credit. In the last part we try to explore the attitude of the customers of the micro credit basically the women about the micro credit situations and

its effect on them in their decision making. This study has held at Taragunia Village in Daulatpur Thana of Kushtia District. There are about 14 unions in Daulatpur Thana. About 50 local and national level NGOs work here with micro-credit program. They provide loan to poor people in the local area. They follow some criteria to provide loan such as poor people, good will to work, ability to repay and had good record before on payment. The area is rural in condition and people are less educated. They try to continue their work with micro-credit from NGOs and government initiatives. They are basically women and how they start and end the session is trying to explore. Loan borrower family situation and cause of loan taking is discovered. Besides women empowerment and their social situation with economic well being is also try to discover. We use survey method in this regard as the number of women are not educated.

### 1.1 Literature Review

**Subhabrata Bobby Banerjee and Laurel Jackson(2012) in his research “Microfinance and the business of poverty reduction: Critical perspectives from rural Bangladesh”-** In this paper provide a descriptive analysis of the role of micro-finance to poverty reduction in developing countries like Bangladesh. In general it analyses the role of microfinance in poverty alleviation by conducting an study of three villages in Bangladesh. Micro-credit has become an increasingly popular way that aims to reduce poverty by providing the poor opportunities for entrepreneurship. It also aims to promote empowerment (especially among women) while enhancing social capital in poor villages. This research describes about the micro credit system in the rural Bangladesh which develops in the economics social and environment and reduces vulnerability in the rural area. Basically social capital in the rural Bangladesh and developing countries has described about the recharge who is highlights the overall market situation of micro credit.

Finding focuses on- 1.Social Vulnerability 2.Economic vulnerability 3. In rural Bangladesh social and cultural practices are generally organized around patriarchal lines and inheritance customs are typically patrilineal and gender discrimination in economic activities. 4. Environmental vulnerability 5. Interdependent vulnerabilities, debt spirals and erosion of social capital. Ethnography approach to understand the experience of the poverty reductions has been described in this research. Helplessness of the vulnerable people in the rural area has been described in this section. This study has some limitations which is on the sampling size and social capital negative impact and also the findings of the recharge with Focus Group. So the research gap is about the women empowerment and the vulnerability of the rural people in this research. We try to explore the micro credit effect to reduce the social economic and cultural environment or interdependent vulnerability of the rural people. And we try to relate the family of the micro credit delivery system and the effect of micro credit of their family in their boys schools and the and the husbands income and the decision making of the women to reduce the vulnerability of the economy of the family..

**LIAQUAT ALI KHAN (20264059) in 2022 thesis submitted to the Brac Business School (BBS)article-“Effect of microfinance on poverty reduction and economic growth of developing economies.”**

