



**FACTORS AFFECTING PARTICIPATION OF WOMEN IN MICROFINANCE
SERVICES, CASE OF RUIRU CATHOLIC DEVELOPMENT SACCO KIAMBU
COUNTY, KENYA**

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This study sought to analyze empowerment as a determinant of women participation in microfinance services a case of Ruiru Catholic Development Sacco Kiambu County. Results of the study indicated a positive correlation between knowledge on dimensions of empowerment, household decision making, engagement in economic activities, control over household assets and income and participation in legal and political activities with participation in microfinance. However, the most significant variables were the respondent's level of education and engagement in economic activities. Findings indicated that less educated women participated more in microfinance compared to their educated counterparts and that women who were involved in economic activities participated more in microfinance compared to those who did not engage in economic activities. Recommendations made included; the need for microfinance institutions to sell their services more to the less educated women and the poor in general and the formulation of policies and regulations that facilitate easy participation of women in economic activities.

Keywords: Development Sacco, Empowerment, Microfinance services

1. INTRODUCTION

A majority of micro-finance programmes target women with the explicit goal of empowering them (Chambers, 2004). However, their underlying premises are different. Some argue that women are amongst the poorest and the most vulnerable of the underprivileged. (Cheston & Kuhn, 2002) believe that investing in women's capabilities empowers them to make choices, which is valuable in itself, and also contributes to greater economic growth and development. Economic exclusion reinforces and perpetuates social exclusion (Narayan, 2002). In the context of women, particularly poor women, their conditions become even more vulnerable due to unequal distribution of resources within and outside the domain of the house hold. Any mismatch between the minimum basic requirements and the resources available results in unfulfilled practical gender needs (Ravallion & Chen 2001).

In other words poverty is the end state implying lack of entitlement emerging from insufficient assets and capabilities for the fulfilment of basic livelihood needs. This result in the social and economic exclusion of a certain class and category of people and their consequent disempowerment. This has led to development agencies advocating for women participation in economically viable engagements (Padma & Getachew, 2004). Another motivation is the evidence from literature that shows that an increase in a woman's resources result in higher well-being of the family, especially children. Finally an increasing number of micro-finance institutions prefer women members as they believe that they are better and more reliable borrowers there by contributing to their financial viability (Armendarize & Morduch, 2005).

A more feminist point of view stresses that access to financial resources presents an opportunity for greater empowerment of women. Though many agree that women empowerment is an important development objective for micro-finance programmes, it is still unclear what women empowerment means (Bali, 2007) cited an insightful reflection on the empowerment of women's empowerment. (Otero, 2006) explains that women's empowerment refers to the process by which those who have been denied the ability to make strategic life choices acquire such ability .This ability to exercise choice incorporates three inter-related dimensions resources which include access to and future claims to both material and social resources, agency which includes the process of decision making, negotiation, deception and manipulation and achievements that are the wellbeing outcomes.

In a comprehensive study, (Pitt et al., 2006) use Item Response Theory (IRT), where the element of analysis is the whole pattern of a set of binary indicators that proxy for woman's autonomy, decision making power, and participation in house hold and societal decision making . They find that credit programmes lead to women taking a greater role in household decision-making having greater social networks, more bargaining power. Additional services like training, awareness raising workshops and other activities over and above the minimalist financial services only are also an important determinant of the degree of its impact on the empowerment process of women.

(Holvoet, 2005) finds in her study of women in rural Kenya that in direct bank-borrower minimal credit, women do not gain much in terms of decision making power within the house hold.

However, when loans are channeled through women's group and are combined with more investment in social intermediation, substantial shifts in decision making patterns is observed. She finds that the effects are even more striking when women have been members of a group for a longer period and especially when greater emphasis has been laid on genuine social intermediation. Social group intermediation had further gradually transformed groups in to actors of local institutional change.

A woman's practical needs are closely linked to the socially defined gender roles, responsibilities and social structures, which contribute to a tension between meeting women's practical needs in the short-term and promoting long term strategic change. By helping women meet and increase their efficiency in their traditional roles, micro-finance may in fact help women to gain respect and achieve more in their socially defined roles. (Wener, 2003). Increased self-confidence contributes decisively to a woman's ability and willingness to challenge the social injustices and discriminatory systems that they face (Ravallion & Chen, 2001). This implies that as women become financially better-off their self-confidence and bargaining power within the household increases and this indirectly leads to their empowerment.

