

MICROCREDIT AND WOMEN'S EMPOWERMENT IN DISTRICT GUJRAT, PAKISTAN

ABSTRACT

This study mainly focuses on the female who got microcredit from PRSP in Jalalpur Jattan in District Gujrat, Pakistan. The results presented in the data analysis section are associated to the existing literature on the same phenomenon. It shows a positive association between microcredit and women's empowerment. For the easiness of the readers the analysis of this study is divided into three but associated sections. First section of the research presents analysis on the demographic profiles of the women who were taking loans from PRSP. Second sections deals with the status of women, their orientation towards the personal legal rights, and involvement in the household decision making process. Last section analyzes the association between microcredit and women empowerment. The results have predicted a positive association between women who took loan from PRSP and empowerment.

Keywords: Microcredit, Punjab Rural Support Program, Women Empowerment, Gujrat, Pakistan

INTRODUCTION

In the recent past with the increased number in the existing stock of the poor, many organizations at national and international level have addressed the issue of poverty. Majority of such programmes have been introduced to the low income countries, where the situation of the poor was getting worst. Microfinance was an alternative to the worst instances of the poverty in developing and underdeveloped states. In Bangladesh, the Grameen Bank introduced the microfinance to the poor and got reputation. The Grameen Bank of Bangladesh is perhaps the best-known example of these small-scale production credit programs for the poor, and over 90% of its clients are women. Earlier work (Pitt and Khandker 1998; Pitt et al. 1999; Pitt 2000; Pitt et al. 2003) has found that the effects of program participation differ importantly by the gender of program participant. For

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example, Pitt and Khandker (1998) find that the flow of consumption expenditure increases 18 taka for every 100 taka borrowed by women, but only 11 taka for every 100 taka borrowed by men. Pitt et al. (2003), using a totally different approach to parameter identification, find that credit provided women importantly improves measures of health and nutrition for both boys and girls, while credit provided men has no significant effect (Pitt et al. 2006).

The role of women in overall development has not been fully understood, nor has it been given its full weight in the struggle to eliminate poverty, hunger, inequality and injustice at the national as well as the international level. The continued assumption that the responsibility for child rearing and for family needs lies with women alone, as well as the persistence of intra household inequalities, place severe strains on women's health, limit their chances for a fair share in the benefits of society. It is perceived that majority of the poor belongs to the rural settings and most of these poor are women (Khan et al. 2011). In this context, Siyar and Afra (2011) mentioned that "Poverty spreading in village is a global issue. According to the FAO finding about % 75 of world's poor people that are more than 1 milliard people are living in rural zone and more than % 70 of this poverty people are women. As the most of the people who are poor are living in village and are women is the reason for insufficiency of rural development programs." From the last two decades different programs have been launched throughout the world to eradicate the poverty from the world. Microcredit is one of them. In the developing countries with the monetary aids from the developed world this program is under progress to stabilize the situation and making some efforts to get the people out of this poverty.

In the context of Pakistan, microcredit programs have been launched to eradicate poverty. According PMN (2009) microfinance in Pakistan is at its initial stage. The organized microfinance activities started in 2001 as a result of Micro Finance Ordinance 2001. The establishment of first microfinance bank of Pakistan is the result of this ordinance. Jan and Hayat (2011) discussed that "It is now globally accepted that sustainable development is possible only if the beneficiaries of the development program participate in the process of development. This is why microcredit schemes, especially for women, are kept as an important component of the development Programs in Pakistan. The government financial institutions like Pakistan Poverty Alleviation Fund (PPAF), Zarai Taraqati Bank Limited (ZTBL), First Women Bank (FWB) and KhushaliBank (KB) give specific interest to microcredit Programs for women." Besides these programs of microcredit, there are also Rural Support Programs. In each province there is at least one program which mainly focusing on the poverty eradication. In Punjab province there is Punjab Rural Support Program, alongside few other programs like wise National Rural Support Program, which is working in almost every district of this province.