The aim of this research is to assess the impact of BRAC microfinance on poverty reduction and economic growth in the union council. In developing countries like Uganda, Rwanda, Tanzania, Sierra Leone, Bangladesh, Pakistan, and Afghanistan. There are about 1.3 billion people living in abject poverty due to the economic crisis. The stands tend to investigate the influence of small sums of money on poverty reduction. The findings would provide insights into how microfinance contributes to economic condition reduction, and economic growth at the village level in developing countries, particularly for female contributors. The methodology of this study is based on a secondary method, data were obtained from various sources: books, journals, websites, and newspapers covering elements of micro-finance, poverty reduction, and economic growth. This research is to examine the impact of microfinance on poverty reduction and economic growth in that community. Who is the beneficiary of this program? This research would aid in the identification of flaws and loopholes in the aforementioned scheme, as well as in the development of the best feasible solution for utilizing the funds in the most efficient and effective manner possible. The major goal of this study is to assess the impact of microfinance on poverty reduction and economic growth in union councils in developing countries. The regions of the developing countries where the Bangladesh Rural Advancement Committee (BRAC) organization is active are the focus of this investigation. Limitation are related to general speaking, microfinance adventures neglect to give help strengthen borrowers through preparation. The absence of monetarily suitable projects is an issue since reasonable drives might achieve a bigger size than sponsored programs. Subsequently, they can greatly affect neediness, and low-pay clients are more able to get from monetarily stable associations. Perhaps the most serious shortcoming in microfinance is the redirection of assets from the serious areas. A significant greater part of female buyer don doesn't have their supported credits in their assigned businesses. In principle, microfinance is supposed to offer lower loan costs than conventional loaning. In reality, most microfinance associations force extreme financing costs on advances. Exorbitant loan fees can drive clients further into obligation and neediness. In our way of life, there is a negative view of non-legislative association (NGO) tasks. Numerous people actually accept that ladies can't and shouldn't run an organization or partnership. They are reluctant to carry on with work or structure an enterprise. Basic findings are in Bangladesh, Uganda, Myanmar, Pakistan, Afghanistan and Ruanda also. In Bangladesh BRAC micro-credit focuses on BRAC centers around landless individuals living in destitution, with an exceptional impression women, whose lives are overwhelmed by ignorance, disorder, and starvation. In Pakistan the BRAC Organization was founded to institutionalize the microfinance policy with a paid-up capital of USD 30 million given by 16 commercial organizations functioning in the nation. The BRAC Organization was founded to institutionalize the microfinance policy.

BRAC activities in the south east countries and African countries have described. We try to explore about all the ngos and organizations activities in only Bangladesh. Besides women activities are not positive in the research where we try to explore the women activities in the micro-credit.

**Awaworyi Churchill, Sefa; Korankye Danso, Jeffrey; Appau, Samuelson(2015) : Micro-credit and Poverty Reduction in Bangladesh: Beyond Publication Bias, DoesGenuine Effect Exist?, ZBW - Deutsche Zentralbibliothek für Wirtschaftswissenschaften, Leibniz-Informationszentrum Wirtschaft, Kiel und (LINK-<https://hdl.handle.net/10419/123722>)**

This study review the empirical evidence on the impact of micro-credit on poverty in Bangladesh. Drawing on evidence from seven empirical studies with 306 estimates, we examine the impact of micro-credit on three proxies of poverty – income, assets and consumption/expenditure. After addressing issues of publication selection bias, we find that micro-credit has a statistically insignificant effect on income, and also on assets. Evidence shows a positive but weak effect of micro-credit on consumption/expenditure. Meta-regression analysis reveals that sources of variations in the existing literature such as study design, data characteristics and empirical methodology can explain the differences in reported estimates. Most theories underlying the impact of microfinance assume that microfinance clients are operators of income generating activities that are constrained by lack of capital or high marginal cost. Thus, it is believed that access to ‘cheap’ capital will ease this constraint and allow for an increase in income and profit

(de Mel et al., 2008; Duvendack et al., 2011). This assumption is the fundamental basis on which positive effects of microfinance are argued. The data used in this study is empirical results retrieved from existing studies that have been included in our study. Our review draws on guidelines proposed by the meta-analysis of economics research-network (MAER-NET), which reflect transparency and best practices in meta-analyses (see, Stanley et al., 2013). This paper evaluates the empirical evidence on the impact of micro-credit on poverty in Bangladesh to determine whether genuine effect exists beyond publication bias. Authors examine the impact of micro-credit on three proxies of poverty namely assets, consumption/expenditure and income. They use meta-analysis tools to deal with publication selection bias and potential issues of heterogeneity that help explain variations in the existing empirical literature. Specifically, evidence suggests that study design, empirical approach, data characteristics, publication outlet and loan type are likely to affect the nature of reported estimates.

This study explores about the microfinance and its impact on poverty alleviation. Positive and weak functions of micro-credit has described. Basically lack of capital has created negative impact on man that has described. But we try to explore about the micro-credit for women and why women take loan. Besides we try to more negative and positive regards of micro-credit.