Women's economic participation is thus a process, and the outcome is that women gain greater control over material and intellectual resources, and becomes less dependent on external forces. (Acharya & Bennett, 1981). As per the United Nations, "poverty is fundamentally a denial of choices and opportunities, and a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or clinic to go to, not having the land on which to grow one's food or a job to earn one's living, not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living on marginal or fragile environments, without access to clean water or sanitation" (UN Statement, 1998).

Enhancing women's participation in development is essential not only for achieving social justice but also for reducing poverty (UN Statement, 1998). Worldwide experience shows clearly that supporting a stronger role for women contributes to economic growth, it improves child survival and overall family health, and it reduces fertility, thus helping to slow population growth rates. In short, investing in women is central to sustainable development. And yet, despite these known returns, women still face many barriers in contributing to and benefiting from development. The barriers begin with comparatively low investment in female education and health, they continue with restricted access to services and assets, and they are made worse by legal and regulatory constraints on women's opportunities.

Microfinance is emerging as a powerful instrument for poverty alleviation in the new economy. It offers a collection of banking practices built around providing small loans typically without collateral and accepting small deposits (Cheston & Kuhn, 1995). Microfinance for women in particular has received extensive recognition as a strategy for poverty reduction and for women's economic empowerment. There are good reasons to target women. These include the fact that women bear almost all responsibility for meeting basic needs of the family, yet are

systematically denied the resources they need to fulfill this responsibility. According to Yunus Muhammad women have plans for themselves, for their children, about their homes and the meals. They have a vision (Yunus, 2003)

2. Objectives

The main objective of this study is to determine factors affecting participation of women in microfinance services with a specific objective of

- i. Analyzing empowerment as a determinant of women participation in microfinance services.

3. LITERATURE REVIEW

Empowerment and women participation in microfinance

The term empowerment is not new notion yet it still lacks a clear definition (Kamarae, 2002). It has been related to the terms like self-direction, agency, liberation, autonomy, determination, a life of dignity in accordance with one's values, capacity to fight for one's rights, independence, own decision making, being free, awakening, strength, capability participation, control, own choice, self-confidence and mobilization (Narayan, 2002). (Malhotra, 2005) defined empowerment as increasing both the capacity of individuals or groups to make purposeful choices and their capacity to transform these choices into desired actions and outcomes. This definition implies that empowerment is the process of increasing capacity of the poor, excluded and disadvantage groups to make choices and to be able to use it to realize desired outcome. It is about the extent to which some categories of people are able to control their own destinies, even when the people with whom they interact oppose their interests (Mason, 2005).

Authors stress that empowerment is the process which enables the poorer and subordinate groups gain control over resources and ideology which they were not possess prior to the process of empowering them which lead them to perceive as able and entitled to make decisions of their own. According to the World Bank's empowerment sourcebook, 'empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold. This definition refers to the change of ability of the poor people to interact in a powerful manner within the institutions that affects their lives.

(Petesch et al., 2005) states that institutions should be interpreted as refer to both formal and informal institutions. World Bank definition stress that poor people need material assets like and, housing, livestock, savings, and capabilities like education, training, good health, sense of identity, capacity to organize, access to information, participate in political life to increase their wellbeing and security, self-confidence, independence and mobility. Generally, empowerment is about making changes, changing the perception of the community, causing personal transformation, and improving individual capabilities to be able to formulate a strategic choices for their lives (Malhotra et al., 2002). Applying this idea to women empowerment means that poor women should be able to define and formulate self-interest and choice, and considers

themselves as not only able, but entitled to make choices. (Kabeer, 2001) states empowerment as ‘expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them’

An important dimension of empowerment concerns women access and control over household resources and spending. Studies show that economically independent women are more likely to engage in banking activities either for safe keeping or to gain interests on their assets. However, the main assumption is that by providing credit to poor women, their direct control over expenditures within the household increases, with subsequent implications for the status of women and the well-being of women and other household members. Women’s control over household spending is a frequently recurring aspect analyzed within the context of microcredit interventions, which allows us to study whether microcredit targeted at women affects women’s control over household spending decisions and the circumstances in which this occurs. Despite the central and recurrent role across studies of this aspect of women’s empowerment in relation to microcredit activities, there has been no previous review on this topic.