Women Empowerment and Microcredit

Before defining the women empowerment we must understand the word empowerment. Empowerment in its broader sense refers to an individual's or group's increased "power" where as power means access to and control over material, intellectual and ideological resources (Batliwala, 1994). According to Adams (1994), "Empowerment is the means

by which individuals, groups and communities to take control of their circumstances and achieve their own goals, thereby being able to work toward helping themselves and others to maximize the quality of their lives". In the following section we will conceptualize two terms, i) Women's Empowerment and ii) Microcredit. This will be followed by the relationship between microcredit and women's empowerment.

Women's Empowerment

Different scholars have identified the indicators of women's empowerment, likewise, Schuler and Hashemi (1994) outlined six elements of women's empowerment in Bangladesh which includes a sense of self and vision of a future, mobility and visibility, economic security, status and decision-making power within the household, ability to interact effectively in the public sphere and participation in non-family groups. While on the other hand, Friedmann's (1992) analysis of women's empowerment identified different kinds of power: economic, social, political and psychological. Economic power means access to income, assets, food, markets and decision-making power in the economic activities. Social power means access to certain bases of individual production such as financial resources, information, knowledge, skills and participation in social organizations. Political power means the access of individual household members to the process by which decisions, particularly those that affect their own future, are made. Psychological power means the individual's sense of potency, which is demonstrated in self-confident behaviour and self-esteem. While on the other hand Rowlands (1995) describe it as "a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination". For the analysis of the present research we will use both Schuler and Hashemi (1994) and Friedmann's (1992) definitions of the term women empowerment.

Microcredit

There is no proper definition of the microcredit but few scholars and organizations working on the same issue have given the working definitions. In the preceding section we will discuss two working definitions of the term microcredit. Firstly, a report on microcredit in Europe, CGAP (2011), defines microcredit as "While no formal definition of 'microcredit' exists, there are many interpretations, each dependent on what the interlocutor is wishing to focus on. At its most basic, the provision of microcredit is, as we have implied so far, the extension of micro sized loans to the poor." While on the other hand, Grameen Foundation defines this as "Micro-credit is a popular instrument used by many development and financial agencies in many parts of the world for serving low-income people. How this instrument works naturally depends on the setting in which it is applied, and the manner of applying it. Microcredit is not merely an instrument for credit extension to the poor borrowers. It is a movement to emancipate the poor- especially women- to alleviate their poverty, improve their quality of life, and build their capacity and awareness and to integrate them economically and socially into the mainstream of the economy. Microcredit's contribution in terms of capacity building,

awareness raising and empowerment is notable. Microcredit has helped Women to become aware about their political rights and build their awareness.”

How Do Microcredit and Women’s Empowerment Relate?

There is obviously a positive association between microcredit and women’s empowerment. White et al. (1992) identified that microcredit program has a positive impact on women empowerment, the largest part of the existing studies promotes a vision that microcredit contributes towards women’s empowerment. Zaman (2001) reported that micro-credit played valuable roles in reducing the vulnerability of the poor, through asset creation, income and consumption smoothing, provision of emergency assistance, and empowering and emboldening women by giving them control over assets and increased self-esteem and knowledge. Several recent assessment studies had also generally found positive impact in this connection (Simanowitz and Walker 2002; Lalitha and Nagarajan, 2002 and ESCAP, 2002). A primary function of offering women credit in this way is to enhance their economic status, that enables women to earn extra income through which they can gain greater financial autonomy (Malik and Luqman, 2005).