**Sefa awaworyi ChurChill, Jeffrey KoranKye, DanSo, and SamuelSon appau article -Micro-credit and poverty reduction in Bangladesh: Average effects beyond publication bias (Article in Enterprise Development and Microfinance · September 2016 ,DOI: 10.3362/1755-1986.**

Author describes about the micro-credit dimension and find that the effect of micro-credit on assets and income is statistically not significant. Evidence shows a positive but weak effect of micro-credit on consumption/expenditure. Meta-regression analysis reveals that sources of variations in the existing literature such as study design, data characteristics and empirical methodology can explain the differences in reported estimates. Most theories underlying the impact of microfinance assume that microfinance clients are operators of income-generating activities that are constrained by lack of capital or high marginal cost. Thus it is believed that access to 'cheap' capital will ease this constraint and allow for an increase in income and profit (de Mel et al 2008; Duvendack et al., 2011). This assumption is the fundamental basis on which positive effects of microfinance are argued. The data used in this study is empirical results retrieved from existing studies that have been included in our study. Our review draws on guidelines proposed by the Meta-Analysis of Economics Research Network (MAER-NET), which reflect transparency and best practices in meta-analyses (see Stanley et al., 2013). The primary criteria used in study selection focus on determining whether or not studies are (a) empirical and (b) examine the impact of micro-credit on poverty in Bangladesh. For a study to be included in this meta-analysis, it had to be an empirical study focused on Bangladesh and report on the effects of micro-credit on any of our three proxies of poverty (income, assets, and consumption/expenditure). We found eight studies that met these criteria. We extracted and coded relevant estimates alongside study characteristics, and these are later discussed in our meta-regression section. A major limitation faced by this study has to do with the few empirical studies on the impact of micro-credit on poverty in Bangladesh. However, even in this context, we show that meta-analysis tools are effective in synthesizing evidence when the evidence base is accompanied by a high level of heterogeneity.

Basic thing about the study is the effect of micro credit on the male person of the family and the income generation of the microfinance. It put impact on income, asset and expenditure where we try to explore about the women participation and how it effect on them. Besides income generation with compare has described here.

**Md. Rezaul KARIM(1999) of University of Tsukuba, Japan a research "A Study of Rural Poverty Alleviation in Bangladesh: Prospects and Problems"**-Micro-credit Programme have been able to create a significant progress in poverty alleviation though having some problems. For the first time, it has been able to reach the poor in a mass scale. It has been able to mobilize poor women in the countries like Bangladesh where women are severely negated in all spheres of social life. These are great achievements. It is also revealed that poverty theories can provide important insights about the possible problems that might be faced by the participants of the micro-credit Programs. But it is also seen that these Program lack a proper theoretical base. Hence, the successes of these Programs may be overshadowed by the obvious reasons already mentioned in the poverty theories. Based on this theoretical construction the broad objectives of the study were set as follows:

1. To examine the prospects and problems of poverty alleviation Program in Bangladesh;
2. To examine the theoretical underpinnings of the poverty alleviation Program particularly of the micro-credit Program.
3. To examine the extent of failure or dropout from micro-credit poverty alleviation Program; and
4. To identify co-relation between micro credit rate and repayment system.

Based on the above theoretical discussion I proceed to study the problem with the following assumptions: Interview schedule was finalized through pretest. Data from the official records were compiled in the per-structured Forms. Six female interviewers graduated in the Social Sciences, collected the data through face-to-face interview from the respondent. Main limitation are related to repayment, loan processing, situation of family and children growing up, loan rate of NGOs and relevant to economic and social empowerment of women.