On decisions, the choice of livelihood, where to live, whether to marry, who to marry, whether to have children, how many children to have, whether to use contraceptive, freedom of movement, freedom of speech, choice of friends etc. In order to be able to make choice, women need to move from the state of disempowerment by expanding their ability. (Wood & Shariff, 2007) therefore suggest that increased participation of women in economics goes hand in hand with empowerment. An empowered woman has access to the necessary information and resources required to make an informed decision. Empowered women are also able to challenge the traditional patriarchal role of men that puts a man at the position of a sole decision maker

Increasing the role of women in the economy is part of the solution to the financial and economic crises and critical for economic resilience and growth. However, at the same time, we need to be mindful that women are in some contexts bearing the costs of recovering from the crisis, with the loss of jobs, poor working conditions and increasing precariousness. As such, improving a woman’s economic empowerment is bound to increase their participation in microfinance because empowerment strengthen women's economic autonomy and gives them means to pursue non-traditional activities (Sen & Grown 1987). It also means that they have finances and access to resources that allow them to participate in income generating activities as well as self-help groups.

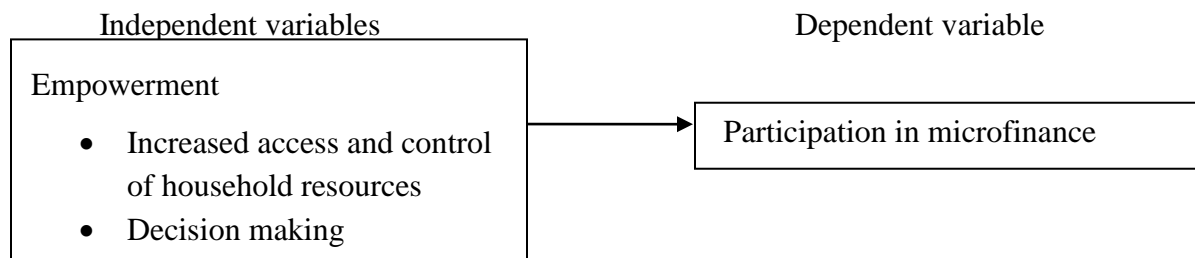
Education is also a key concept of empowerment. After World War II, several economists, including Milton Friedman, Gary Becker, and Jacob Mincer, developed the “human capital” theory to examine the benefits of education for individuals and society. According to the theory, education was then concluded as a means to improve economic growth and mitigate poverty. In contrast to this early view, recent evidence suggests that education is a determinant as well as a result of income, and can produce public and private benefits. This is particularly key in career progression in many professions.

Education is an important form of investment in human capital development. In fact, it can be regarded as a high level or a specialized form of human capital, contribution of which to

economic development is very significant (Kabeer, 2001). It is rightly regarded as the “engine of development in the new world economy. It creates attitudes, and makes possible attitudinal changes necessary for the socialization of the individuals and the modernization and overall transformation of the societies (Ranjula et al., 2009). Education helps, through teaching and research in the creation, absorption and dissemination of knowledge. Education also helps in the formation of a strong nation-state and at the same time helps in globalization. Education allows people to enjoy an enhanced ‘life of mind’ offering the wider society both cultural and political benefits (UNESCO, 2013). As such, studies indicate that an educated woman is more likely to participate in microfinance compared to an illiterate woman.

Across the Africa, women are underrepresented in decision-making positions, particularly in politics and business. In November 2014, women accounted for 28% of members parliaments in African countries. In business leadership the situation is particularly disappointing: in October 2014, women accounted for just 20.2% of board members of the largest publicly listed companies registered in the EU countries. The causes for the under representation of women in decision-making processes and positions are multiple, complex, and call for a comprehensive approach to tackle the problem (UNIFEM, 2000). They stem from traditional gender roles and stereotypes, the lack of support for women and men to balance care responsibilities with work and the prevalent political and corporate cultures. Studies show that improving women’s decision making skills enables them to make wise and informed decisions that positively affect their lives and that of their dependents.

Conceptual framework



4. RESEARCH METHODOLOGY

The study employed a stratified random sampling technique since this method is designed to obtain pertinent and precise information concerning the status of phenomena and whenever possible to draw valid general conclusions from the facts discovered. The target population composed of 2000 women participants of Catholic Development Sacco a microfinance institution based in Ruiru, Kiambu County. A sample size of 87 women participants of at least two years of Sacco membership was drawn from five different villages namely, Wataalam, Prisons, Githunguri, Matopeni and St. George. Data was collected using structured questionnaires and analyzed through the use of descriptive, correlation and regression statistics.

