

Original Article

DECISION MAKING EMPOWERMENT AMONG WOMEN WITH AND WITHOUT MICROCREDIT COVERAGE

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ABSTRACT

Background: Women of Bangladesh, especially rural women experience adverse situations in terms of socio-economic inequality and gender disparity. This study compared the decision making empowerment among women with and with microcredit coverage.

Methods: The study design was a cross sectional study in two sample situation. Total 258 women, 129 with microcredit coverage and 129 without microcredit, was selected by convenience sampling technique from Pakdy and Thantoly of Madaripur district in Bangladesh. Data were collected by face to face interview with the help of a semi-structured questionnaire. Data were analyzed by SPSS software. Quality control and ethical issues were maintained strictly.

Results: The study revealed that mean (\pm SD) age of women with microcredit coverage was 30.27(\pm 9.62) years and women without microcredit coverage was 30.78(\pm 8.98) years. Mean (\pm SD) score of decision making empowerment was significantly higher among women with microcredit (34.02 \pm 3.92) than without microcredit (17.89 \pm 5.20) (p <0.01). Mean (\pm SD) score of household related decision making empowerment among women with microcredit 14.22 (\pm 1.96) was significantly higher (p <0.01). Mean (\pm SD) score of physical movement related decision making empowerment among women with microcredit (9.39 \pm 1.57) was significantly higher (p <0.01). Mean (\pm SD) score of economic decision making empowerment was significantly higher among women with microcredit coverage (10.50 \pm 1.324) (p <0.01). There were significant positive relationships between age of women with microcredit coverage and decision making empowerment (r =0.133). There were significant positive relationships between age (r =0.375) and monthly family income (r =0.308) of women without microcredit coverage and decision making empowerment.

Conclusion: This study revealed that rural women had enhanced their decision making empowerment by participating in microcredit programmes.

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INTRODUCTION

Women empowerment is a continuous process which increases women's ability to change the concept of being subordinate and suppressed. By these process women gets more opportunity to gain access to resources, control their lifestyle, participate in

household decision making, and autonomy [1]. It is essential for the elimination of poverty and upholding human rights, particularly at the individual level, it helps building a base for social change [2]. Over the past two decades, the concept of 'women's empowerment' has been widely discussed in contemporary discourses on sustainable development

and good governance. Cornerstone of women's empowerment is their participation in the household decision making process [3].

Globally women earn 20-30 percent less than men and in developing countries they work mainly in informal sectors and home based workplaces. They have less access to investments in skills, knowledge and lifelong learning [4]. In Bangladesh women constitute almost half of its population, among them 80% live in rural areas. Socio-economic status of rural women is very low and they have very limited access to income generating activities due to a number of social, cultural and religious barriers [5]. Women's active participation in decision making is central to development and poverty alleviation. As Bangladesh is now striving towards democracy, it must have an equal access for all women to participate fully in development and they must have an equal say in decision making [6].

'Micro-Credit means small loans for people who need money for selfemployment projects that generate income or for urgent family needs such as health problems and education. It helps to improve people's quality of life by lending them a small amount of money for a short period of time. Micro-credit scheme provides loans at very low interest and systematic guidance to low-income women to pursue alternative income-generating activities aimed at improving their economic and social status' [7]. Microcredit Summit adopted the definition of microcredit as 'programs to extend small loans to very poor people for self-employment projects that generate income, allowing them to care for themselves and their families' [8]. Concept of microcredit programs grasped global attention for last two decades by providing financial services to the poor, especially women in developing countries. These programs targeted poor and marginalized people, who make up nearly half of the total population of the world.⁸ Women empowerment is another most significant purpose of microcredit programs. Microcredit is contributing in generating economic activities and participation in family decision making of the rural women [5]. Access to microcredit is one of the very important components in empowering women. But in Bangladesh, very few studies have been focused on microcredit's impact on decision making empowerment. This study aimed to compare the decision making empowerment among women with and without microcredit coverage.

METHODS

Study design and study population

This cross-sectional study in two sample situations was conducted in Pakdy and Thantoly of Madaripur

district in Bangladesh. The study was conducted throughout one year from January to December 2018. Adult women who were permanent resident of pakdy and thantoly villages were the study population. Women who were seriously ill and psychologically abnormal were excluded from the study.