## 2. Study Gap

We review some literature about micro-credit in different region. Besides many authors discuss about the organizational ways of micro credit delivery system and the case work about the micro-credit. They try to explain about the functions of BRAC only. Some literature shows that micro-credit is helpful for the rural people in different countries such as Bangladesh, Pakistan, Afghanistan, Uganda, Sudan, Ruanda and Myanmar also. We want to verify the information about micro-credit effects on women in rural community in Bangladesh. Besides we want to explain the organizations of micro-

credit delivery system in rural area. Cause and effect of micro-credit has discussed in broad way. Along with the participation of women and their social and economic status has examined from past to present. Women family situation is also trying to explain.

### 2.1 Purpose of the study

Every study has some special purpose. Micro-credit is effective as Dr Mohammad Yunus has achieved noble peace prize in 2006. This study has also some special purpose. We try to connect with ngos and rural women and their economic and social position. Besides we try to explain the cause-effect of micro-credit and effect on rural women. Definite purpose of the study are-

- A. To explore cause of micro-credit
- B. To know effect of micro-credit on family.
- C. To see Women empowerment picture in rural Bangladesh.
- D. To know the co relation between loan rate and repayment system.
- E. To compare the situation with income and expenditure of family before and after taking micro-credit.

## 3 Methodology

Basically survey method is used to continue the survey and gather information.

### 3.1 Study Area

This study is conducted in Taragunia village of Daulatpur Thana under Kushtia district. There are about above 50 NGOs in this thana. Bangladesh Krishi Bank and co-operative department of Bangladesh government are also provide small loan to the poor section. Grameen Bank, ASA, BRAC, FFR, Sajeda Foundation, DISHA, Web Foundation, TMSS, Buro Bangladesh, Shiropa Development Society, Shishu Niloy and other local NGOs.

### 3.2 Sampling Technique

In this research purposive sampling method is used. About 50 respondents are taken as a sample of research. We try to get respondents through accidental way with meet up in NGOs. Besides we get a list from ngos.

### 3.3 Respondents :

My respondents are from NGOs and government office loan borrowers. I take 50 respondents purposely with the help of NGO workers.

### 3.4 Data Collections and analysis

Data collection in research is the process of gathering and measuring information to answer research questions. It's a systematic process that's used in many fields of study, including business, the humanities, and the physical and social sciences. In this research work sample size is 50 and research area is Taragunia,Daulatpur thana of Kushtia District. There are twelve union in Daulatpur Thana. I use face to face interview procedure with questionnaire to collect information.

For data analysis data I use IBM SPSS 20 software. I use questionnaire method for collecting data where respondents are primary source of data and journals, books, research and newspaper are secondary source of data.

## 4. Result and discussion

VARIABLES		FREQUENCY	PERCENTAGE (%)
A. AGE	Below 20	4	8
	20-30	14	28
	30-40	25	50
	Above 40	7	14
B. Family Type	Nuclear	19	38

**Table-1:  
Family**

	Extended	31	62
C. Family Member	2-3	14	28
	4-5	24	48
	5+	12	24
D. Family Earning Member	1	34	68
	2	14	28
	3+	2	4
E. Family Income	Below 20000	27	54
	20000-30000	16	32
	Above 30000	7	14
F. Number of children	no	7	14
	1	29	58
	2+	14	28
G. Education of borrowers	No Education	7	14
	Under 5	12	24
	Under SSC	21	42
	Above SSC	10	20

**information**

**In table 1,** The figure A represents that most respondents are of 30-40 aged(50 %). In a big number respondents are in the range of 20-30 years of age(28%); But also important percentage of respondents (14%) are in the age level more than 40 years of age. So the respondents are in the range of 30-40 years of age are more. In figure B represents the family type of the respondents. Here nuclear family frequency is 19 that is 38% of the total and 31 (62%) respondents are from extent family. In figure C represents the family member of the respondents. About 28% of the respondent family member is in range of 2-3. Around 48% of the respondent family member are in range of 4-5 and more than 5 family members are 24%. So most of the respondents family member is in the range of 2-3. Figure D represents the family earning members of the respondents. Here 68% of the respondents express that their family earning member is 1, 28% respondents family earning member is 2 and 4% of the respondent response that their earning member is more than 3. Figure E represents the family income of the respondents where 54% of the respondent family income is in the range of below 20000tk. About 32% respondents express that their family income is in the range of 20000-30000 tk and 14% of their family income range is above 30000 tk..Figure F represents the child number of the respondents where 14% of the respondents have no child, 58% have only one child and 28% of the respondents have child in range of more than 2 children. Figure G represents education level of the respondents. We see that about 14% respondents have no educational background but they can only give signature. About 24% respondent education qualification is under 5. Big section of respondent educational qualification is under SSC that is 42% of the total and Above SSC education respondent number is 10 that is 20% Of the total.