5. FINDINGS OF THE STUDY

Effect of empowerment on Participation in microfinance

The objective of this study was to analyze empowerment as a determinant of women participation in microfinance services in the Ruiru Catholic Development Sacco. In order to achieve this, the researcher checked the correlation between the following sub variables of empowerment and participation in microfinance ; Respondent's level of education, sources of income, knowledge of the dimensions of empowerment, participation in household decision making, engagement in economic activities, control over household assets and income and participation in legal and political activities. The tables below shows the study findings;

Table 1 Cross tabulation : Respondent's Age and Level of Education

		Level of Education				Total
		Primary	Secondary	College	University	
Age of respondent	18-25	1	4	0	4	9
	26-35	2	17	6	14	39
	36-46	1	13	10	3	27
	46+	4	5	1	2	12
Total		8	39	17	23	87

Table 1 indicates that majority of the respondents lied in the age bracket of 26-35 years (39 respondents) while the least number of respondents lied in the age bracket of 18-25 years and that majority of respondents had a secondary school level of education (39 respondents) followed closely by university graduates at (23 respondents) while the least had a primary school level of education (8 respondents). This implies that majority of the women interviewed are at the prime of their lives in terms of careers, family and social interactions.

Table 2 Cross tabulation : Marital Status and Source of income

		Source of income				Total
		None	Farmer	Business	Salaried	
Marital Status	Single	0	5	2	5	12
	Married	7	14	10	20	51
	Divorced	1	3	2	4	10
	Widowed	1	6	3	4	14
Total		9	28	17	33	87

Table 2 shows that majority of the respondents were married (51 respondents) while the least were widowed women at (4 respondents) while majority of respondents were in salaried professions e.g. civil servants or private sector employees (33 respondents) followed by farmers (28 respondents) and the least number of respondents (9) had no jobs or alternative source of income. The table therefore implies that also majority of the women who participate in microfinance programs are women with a responsibility to take care family or income generating activities hence microfinance programs assist them with the necessary provisions to manage and sustain their livelihoods.

Table 3 Correlation between Empowerment sub variables and Participation in microfinance

VARIABLE	SUB VARIABLE	SIGNIFICANCE LEVEL	R VALUE
Empowerment	Level of education	.000	-.519
	Knowledge on dimensions of empowerment	.000	.414
	Household decision making	.000	.678
	Engagement in economic activities	.000	.871
	Control over household assets and income	.000	.782
	Participation in legal and political activities.	.000	.843

Table 3 shows that there is a significant correlation between all the variables. However, two variables stand out, level of education and engagement in economic activities. The findings show that there is a significant negative correlation at a level of -0.519 between a respondent's level of education and their participation in microfinance. This suggests that the lower a woman's level of education, the higher the probability of them joining microfinance. This finding contradicts a study conducted by (UNDAW, 2001) which stated that that for women, education profoundly changes their lives, how they interact with society, and their economic status.

Investment in the human capital, health and education, of women and girls is presented as a key way forward as witnessed by the MDGs. The logic is that educated, healthy women are more able to engage in productive activities, find formal sector employment, earn higher incomes and enjoy greater returns to schooling than are uneducated women. (UNDAW, 2001)

Educated women are more likely to invest in the education of their own children, and they are also more likely to have fewer children. Thus investment in human capital has positive short and longer term/inter-generational outcomes and is good for both productivity gains and limiting unsustainable population growth

Educating women creates more equitable lives for women and their families and increases their ability to participate in community decision making and work toward achieving locally sustainable goals. Education raises the economic status of families, improves life conditions, lowers infant mortality, and improves the educational attainment of the next generation, thereby raising the next generation's chances for economic and social well-being. (Moyoux, 2001). Human capital theory suggests that education or training increases an individual's economic productivity and improves decision making skills, meaning the more educated an individual is the higher their economic progress. The findings of this study interestingly indicate that even though education plays an important role in the holistic wellbeing of a woman, it is not a determining factor of her decision to participate in microfinance.

Uneducated women have limited financial options therefore financial institutions interested in broadening their offering to uneducated people and especially women have to overcome geographic, cultural and economic challenges. Contrary to popular belief, uneducated women also enthusiastically raise family incomes through micro ventures and reinvest their earnings in their families and communities. These women also inspire other women in their localities to pursue their dreams through entrepreneurship at the grassroots level. (UNIFEM, 2000).

The trend of uneducated women being better bankers is substantially increasing. However, women still do not have access to technical and financial support that can give a fillip their businesses from a domestic to a commercial level. Microfinance institutions have in turn filled the technical gap created by commercial banking institutions such as requirement of verification documents to obtain loans and rely more on social capital for example group lending. (Moyoux, 2001).

Engagement in economic activities variable aimed at establishing whether a respondent's involvement in income generation activities encourages or discourages participation in microfinance. The findings above shows that there is a significant positive correlation at a level of 0.871 between a woman's involvement in economic activities and participation in microfinance. This suggests that involving a woman in economic activities increases the chances of her joining a microfinance.