Sample size and sampling

Total 258 adult women were included in the study, among them 129 with micro-credit coverage and 129 without micro-credit. Participants were selected by convenience sampling.

Data collection

Data were collected by face-to-face interview with the help of semi-structured questionnaire. Data collection instruments were finalized by necessary corrections and modifications on the basis of the findings of pretest. Interview was performed after informed written consent was obtained from the participants.

Data were collected by interviewing with a semi-structured questionnaire based on women's empowerment scale. First part of the questionnaire contained basic characteristics of the study population while the second part was based on the original women's empowerment scale which was a 24-item scale measuring 3 dimensions of empowerment. Item 1-10 were questions related to household decision making empowerment, item 11-17 were related to physical movement related decision making empowerment and item 18-24 were related to economic decision making empowerment. Total score of the scale ranged from 0-40 where 0-24 score indicated not empowered and 25-48 indicated empowered [9].

Data analysis

Data analysis was performed with the help of SPSS. Descriptive statistics estimated mean, standard deviation and frequency while inferential statistics included like Chi square test and t-test to determine association as required.

Ethical considerations

Ethical clearance of the study was obtained from the Institutional review board of NIPSOM, Bangladesh. Informed written consent was obtained from the women after describing the objectives and procedure of the study and ensuring that there was no chance of any physical, mental, social and economic harm to them. Each participant voluntarily took part in the study. Privacy and confidentiality was maintained strictly. Participants had the liberty to refuse to participate at any point of the study. Anonymity of

data was maintained and access to data was restricted to the Principal Investigator.

RESULTS

Regarding age, 149 women were in the age group of 18-29 years, among them 51.7% women with microcredit and 48.3% without microcredit. Again 96 women were in age group of 30-50 years where 43.8% women were with microcredit and 56.2% women were without microcredit. Mean (\pm SD) age of women with microcredit was 30.27(\pm 9.62) years and women without microcredit was 30.78(\pm 8.98) years. Difference of age between women with and without microcredit, in each age group, was not statistically significant. Majority 107 women had informal education, among them 81.3% women with microcredit and 18.7% without microcredit. Again 65 respondent had Primary education, where 47.7% women with microcredit and 52.3% women without microcredit. Difference of educational qualification between women with and without microcredit coverage was statistically significant ($p < 0.01$). Considering educational qualification of the women's husband, 79 men had informal education, among them 87.3% men's wife were with microcredit and 12.7% were without microcredit group. Difference of educational qualification of husband between women

with and without microcredit was statistically significant ($p < 0.01$) (Table-1).

Out of 258 respondents, 51 women were in service, among them 86.3% women with microcredit and 13.7% without microcredit. Again 100% women with microcredit ran business and 179 respondents were housewives, where 32.4% women with microcredit and 67.6% without microcredit. Difference of occupation between women with and without microcredit was statistically significant ($p < 0.01$). Regarding occupation of the respondent's husband 95 men were in service, among them 51.6% men's wife was with microcredit and 48.4% were without microcredit. Again 121 respondent's husband were in business, where 45.5% men's wife were with microcredit and 54.5% were without microcredit. Difference of occupation of women's husband between with and without microcredit was statistically significant ($p < 0.05$). Regarding family income of the women 172 were in Tk. 10000-20000 income group, among them 65.7% with microcredit and 34.3% without microcredit. Again 45 women were in Tk. 21000-30000 income group, where 31.1% with microcredit and 68.9% without microcredit. Difference of monthly family income between women with and without microcredit coverage was statistically significant ($p < 0.01$) (Table-1).

Table 1. Comparison of women with and without microcredit coverage by socio-demographic characteristics