**Table 2: Micro-credit related information**

Variables		Frequency	Percentage (%)
A. Micro-credit takes from	NGO	41	82
	Krishi Bank	3	6
	Others	6	12
B. Cause for taking money	Own Initiative	16	32
	Husband	29	58
	Others	5	10
C. Loan take	Below 60000 tk	9	18
	60000-100000 tk	21	42

Table  
shows

	Above 100000 tk	20	40
D. Rate of loan	Below 10%	4	8
	10-20 %	29	58
	Above 20%	17	34
E. Repay schedule	Every week	26	52
	Every Month	15	30
	Quarterly	9	18
F. Women investment in sectors	Cattle firming	13	81.25
	Cottage and embroidery	1	6.25
	others	2	12.5
G. How much time taking loan	1st	11	22
	2	14	28
	Above 3	25	50

2  
the

micro-credit loan delivery system, loan providing authority, loan rate and loan taking frequency. This is about the overall organization service delivery system in the local area. Here in Figure A we see that micro-credit providing agency from various sector. Around 82% respondents take loan from NGOs, 6% take loan from Bangladesh Krishi Bank, 12% take loan from others for example co-operative office of government. Figure B presents the cause of taking loan from the organization. About 58% take loan for their husband, 32% take loan for own initiative and 10% take for other issue that they did not disclose. Figure C presents the loan amount that they take. 18% take loan under 60000 taka, 42% take loan from range 60000 to 100000 taka and 40% take loan above 100000 taka. Figure D represents the rate of loan that the respondents take from then to now. Here we see that 58% took loan that rate is high and it was 10-20%. About 34% took loan in above 20% interest rate and 8% took loan below 10% that is mainly from bank and government organizations. Figure E represents the repay schedule of the loan for the respondents where 82% loan repay system is in week and about 18\$ pay loan monthly. Figure F represents the functions of their initiative that they spend for them. From 16 respondent, 13 say that they use it for cattle firming in their home, 1 say that she uses it for cottage and embroidery and 2 reply that they take loan for other functions. Figure G represents the frequency of taking loan of the respondents. Here 50% of the total took loan more than 3 times, about 28% take loan in two times and 22% reply that that is their first loan from bank or NGOs.

**Table 3: Micro-credit and income compare with standard deviation**

Variables		Before taking loan		now	Standard Deviation
Income	Below 20000tk	39	19.65	27	10.01
	20000-30000tk	9		16	
	Above 30000tk	2		7	
Expenditure	5000-15000	26	10.69	21	8.39
	15000-25000	19		22	
	Bove 25000	5		7	

Table 3 presents the income and expenditure of the respondents. Here (figure A) we see that respondent income was below 20000tk of 39 before loan was taken. About 27 respondent's income is now in the range below 20000tk. About 9 respondents family income was from 20000 to 30000 tk that is 16 now in this range after their loan and performance. The range above 30000tk respondent number is 2 before taking loan from any organization that has increased to 7 after loan taking. Figure B represents the expenditure from loan taking to before. Expenditure 5000-15000 taka range is 26 which now 21, range 15000-25000 tk is 19 that is now 22. Range above 25000 taka is now 7 which was 5 before. So expenditure and income is also increasing over the time. Standard deviation for income before taking loan is 19.65 which is now 10.01 long difference between two .Income is increasing over the time.Expenditure with standard deviation is increasing but not much.

