

**A CRITICAL EVALUATION OF THE RELATIONSHIP BETWEEN
MICROCREDIT PROGRAMS AND WOMEN'S EMPOWERMENT IN
BOGRA, BANGLADESH**

By

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DECLARATION

I, Sultan Salah Uddin, declare that this thesis and any material of this work has not been submitted, either in whole or in part, for a degree or diploma at this university or any other academic institutions, and, to the best of my knowledge and belief, this is my own work and original except as acknowledged in the text.

Signature of the candidate

DEDICATION

To

My beloved parents

For their faith in me

And

For their encouragement and continuous prayer which helped accomplished the research

ABSTRACT

From the inception of microcredit programs, women have been a key focus for microcredit organizations and empowerment has been considered the primary vehicle for the achievement of the wellbeing of women. The research, therefore, aimed to examine the relationship between microcredit and women's empowerment in Bogra district, Bangladesh. In this study, the researcher explored the understanding of empowerment amongst women microcredit members in Bogra district and the extent to which they felt that they were empowered through participation in microcredit programs. The thesis also examines to what extent religious and social practices affect women's participation in microcredit programs.

Over a period of six months, the research was conducted in three villages of Bogra District namely Gabtoli, Sonatola and Sariakandhi. It focused on four research questions: (i) How was the empowerment of women understood in Bogra district in rural Bangladesh? (ii) Had 'very poor' women been considered for microcredit programs? (iii) To what extent did religious beliefs and social practices affect women's empowerment and/or their participation in microcredit programs in Bangladesh, especially in Bogra district? (iv) And what was the role of microcredit programs in achieving women's empowerment, especially in terms of freedom of mobility, freedom of choice and participation in major decision-making in the household, key empowerment pathways derived from female participants' responses to their perceptions and experiences of 'empowerment'. To get answers of these research questions, primary data of the study was collected through 56 individual interviews, 5 focus group discussions (FGDs) and participant observation.

Findings of the research indicated that participation in microcredit programs did not have a significant impact on women's daily lives in Bogra district. 'Very poor' women of the study villages were not able to become microcredit members and hence could not receive loans from NGOs. It was also found that, for a variety of reasons, 'very poor' women sometimes did not want to join microcredit programs. In terms of pathways of empowerment (identified by local women) like, freedom of mobility, freedom of choice and ability to participate in major household decision-making processes, the research found no significant correlation between becoming microcredit members and achieving freedom of choice and participating in major household decision making processes. In terms of achieving freedom of mobility, however, women members achieved a level of mobility, which, they felt was indicative of significant freedom of movement.

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