Characteristics		With microcredit n (%)	Without microcredit n (%)	Total n (%)	Significance
Age(Years)	18-29	77(51.7)	72(48.3)	149 (100)	p=0.066
	30-50	42 (43.8)	54 (56.2)	96 (100)	
	51-63	10 (76.9)	3 (23.1)	13 (100)	
	Mean(\pm SD)	30.27(\pm 9.62)	30.78(\pm 8.98)	30.53(\pm 9.29)	
Educational qualification	Informal education	87 (81.3)	20 (18.7)	107(100)	p=0.000*
	Primary	31 (47.7)	34 (52.3)	65 (100)	
	Secondary	11 (17.2)	53 (82.8)	64 (100)	
	H.S.C and above	0 (0.0)	22 (100.0)	22 (100)	
Educational Qualification (Husband)	Informal education	69 (87.3)	10 (12.7)	79(100)	p=0.000*
	Primary	34 (55.7)	27 (44.3)	61(100)	
	Secondary	20 (33.9)	39 (66.1)	59 (100)	
	H.S.C and above	6 (10.2)	53 (89.8)	59 (100)	
Occupation	Service	44 (86.3)	7 (13.7)	51 (100)	p=0.000*
	Student	2 (66.7)	1 (33.3)	3 (100)	

	Business	25 (100.0)	0(0.0)	25 (100)	
	Housewife	58 (32.4)	121 (67.6)	179 (100)	
Occupation (Husband)	Service	49 (51.6)	46 (48.4)	95 (100)	p=0.014*
	Business	55 (45.5)	66 (54.5)	121(100)	
	Farmer	3 (25.0)	9 (75.0)	12 (100)	
	Day laborer	22 (73.3)	8 (26.7)	30 (100)	
Monthly family income (Tk.)	10000-20000	113 (65.7)	59 (34.3)	172 (100)	p=0.000*
	21000-30000	14 (31.1)	31 (68.9)	45 (100)	
	31000-40000	2 (25.0)	6 (75.0)	8 (100)	
	41000-60000	0 (0.0)	33 (100)	33 (100)	
	Mean(±SD)	17217.05 (±5232.055)	29689.92 (±16577.375)	23453.49 (±13767.658)	

f = frequency; % = percentage; SD = standard deviation; * χ^2 –test, significant at p <0.05 level (at 95% confidence interval)

Among 129 women with micro-credit coverage, majority 53.5% women took macrocredit from 1 source, 41.9% from 2 source and 4.7% from 3 source. Again, 46.5% women took macrocredit for 2 times, 36.4% for 3 times and 12.4% took credit for more than 3 times. Among 129 women with micro-credit, 66.7%

women took macrocredit for business purpose, 62.8% for housing/house repair purpose, 17.8% for consumption and 12.4% women take credit for emergency purpose. After taking micro-credit, 99.2% women's financial condition improved and 0.8% women's condition remain same (Table-2).

Table 2. Information related to taking microcredit

Attributes		Frequency	Percentage
Number of source	1	69	53.5
	2	54	41.9
	3	6	4.7
Number of times of taking microcredit	1 time	6	4.7
	2 times	60	46.5
	3 times	47	36.4
	More than 3 times	16	12.4
Purpose of taking microcredit (Multiple response)	Business	86	66.7
	Housing/house repair	81	62.8
	Family maintenance	23	17.8
	Emergencies	16	12.4
Financial condition after taking microcredit	Improved	128	99.2
	Same	1	0.8

Regarding household decision making empowerment, among women with microcredit coverage 98.4% were empowered and 1.6% were not empowered and among women without microcredit 79.8% were not

empowered and 20.2% were empowered. Difference of household decision making empowerment between women with and without microcredit was statistically significant (p<0.01). Regarding physical movement

related decision making empowerment, among women with microcredit coverage, 86.0% were empowered and 14.0% were not empowered and among women without microcredit 94.6% were not empowered and 5.4% were empowered. Difference of physical movement related decision making empowerment between women with and without microcredit was statistically significant ($p < 0.01$). Regarding economic decision making empowerment, among women with microcredit coverage 98.4% were empowered and 1.6% were not empowered. Again, among women without microcredit, 79.8% were not

empowered and 20.2% were empowered. Difference of economic decision making empowerment between women with and without microcredit was statistically significant ($p < 0.01$). For overall decision making empowerment, among women with microcredit coverage 96.9% were empowered and 3.1% were not empowered. Without microcredit 93.0% women were not empowered and 7.0% women were empowered. Difference of decision making empowerment between women with and without microcredit was statistically significant ($p < 0.01$) (Table-3).