A study by the Kenya Institute of Economic Affairs, showed that engaging in economic activities enables a woman to contribute to and benefit from growth processes in ways which recognize the value of her contributions, respects her dignity and makes it possible to negotiate a fairer distribution of the benefits of economic growth. Engagement in economic activities increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. (Moyoux, 2001). Women's economic empowerment is fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence. It is about creating just and

equitable societies. Women usually invest a higher proportion of their earnings in their families and communities than men. A study in Brazil showed that the likelihood of a child's survival increased by 20% when the mother controlled household income.

(Sen and Grown, 2007) state that increasing the role of women in the economy is part of the solution to the financial and economic crises and critical for economic resilience and growth. As such, findings from this study show that improving women's economic involvement is bound to increase their participation in microfinance because economic involvement strengthens women's economic autonomy and gives them means to pursue non-traditional activities. It also means that they have finances and access to resources that allow them to participate in income generating activities.

Multiple Regression

Multiple regression is used to show the cumulative association between a number of independent variables and a dependent variable.

$$Y = a + b_1X_1$$

Where;

Y is the value of the dependent variable being predicted or explained. In this study Y is participation.

a (Alpha) is the constant or intercept.

b_1 , b_2 and b_3 are the slope (Beta coefficient) for X_1 .

X_1 is the first independent variable explaining the variance in Y. In this study, X_1 is empowerment measured using sub variables; level of education, knowledge on dimensions of empowerment household decision making, engagement in economic activities, control over household assets and income and participation in legal and political activities.

Table 4; Regression analysis of X and Y Factors

Dependent Variable	Sub Variable	B Value	Significance Level
Participation in microfinance	Level of education	-.234	.018
	Knowledge on dimensions of empowerment	-.052	.504
	Household decision making	.027	.760
	Engagement in economic activities	.534	.000
	Control over household assets and income	.028	.793
	Participation in legal and political activities.	.132	.225

The Coefficients table provides us with the necessary information to predict the dependent from the independent, as well as determine whether participation contributes statistically significantly to the model (by looking at the "Sig." column) and the "B" column under the "Unstandardized Coefficients" column. The 'B' values are for the regression equation for predicting the dependent variable from the independent variable

Therefore based on the information above, household decision making, engagement in economic activities, control over household assets and income, participation in legal and political activities and self-help group membership all have a positive correlation to participation in microfinance but are not significant. The analysis shows that in this study, there are only two significant variables which are, level of education at a coefficient level of -.234 and a significance level of .018 and engagement in economic activities at a coefficient level of .534 and a significance level of .000. Therefore for every for every unit increase in education we expect a -.234 unit decrease in participation in microfinance and for every unit increase in engagement in economic activities we expect a .534 unit increase in participation in microfinance respectively holding all other variables constant. This means that educate women are less likely to join a microfinance compared to less educated women and also that women who engage in economic activities are more likely to participate in microfinance compared to those who do not participate in economic activities.

6. SUMMARY OF THE MAJOR FINDINGS

The study vividly revealed that empowerment had an immense impact on a woman's decision to participate or not to participate in microfinance activities. An interesting key finding was made in this objective; that the higher the level of education a woman has the lower the probability of joining a microfinance. Educated women from the study preferred more elaborate forms of banking and saving and lending such as commercial banks, bonds and shares. Educated women felt that banks for example gave wider variety of services that suited needs and lifestyle such as mortgage and car loan which were not available in microfinances (Pitt *et al.*, 2006). This study acknowledges the importance of education in achieving economic empowerment but states that education is not a prerequisite to participating in microfinance. The study also concluded that engagement in economic activities increases the probability of a woman participating in microfinance. Economically independent women are more likely to assert and demand their rights whenever they are violated and as such joining a microfinance is an option to achieving economic rights. Subsequently, such women also have access to assets that can be used as collateral when obtaining loans from a microfinance institution.

7. RECOMMENDATIONS

There is a need for microfinance institutions to sell their services more to the less educate women and the poor in general because as the study shows they form part of their largest base in terms of clientele. There is also a need to formulate policies and regulations that facilitate easy participation of women in economic activities. Such policies would include reduction of the cost of trade licenses for market traders among others. Further there is need for a study to be done by all development stakeholders such as government, research institutes and donors to distinctively find out the more factors that affect participation of women in microfinance. This is a critical area of study as research shows it can help much in policy decision making that would help achieve gender equality, economic development and eventually eradicate poverty.

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