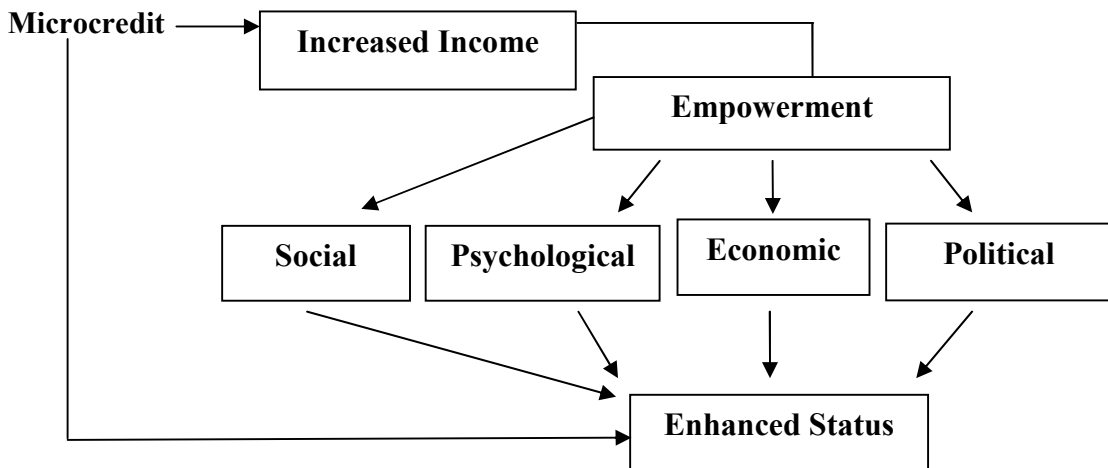


Figure No. 1 Microcredit and Women Empowerment

Through microfinance programs, poor women are targeted to get them out of the poverty. In this regard, Microcredit Summit Campaign Report (2011) stated that Of the 128.2 million poorest clients reached at the end of 2009, 81.7 percent or 104.7 million are women. The growth in the number of very poor women reached has gone from 10.3 million at the end of 1999 to 104.7 million at the end of 2009. This is a 919 percent increase in the number of poorest women reached from December 31, 1999 to December 31, 2009. The increase represents an additional 94.4 million poorest women receiving microloans in the last 10 years.” So, the focuses of the microfinance programs have been deeply concerned to the women. While on other hand few scholars working in the same line stated that the microcredit schemes of different banks, NGOs and other organizations reduced poverty, increased mobility and strengthened networks among women who were

previously confined to their homes among other following researches are more important (Schuler and Hashemi, 1994; Hashemi and Morshed, 1997; Chowdhury and Alam, 1997; Carr *et al.*, 1996; Hulme and Mosley, 1996; Pitt and Khandker, 1996; Latif, 1994; Lovell, 1992; Rahman, 1990).

Objectives of the study

1. To understand association between microcredit and social awareness of women.
2. To study the impact of microcredit in empowering women.

REVIEW OF LITERATURE

Microcredit has proven its potential to generate results. However, these results are generally short-term and vary significantly among borrowers. In general, studies suggest the *poorest* seldom benefit from microcredit, while the *middle and upper* poor benefit the most. Women in particular face significant barriers to achieving sustained increases in income and improving their status, and require complementary support in other areas, such as training, marketing, literacy, social mobilization, and other financial services (e.g., consumption loans, savings). In fact, it is difficult to separate the impact of microcredit from that of other interventions (Maclsaac, 1997).

Majority of these studies have been conducted in the Bangladesh because this was the country where microcredit schemes first time started by Grameen Bank in the late 1970s. The main objective of this initiative was to provide credit to poor people without collateral, alleviating poverty and unleashing human creativity and endeavor of the poor people (Chowdhury 2009; Hulme and Mosley 1996; Yunus 1999).

Maclsaac (1997) said that “most women borrowers have only partial control over loans, or have relinquished all control to male members of the family. This has serious implications for the impact of gender equity. However, this is not to say benefits are non-existent. As part of a broader effort to raise awareness and mobilize women, credit could play an important role as an “entry point” to strengthen women’s networks and mobility, increase their knowledge and self-confidence, and increase their status in the family.”

Al Mamun (2005) discusses that “during the last two decades, micro-credit approach has been increasingly incorporated in the development discourse. Specially the credit is given to the women and the popular belief is that women are benefited and empowered and are being acknowledged for having a productive and active role and thus it is the gateway of gaining freedom for themselves.”