**Table 4: Co efficient of co-relation between loan rate and loan re-payment system**

Loan Rate		Loan repay schedule					
Loan Rate Range	Number( X)	Repay Schedule	Number( Y)	X <sup>2</sup>	Y <sup>2</sup>	XY	Co efficient of Co-relation®
Below 10%	4	Every week	26	16	676	104	-0.655
10-20 %	29	Every Month	15	841	225	435	
Above 20%	17	Quarterly	9	289	81	153	
	ΣX=50		ΣY=50	ΣX <sup>2</sup> =1146	ΣY <sup>2</sup> =982	ΣXY=692	

Figure 4 represents the co efficient of co-relation-r between loan rate that the borrower pay and repay of loan schedule. Co-efficient of co-relation range is from -1 to +1. Here 0 shows no relationship between variables, +1 shows strong relation between variables and -1 shows less relationship. We take two variables from the research are Loan Rate and Loan repay schedule. We get that the co-efficient of co-relation is -0.655. It seems that there is a negative and adverse relationship between these variables. So loan rate and repay schedule has negative relation and borrowers face many problems and loan repayment is painful for them.

In order to analyze the data a 5- point Likert weighted scale has been used. The scale has been shown below:

Table: Criteria dimension

Customer opinion	Weighted
Strongly Agree	5
Agree	4
Neutral	3
Disagree	2
Strongly Disagree	1

Source: Naresh k. Malhotra marketing Research (page 272)

5	4	3	2	1
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

Fig: Attitude Measurement Scale

A 1-5 rating scale has been used analyze the data where 5 stands strongly agreed respondents, 4 stands for only agreed respondents, 3 stands for the neutral respondents, 2 stands for disagreed respondents and 1 stands for strongly disagreed respondents.

Measurement Formula:

Total point = No. of respondent \* Respective point assigned.

Attitude level (%) = Respective point\*100 / Total point or outcome.

Average weighted value= Total outcome/Total assigned point.

Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Average weighted value
A. Micro-credit helps to improve business	3	24	11	12	0	3.36
B. Now my child are able to go school	13	21	16	0	0	3.94
C. Micro-credit impacts of my presence on my family now	3	11	21	15	0	3.04
D. NGO loan rate is very high	35	15	0	0	0	4.7
E Loan equipment helps me in my leadership building	08	11	23	8	0	2.94
F. Sometimes I am unable to pay	19	23	8	0	0	4.22

Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Average weighted value
<b>loan</b>						
<b>G.NGO terms and condition are against our business</b>	29	12	7	0	0	4.28
<b>H. Women empowerment is really create through micro-credit</b>	1	14	24	9	2	3.06
<b>I. NGO workers put negative impact on my family</b>	19	24	7	0	0	4.24
<b>J It puts positive impact on my child to bring up</b>	9	10	26	5	0	3.46