Table 3. Comparison of decision making empowerment between women with and without microcredit coverage

Decision making empowerment	Women's group	Not empowered n (%)	Empowered n (%)	Significance
Household related	With microcredit	2 (1.6)	127 (98.4)	p=0.000*
	Without microcredit	103 (79.8)	26 (20.2)	
Physical movement related	With microcredit	18 (14.0)	111 (86.0)	p=0.000*
	Without microcredit	122 (94.6)	7 (5.4)	
Economic	With microcredit	4 (3.1)	125 (96.9)	p=0.000*
	Without microcredit	120 (93.0)	9 (7.0)	
Overall	With microcredit	4 (3.1)	125 (96.9)	p=0.000*
	Without microcredit	120 (93.0)	9 (7.0)	

f = frequency; % = percentage; * χ^2 –test, significant at $\rho = 0.05$ level (at 95% CI)

Regarding household decision making empowerment, mean (\pm SD) score of empowerment scale, in women with microcredit (14.22 ± 1.96) was more in comparison to women without microcredit (8.94 ± 2.28). The difference of household decision making empowerment between women with and without microcredit was statistically significant ($p < 0.01$). Regarding physical movement related decision making empowerment, mean (\pm SD) score of empowerment scale, in women with microcredit (9.39 ± 1.57) was more in comparison to women without microcredit (4.85 ± 1.91). The difference of physical movement related decision making empowerment between women with and without microcredit was statistically significant ($p < 0.01$).

Regarding economic decision making empowerment, mean (\pm SD) score of empowerment scale, in women with microcredit (10.50 ± 1.32) was more in comparison to women without microcredit (4.12 ± 2.32). The difference of economic decision making empowerment between women with and without microcredit was statistically significant ($p < 0.01$). Regarding overall decision making empowerment, mean (\pm SD) score of empowerment scale, in women with microcredit (34.02 ± 3.92) was more in comparison to women without microcredit (17.89 ± 5.19). The difference of decision making empowerment between women with and without microcredit was statistically significant ($p < 0.01$) (Table-4).

Table 4. Comparison of mean decision making empowerment between women with and without microcredit coverage

Decision making empowerment	Women's group	Mean (\pm SD)	Significance
Household related	With microcredit	14.22(\pm 1.96)	p=0.000*
	Without microcredit	8.94(\pm 2.28)	
Physical movement related	With microcredit	9.39(\pm 1.57)	p=0.000*
	Without microcredit	4.85(\pm 1.91)	
Economic	With microcredit	10.50(\pm 1.32)	p=0.000*
	Without microcredit	4.12(\pm 2.32)	
Overall	With microcredit	34.02(\pm 3.92)	p=0.000*
	Without microcredit	17.89(\pm 5.19)	

SD = Standard deviation; * T-test, Significant at p<0.05 level (at 95% confidence interval)

It was revealed that age of the women with microcredit coverage had positive correlation with total score of empowerment scale and it was significant at the 0.05 level and age of the women without microcredit had positive correlation with total score of empowerment scale and it was significant at the 0.01 level.

Monthly family income of the women with microcredit had a negative correlation with total score of empowerment scale and it was not significant. But monthly family income of the women without microcredit had positive correlation with total score of empowerment scale and it was significant at the 0.01 level.

Table 5. Correlation of total score of empowerment between women with and without microcredit by selected attributes

Attributes	Total score of empowerment scale			
	With microcredit		Without microcredit	
	r	p	r	P
Age	.133*	.032	.375**	.000
Monthly family income	-.060	.501	.308**	.000
*. Correlation is significant at the 0.05 level (2-tailed).				
**. Correlation is significant at the 0.01 level (2-tailed).				

DISCUSSION

Present study was aimed to analyze the pattern of decision making empowerment of women with and without microcredit coverage. Women's status of freedom in decision making was measured by empowerment scale. This study showed if there is any difference of decision making empowerment among women with and without microcredit coverage. In this study, majority of the women, both with microcredit 77(51.7%) and without microcredit coverage

72(48.3%), were in age group 18-29 years. Mean age of women with microcredit was 30.27(SD= \pm 9.62) years and without microcredit was 30.78(SD= \pm 8.98) years. There is no significant difference of age between two groups (p=0.066), but the study revealed that in both group of women, majority were in the productive age group, between 18-29 years. Similar results were found in another study [10] where mean age of women with microcredit was 31(\pm 7.9) and without microcredit was 26(\pm 8.1).