Malik and Luqman (2005) stated that “from the previous research studies it was concluded that micro finance and micro-credit programmes had the potential and powerful impact on women's empowerment. Although these were not always empowering all women, most women did experience some degree of empowerment because it was a complex process of change experienced by all individuals somewhat differently and varied from culture to culture. Microcredit programmes had both positive and negative impacts on women's empowerment and eradication of poverty throughout the world.” There are different perspectives on the issue of microcredit in connection

with women empowerment. In few cases women were unable to use the microcredit to empower themselves. In this regard, Goetz and Gupta (1996) said that “most programs could not ensure that women retained control over the money. Women commonly hand over control of the loan or invest it in a family enterprise.”

MATERIALS AND METHODS

Present study was conducted in rural settings of the Gujrat to understand the role of the microcredit in empowering rural women. Basic information in this study regarding the number of women per village was provided by the PRSP regional office Jalalpur Jattan. Cluster sampling was used in this study. Every village from where women were getting microcredit was considered as a cluster. Among these villages three villages were randomly selected. All those women who were getting microcredit from PRSP were taken for the study. The total number of the selected women from the above mentioned villages was 75. A questionnaire was constructed and through face to face interview their responses were collected. This tool was consisting of four major sections. First section contains information of the respondents regarding their socio-economic and demographic profiles. Second deals with information on women’s situation before getting microcredit. Third section inquires information regarding the impact of microcredit in creating awareness among women. Last section collected information regarding the post-microcredit situation of the women. SPSS 16.0 was used to analyze the data. Descriptive statistics was also calculated. Further, Wilcoxon Sign Rank Test was used to understand the difference between before and after empowerment levels in women.

RESULTS AND DISCUSSIONS

Table No. 1 Demographic Profile of the Respondents

Attributes	f	%	c.f	Attributes	f	%	c.f
1. Age				5. Husband’s Education			
20-25	9	12.0	12.0	Illiteracy	30	40.0	40.0
26-30	9	12.0	24.0	Primary	17	22.7	62.7
31-35	10	13.3	37.3	Matriculation	19	25.3	88.0
36-40	19	25.3	62.7	Intermediate	8	10.7	98.7
41-45	15	20.0	82.7	Graduation and above	1	1.3	100.0
46-50	13	17.3	100.0	Total	75	100.0	
Total	75	100.0		6. Living with in-Laws			
2. Education				Yes	40	53.3	53.3
Illiterate	21	28.0	28.0	No	35	46.7	100.0
Primary	29	38.7	66.7	Total	75	100.0	
Matriculation	17	22.7	89.3	7. Financial Help			
Intermediate	6	8.0	97.3	Father	8	10.7	10.7
Graduation and above	2	2.7	100.0	Mother	3	4.0	14.7
Total	75	100.0		Brother	7	9.3	24.0
3. Marital				Father-in-law	1	1.3	25.3

Status								
Married	65	86.7	86.7	Mother-in-law	1	1.3	26.7	
Widowed	5	6.7	93.3	Brother-in-law	1	1.3	28.0	
Divorced	5	6.7	100.0	None	54	72.0	100.0	
Total	75	100.0		Total	75	100.0		
4. Family Members				8. Family Monthly Income				
1-3	4	5.3	5.3	5000-7000	9	12.0	12.0	
4-6	32	42.7	48.0	8000-10000	16	21.3	33.3	
7-9	32	42.7	90.7	11000-13000	21	28.0	61.3	
10-12	7	9.3	100.0	14000-17000	19	25.3	86.7	
Total	75	100.0		18000-20000	10	13.3	100.0	
				Total	75	100.0		