Figure 5 represents the attitude of the participants upon loan and micro-credit system and the organizations. In the above findings we see that in the argument 'Micro-credit helps to improve business' - 3 strongly agree; about 48% respondents agree; 22% respondents is neutral; 24% disagree and no respondents strongly disagree from 50 respondents. The average weighted value is 3.36 that is nearest to neutral. So it shows that Micro-credit helps to improve business is not fixed for everyone. From 50 respondents (26%) Strongly Agree, (42%) agree, (32%) neutral and none strongly disagree or disagree on the question Now my child are able to go school. Average weighted value is 3.94 that is nearest to Agree. So Now my child are able to go school is agreeable for the respondents. From the above findings we see that in the argument C. Micro-credit impacts of my presence on my family now we see that, from 50 respondents (6%) strongly agree that Micro-credit impacts of my presence on my family now; (22%) agree that Micro-credit impacts of my presence on my family now. About (42%) neutral; 30% respondents disagree and none of them strongly disagree on the decision. Average weighted value is 3.04 that is nearest to neutral. So we say Micro-credit impacts of my presence on my family now is not agree or disagreeable. From the above findings we see that in the argument D NGO loan rate is very high' we see that, from 50 respondents (70%) strongly disagree; (30%) agree and none of the respondents strongly disagree, disagree or neutral that NGO loan rate is very high. Average weighted value is about 4.70 that is nearest to strongly agree. So it shows NGO loan rate is very high is strongly agreeable. From the above findings we see that in the E Loan equipment helps me in my leadership building' we see that, from 50 respondents (16%) strongly agree; (22%) agree; (46%) neutral; (16%) disagree and none strongly disagree about- "Loan equipment helps me in my leadership building. Average weighted value is about 2.94 that is nearest to neutral. So Loan equipment helps me in my leadership building is neither agree or disagreeable. From the above findings we see that in the f. Sometimes I am unable to pay loan' we see that, from 50 respondents (38%) strongly agree; (46%) agree; (24%) neutral; none of the respondents strongly disagree or disagree about- "Sometimes I am unable to pay loan". Average weighted value is about 4.22 that is nearest to agree. So in a general sense. Sometimes I am unable to pay loan. From the above findings we see that in the argument 'G.NGO terms and condition are against our business' we see that, from 50 respondents (58%) strongly agree; (24%) agree; (21%) neutral; no respondents strongly disagree or disagree about- "G.NGO terms and condition are against our business". Average weighted value is about 4.28 that is nearest to agreeable. So in a general sense the respondents do not in a same point. From the above findings we see that in the argument H- Women empowerment is really create through micro-credit' we see that, from 50 respondents (2%) strongly agree; (28%) agree; (48%) neutral; (18%) disagree and 4% of the respondents strongly disagree about- "Women empowerment is really create through micro-credit". Average weighted value is about 3.06 that is nearest to neutral. So in a general sense women empowerment is not be agreeable or disagreeable. From the above findings on argument- I. NGO workers put negative impact on my family we see that in the argument I we see that, from 50 respondents (38%) strongly agree; (48%) agree; (14%) neutral; none disagree or strongly disagree about- "I.NGO workers put negative impact on my family". Average weighted value is about 4.24 that is nearest to agree. So in a general sense NGO workers put negative impact on my family is none the issue. From the above findings we see that in the argument J J.It puts positive impact on my child to bring up e see that, from 50 respondents (18%) strongly agree; (20%) agree; (52%) neutral; 10% of the respondents disagree and none strongly disagree about- "J.It puts positive impact on my child to bring up". Average weighted value is about 3.46 that is nearest to neutral. So It puts positive impact on my child to bring up is not agreeable or disagreeable.

#### 4. Conclusion

Micro-credit is very important for the poor section in the rural area. There are around 50 more ngos in Daulatpur Thana in Kushtia District. Almost every family of rural area in Daulatpur is engaged in rural loan. Man and women of the village are involved in rural small loan where everyone has different taste. Micro-credit works with women basically where every group has different purpose and people want to overcome their problems. Women empowerment is related to give the responsibility and reduce hindrance towards women development. All people are not combined in a row but they try to overcome their problems. We see that people in rural area are very common and want to overcome their poverty. In the income increasing micro-credit has a good sign. In the mental evidence micro-credit has negative impact on people and put negative impact as there are too much evidence on society impact. Rural women are not too much educated and they have less economic education. Children are less now to family and are able to send their child to school. It put impact that women empowerment is good but social position has not changed yet. Micro-credit provides through NGOs and the rate is very high. People family income is increasing over the time with expenditure. Yes micro-credit puts some good impact



but women empowerment is not earned yet. Presence of people in the society and women is not same. Women sign is found less now. Loan equipment is increasing right now.

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