Regarding educational qualification of the respondent, majority (107) women had informal education, among them (81.3%) women with microcredit and (18.7%) without microcredit. Again 65 respondents had Primary education, where 47.7% women were with microcredit and 52.3% women were without microcredit. Difference of educational qualification between women with and without microcredit coverage, was statistically significant ($p < 0.01$). Another study [11] revealed that difference of educational qualification between women with and without microcredit was not statistically significant. Dissimilarities between two studies may be due to the fact that people are now more concern about education and school attendant has increased significantly from past decade. The Government of Bangladesh has removed school fees for girls for the first ten years of their educations to increase their literacy rates and to support girls who want to get an education. Educational qualifications of 79 women's husband were informal education, among them 87.3% women had microcredit coverage and 12.7% were without microcredit group. Again 61 respondent's husband had Primary education; among them 35.7% women had microcredit coverage and 44.3% without microcredit coverage. Difference of educational qualification of husband between women with and without microcredit coverage was statistically significant ($p < 0.01$). In another study⁹ statistics of educational qualification of the respondent's husband was different.

Occupational pattern is one of the most important indicators of economy, which influence in decision making process. In this study among total 179 respondents, 32.4% housewife had microcredit support and 67.6% were without microcredit and among businesswomen respondents, 25(100.0%) were with microcredit coverage. Difference of occupation between women with and without microcredit, was statistically significant ($p < 0.01$). In another study [12] it was found that almost all respondents were housewife (97.2%), service (1.40%) and business (1.40%). During the last two decades, women started playing significant roles in the economic sphere. The literacy rate is now increasing and women are also engaging in different type of occupation. Regarding occupation of the respondent's husband, 121 husbands was in business, among them 45.5% men's wife had microcredit coverage and 54.5% had no microcredit support and 95 men were in service, among them 51.6% men's wife had microcredit coverage and 48.4% had no microcredit support. Difference between occupation of husbands of women with and without microcredit was statistically significant ($p < 0.05$). The average monthly income was Tk.

17217.05(± 5232.055) in with microcredit group and Tk. 29689.92(± 16577.375) in without microcredit group. With microcredit majority 113 (65.7%) were from income group Tk.11000-20000 and without microcredit majority 59 (34.3%) were in same income group. Difference of monthly family income between women with and without microcredit was statistically significant ($p < 0.01$). Another study [12] conducted in Bangladesh revealed different result. There were dissimilarities with these findings because economic condition is improving in last decades.

Among women with microcredit coverage, 53.5% women take macrocredit from 1 source and 41.9% women take microcredit from 2 source. Again, 46.5% women take macrocredit for 2 times and 36.4% women take microcredit for 3 times. For 66.7% women, purpose of taking macrocredit was for business and 62.8% women take microcredit for housing/house repair. For all of the women with microcredit coverage, their financial condition were poor before taking microcredit but after taking microcredit their financial condition improved only 1 women's financial condition remain unchanged. In present study, majority of women with microcredit coverage had household decision making empowerment and majority of women without microcredit coverage had not empowered in household decision making. Difference of household decision making empowerment between women with and without microcredit was statistically significant ($p < 0.01$). Another study¹³ also showed that majority of women with microcredit coverage had decision making empowerment in comparison of women without microcredit coverage. In this study majority of women with microcredit coverage had higher physical movement empowerment and majority of women without microcredit coverage were not empowered with decision making for physical movement. Difference of physical movement related decision making empowerment between women with and without microcredit coverage was statistically significant ($p < 0.01$). Another study¹³ also showed that majority of women with microcredit coverage had physical movement empowerment in comparison to women without microcredit coverage. This study found that with microcredit majority women had higher economic empowerment in comparison to without microcredit coverage ($p < 0.01$). Another study [13] showed the similar finding. In this study majority (125) women with microcredit coverage were empowered in decision making and most of the women (120) without microcredit coverage were not empowered in decision making which was statistically significant ($p < 0.01$).

CONCLUSION

The study revealed that microcredit programme shows its potentiality to increase decision making empowerment of rural women through initiated adequate and timely availability of microcredit for income generating and productive activities among rural women in Pakdy and Thantoly of Madaripur district in Bangladesh. If it is possible to provide microcredit to rural women and monitor those regularly, it will be possible for women to attain decision making empowerment either today or tomorrow.

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