To get an idea about the socio-economic situation of the respondents following eight questions were asked: i) age, ii) education, iii) marital status, iv) total family members, v) husband's education, vi) living status, vii) seek financial help, and viii) monthly income. The data presented in the table no. 1 shows that majority (62%) of the respondents belong to age group more than 31 years. While there were only 24% respondents who were less than 31 years of age. The second information presented in the table is regarding education of the respondents, the data reveals that majority of the respondents in the present study were either illiterate (28%) or either have only primary (38%) qualification. There were only 10% respondents who have got intermediate and above qualification. Information regarding marital status of the respondents was also asked, the data shows that a majority (87 %) women were married while a remaining (13 %) women were either widowed or separated. The table shows that majority (91%) of the household were having up to 9 family members while there were only 9% households having 10 and above family members. Husband education is one of the major components of present study. The results presented in the table no. 1 shows that 63% respondents' husbands were illiterate or having primary qualification while on the other hand only 12% respondents' husbands have intermediate and above education. There was not a big difference between the respondents presently living with natal-family and in-laws. In the case of the financial help, majority of the respondents seek help only from their blood relatives either, father, mother or brother. Majority of the respondents' total family monthly income was between rupees 8000 to 13000.

Table No. 2 Women's Empowerment before Taking Microcredit

	F	%	c.f		f	%	c.f
Q.1 Were you able to make decisions about your children's education?				Q. 4 Were you able to go for shopping freely?			
To great extent	28	37.3	37.3	To great extent	5	6.7	6.7
To some extent	38	50.7	88.0	To some extent	19	25.3	32.0
Not at all	9	12.0	100.0	Not at all	51	68.0	100.0
Total	75	100.0		Total	75	100.0	
Q.1 Were you able to make decisions about your children dressing?				Q. 5 Were you able to make decisions about the budgeting of family expenses?			
To great extent	40	53.3	53.3	To great extent	15	20.0	20.0
To some extent	24	32.0	85.3	To some extent	38	50.7	70.7
Not at all	11	14.7	100.0	Not at all	22	29.3	100.0
Total	75	100.0		Total	75	100.0	
Q.3 Were you able to make decisions about small purchases?				Q.6 Were you able to make decisions regarding large purchases?			
To great extent	34	45.3	45.3	To great extent	14	18.7	18.7
To some extent	28	37.3	82.7	To some extent	33	44.0	62.7
Not at all	13	17.3	100.0	Not at all	28	37.3	100.0
Total	75	100.0		Total	75	100.0	

To evaluate the women's position about their empowerment few questions pertaining to the women's status before getting microcredit were asked and their responses were presented in the table no. 2. In response to the question decision making regarding children's education, majority (88%) of the respondents replied that they were consulted in this process either to great extent or some extent. In response to second question regarding children dressing majority of the respondents said that they were involved in their children dressing issues because in the rural settings of the Punjab dressing of the children is one of the responsibilities of the females. In response to the question regarding involvement in the household small purchases, data shows that majority (82%) of the respondents were involved in small purchases. Majority (68%) of the respondents said that before taking microcredit they were unable to go for shopping independently. In the rural settings women are secluded and they are not allowed to visit markets for shopping lonely. In case of visit to the market they accompanied by either an old lady from the household or any close male relative. Majority (71%) respondent were involved in decision making process regarding family financial budgeting but only for the daily consumptions. In the last question it was ask about whether they we involved in the family decision making regarding large purchases or not? 44% said that they were involved but only to some extent while on other

hand 37% respondents said that they were not involved in the any kind of family decision making. Which shows that how patriarchal structure contained their women out of the decision making process. Those who were involved in the decision making were either having qualification more than intermediate level or involved in income generating activities. According to Acharya (2008) education may help a woman gain a better understanding of her rights and responsibilities, and make her more confident about her possibilities. Further Roth and Mbzyo (2001) opined that in couples with both partners educated and in couples in which women work for pay, both partners were significantly more likely to report that both of them participate in the final decisions than was the case in couples without education or in which the wife did not work for pay. So, women's involvement in household decision making process in purely depends on their education and their involvement income generating activities.

Table No. 3 Microcredit and Women's Awareness

	f	%	c.f		f	%	c.f
Q.1 After getting credit your immediate concern?				Q.4 Do you think that your awareness regarding children's education increased?			
Children's education	14	18.7	18.7	To great extent	21	28.0	28.0
Household monetary use	28	37.3	56.0	To some extent	42	56.0	84.0
Children's marriage	7	9.3	65.3	Not at all	12	16.0	100.0
Children's skill development	2	2.7	68.0	Total	75	100.0	
Start new business	24	32.0	100.0				
Total	75	100.0					
Q.2 Do you think that your awareness regarding maternity services increased?				Q.5 Do you think that your awareness regarding family planning increased?			
To great extent	15	20.0	20.0	To great extent	15	20.0	20.0
To some extent	43	57.3	77.3	To some extent	40	53.3	73.3
Not at all	17	22.7	100.0	Not at all	20	26.7	100.0
Total	75	100.0		Total	75	100.0	
Q.3 Do you think that your awareness regarding immunization of child increased?				Q.6 Do you think that your awareness regarding legal rights increased?			
To great extent	13	17.3	17.3	To great extent	19	25.3	25.3
To some extent	38	50.7	68.0	To some extent	34	45.3	70.7
Not at all	24	32.0	100.0	Not at all	22	29.3	100.0
Total	75	100.0		Total	75	100.0	

Among scholars, it is perceived that microcredit have a definite impact in escalating women's awareness regarding their autonomy and empowerment. To see the impact of the microcredit on women's awareness few questions were asked and analysis of these questions is presented in the table no. 3. In the first question it was asked about the immediate use of the microcredit, in response to this question majority (37%) respondents said that their prime concern was to fulfill the financial needs of the household. In response to second question majority (77%) respondents said that the microcredit has positively affected their maternal health care services utilization. Majority (68%) of the respondents said that after getting microcredit they were able to take care of their children's medical needs and they took care of the immunization of their children. Fourth question was asked regarding their awareness regarding children's education; majority (84%) said that their awareness regarding the education of their children increased due to the microcredit. A question was asked regarding the impact of the microcredit on family planning behavior of the respondents, in response to this 73% woman said that their awareness regarding family planning also increased due to the microcredit. Majority (70%) women said that after getting microcredit their awareness regarding legal rights increased. According to CGAP (2011), "In Bangladesh, a survey of 1,300 clients and non-clients showed that credit clients were significantly more empowered than non-clients in terms of their physical mobility, ownership and control of productive assets (including land), involvement in decision making, and awareness of legal and political issues."

Table No. 4 Impact of Microcredit on Women Empowerment

	f	%	c.f		f	%	c.f
Q.1 Do you have self identity?				Q.5 Are you able to go for shopping freely after taking micro credit?			
To great extent	27	36.0	36.0	To great extent	28	37.3	37.3
To some extent	40	53.3	89.3	To some extent	37	49.3	86.7
Not at all	8	10.7	100.0	Not at all	10	13.3	100.0
Total	75	100.0		Total	75	100.0	
Q.2 Do you think that microcredit has changed your position within the family?				Q.6 Microcredit helped to improve your literacy levels?			
To great extent	22	29.3	29.3	To great extent	21	28.0	28.0
To some extent	26	34.7	64.0	To some extent	41	54.7	82.7
Not at all	27	36.0	100.0	Not at all	13	17.3	100.0
Total	75	100.0		Total	75	100.0	
Q.3 Do you think that your decision making				Q.7 Are you autonomous to make decisions regarding			

power within the family increased?				personal issues?			
To great extent	31	41.3	41.3	Strongly Agree	33	44.0	45.8
To some extent	33	44.0	85.3	Agree	22	29.3	76.4
Not at all	11	14.7	100.0	neutral	8	10.7	87.5
Total	75	100.0		Strongly Disagree	9	12.0	
				Missing value	3	4.0	
Q.4 Are you consulted in family budgeting?				Total	75	96.0	
To great extent	30	40.0	40.0				
To some extent	31	41.3	81.3				
Not at all	14	18.7	100.0				
Total	75	100.0					

To understand the impact of microcredit on women's empowerment different questions were asked from the respondents. In response to first question regarding self identity of women, majority (89%) of the respondents said that microcredit helped them to construct their self identity. Second question was regarding the change in the position of the women after taking microcredit. Majority (63%) of the respondents said that due to microcredit their position at household level is significantly changed. Further, it was also asked whether microcredit has affected their decision making at household or not? In response a majority (85%) respondents said that due to microcredit their say at household level is now considered. It was also asked whether they are involved in making family expenses budget. In response 81% respondents said that they are involved in household budgeting. So the results have shown the positive impact of the microcredit on women's empowerment in rural Gujrat. Further, question was asked regarding their independent movement for shopping; 86% said that they now they can go independently. But when we look into the frequency percentages of the same question, it shows that a majority 49% of the 86% are those who are under the category of to some extent. In this case women in general are restricted to move freely because of the patriarchal structure in Pakistan. The assumption that women after getting microcredit can freely move for shopping was accepted to some extent but it may vary from community to community. The main reason behind this movement is the microcredit. In the subsequent section of the table no. 4 responses on the question regarding the impact of microcredit on the literacy levels of respondents were presented. These responses have shown that the microcredit helped to improve the literacy levels of the respondents. Last question was asked regarding the autonomy of the respondents, in response 73% respondents said that they are now independent to make decision regarding their personal issues. So, the introduction of the microcredit in the life of the rural women not only financially benefited them but also made them autonomous regarding their personal issues. It also helped to get a status in the household. The Women's Empowerment Program in Nepal,

for example, conducted a study that showed an average of 89,000 out of 130,000 or 68 percent of women in its program experienced an increase in their decision-making roles in the areas of family planning, children's marriage, buying and selling property, and sending their daughters to school-all areas of decision making traditionally dominated by men (Ashe and Parrott, 2001).

Table No. 5 Impact of Microcredit on Women Empowerment

		N	Mean Ranks	Sum of Ranks
Avgafter-AvgBefore	Negative Ranks	17 ^a	42.97	730.50
	Positive Ranks	54 ^b	33.61	1825.50
	Ties	1 ^c		
	Total	72		

- a. AvgAfter < AvgBefore
- b. AvgAfter > AvgBefore
- c. AvgAfter = AvgBefore

Test Statistics

	Avgafter-AvgBefore
z	-3.137
Asymp. Sig. (2-tailed)	.002

Wilcoxon sign rank test was used to understand the relation between microcredit and women empowerment. This non-parametric test basically highlighted the difference between before and after empowerment status of women. Test results show that women's empowerment situation after getting the microcredit facility was improved significantly. The data presented in the table no. 5 shows that p-value is less than alpha (0.05) so we reject the null hypothesis (Empowerment of married women is same before and after usage of Micro Credit services). We conclude that microcredit services significantly effects the empowerment of married women. Such kind of conclusions has already been presented in the review of literature section such as, Malik and Luqman (2005), MacIsaac (1997), Carr (1996), and Schuler and Hashemi (1994). So, on the basis of the results and review of literature mentioned above, it can be concluded that there is obvious impact of microcredit on the women empowerment. Microcredit help women to strengthen their economic activities and when they are involved in economic activities, their say at household level considered. Women's access to micro credit facilities has a positive relationship with their income generation activities and empowerment. As Khan (2008) elaborated that the impact of micro credit on communities in provision of credit benefits was significant as 75% women indicated that they owned their businesses and 70% told that their earnings are greater than before. It also had positive relationship with their monthly income, increase in assets, long-lasting house set up, nutrition, health and education.

CONCLUSION

The main purpose of the present research was to present a clear picture of the impacts of microcredit on women's empowerment in rural Gujrat. It can be safely derived that there is a positive impact of the microcredit on women's empowerment. Although this scheme has not made them so autonomous to make decision regarding their future but it helped them to evaluate their position in the household. It was also derived from the results that microcredit has a positive effect of the awareness rising of the women as well as their involvement in the children education; health care utilization; self identity; literacy levels; visiting relatives and shopping; and involvements in family budgeting.

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