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THE IMPACT OF SMALL MEDIUM ENTERPRISE (SME) OF BRAC ON WOMEN EMPOWERMENT: AN EMPIRICAL STUDY AT REMOTE AREAS IN BANGLADESH

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Abstract

Women empowerment is a vital concern in contemporary era. To promote the women empowement, different institutions and organization takes various initiatives especially in rural Bangladesh. The study tries to know whether the small medium enterprise of well-known BRAC impacts on empowering the rural women in Bangladesh. In this work, women empowerment refers to six dimensions like taking decision and about family matters and its evaluation, participation in economic activities and its evaluation, participation in social activities and its evaluation, participation in political activities and its evaluation, reproduction control and taking health care. The small medium enterprise of BRAC refers to micro financial support to rural women. In this study, quantative method using descriptive research design was applied. Data is collected through interview schedule and the collected data is analysed by SPSS. At first the data are presented as frequency and percentage. Then, multiple linear regression models were applied to measure the impacts of small medium enterprise on women empowerment. The findings shows that the small medium enterprise of BRAC plays the vital impact on the all dimensions of women empowerment at remote areas in Bangladesh. The results may help the policy makers and organizations to take further more initiative to improve the women empowerment in Bangladesh.

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Keywords: Small Medium Enterprise (SME), BRAC, Women Empowerment, Bangladesh.

1. Introduction

The small medium enterprise i.e. micro-credit finance plays the vital contribution in development process. Through micro-credit, poverty mitizes and women become empowering. Generally, micro-credit program has been launced, historically, through women and non-government organization so that rural poor women become economiclly well-off resulting theire empowerment is increasing. Small medium enterprise / micro-credit works as the indicators of loan opportunity and savings. The programs of micro-credit are spreading worldwide for combating the poverty in modern era. Half of the total population of Bangladesh is women who are contributing to the development of national economy. In Bangladesh, ministry of women is launched in 1978. Government of Bangladesh makes policies for the development of women. Although theses policies are taken by the government but most of the women could not be empowered in the sphere of social, poticial, cultural, economical and family issues. Gender discrimatin spreads in all sectors of the country. Constitutions, government policies and programs, non-government organization and other institutions could not fulfil the demand of empowerment of the especially rural women in Bangladesh. Women seems to be incapable to find the institutional loan. In this situation, small medium enterprise finds the scope to give micro-credit among the women (Abed, 2000). Through minimizing the poverty, lack of education and training, health, violence and conflict, women are becoming empowered in power, decision making and equal access to all of facilities. Because women development as social issue is the pre-requisite of development which is possible by women empowerment. Recently, the concept 'empowerment' is used in different women related national and international issues. At the same time, the concept 'empowerment' is used frequently in development issues in Bangladesh. In this regard, after worldwar II, different NGOs take initiatives to ensure the women empowerment as BRAC, ASA, Grameen Bank, BRAC and FIVD and so on. The Bangladesh Liberation War in 1971 served as the foundation for BRAC. The economy and the populace were destroyed after the nation gained independence from Pakistan. In order to help refugees coming from India, Fazle Hasan Abed, and a

former executive with Shell Oil formed BRAC in 1972. As a continuous function, BRAC does impact to increase women empowerment through its Small Medium Enterprises i.e. microcredit program in the country, then, it starts its functions in many countries in the world.

1.1 Literature Review

BRAC and its History

The Bangladesh Rural Advancement Committee, known by the acronym BRAC, is one of the world's largest development NGOs headquartered in Dhaka, Bangladesh. Founded in 1972, the company employs over 100,000 people, most of them women, and in Asia and Africa he serves over 100 million people. BRAC he originated in the 1971 Bangladesh Liberation War. After the country gained independence from Pakistan, its economy and people were devastated. In 1972, Fazle Hasan Abed, a retired Shell Oil director, founded his BRAC to help refugees returning from India. In its first year, BRAC focused on emergency rehabilitation, building housing, boats, and medical centers, but then turned to long-term poverty reduction strategies focused primarily on women. BRAC's first loan program was launched in 1974 to assist poor and hardcore poor women through microfinance enterprise so that they can achieve economical capability.

BRAC is an international development organization based in Bangladesh. BRAC was subsequently registered with the NGO Secretariat of the Bangladesh Government to receive foreign donations. BRAC is the world's largest non-governmental development organization based on employee numbers as of September 2016. Founded in his 1972 by Lord Fazl Hassan Abed after Bangladesh's independence, BRAC has a presence in all of his 64 districts of Bangladesh, as well as in his 11 other countries. Asia, Africa, Americas. BRAC employs over 90,000 people, approximately 70% of whom are women, and its services he reaches over 126 million people. The organisation is partly self-funded through a number of social enterprises that include a dairy and food project, a chain of retail handicraft stores called Aarong, seed and Agro [and chicken. BRAC has operations in 13 countries of the world (BRAC Annual Report, 2022).

Known formerly as the Bangladesh Rehabilitation Assistance Committee, then as the Bangladesh Rural Advancement Committee, and later as Building Resources across Communities, BRAC was

initiated in 1972 by Sir Fazlé Hasan Abed at Shallah Upazillah in the district of Sunamganj as a small-scale relief and rehabilitation project to help returning war refugees after the Bangladesh Liberation War of 1971. 14 thousand homes had to be rebuilt as part of the relief effort, as well as several hundred fishing boats; BRAC claims to have done this within nine months, as well as opening medical centres and providing other essential services.

Until the mid-1970s, BRAC concentrated on community development through village development programmes that included agriculture, fisheries, cooperatives, rural crafts, adult literacy, health and family planning, vocational training for women and construction of community centres. A Research and Evaluation Unit (RED) was established to assess and set direction for its activities, and in 1977 BRAC was established as a village organization for the landless, small farmers, artisans and vulnerable women. With the formation of (VO), we began to take a more focused approach. In order to help. That same year, BRAC established a commercial printing company to fund its activities. The arts and crafts retail chain Aaron was founded the following year (Rogers, Kate; OFarrell, Sue Ellen, 2008) Diarrhea was the leading cause of infant mortality in Bangladesh in the late 1970s. In February 1979, BRAC began a field trial of a diarrhea control campaign in his two villages, then Surratana. The following year, they expanded the operation and called it the Oral Therapy Extension Program (OTEP). We taught rural mothers how to make an oral rehydration solution (ORS) at home from readily available materials and how to use it to treat diarrhea. The training was reinforced with posters and radio and television spots. In this 10-year program, her 12 million households across her 75,000 villages across Bangladesh were educated, except in the Chittagong Hill Tracts (where civil unrest made work unsafe) increase. After 15 years of her education, most mothers were still able to prepare her ORS safely and effectively. When OTEP was launched, the treatment was largely unknown in Bangladesh, but 15 years later it was used in rural households for severe diarrhea in more than 80% of her cases, Rice field. Non-formal primary education was started in 1985 by BRAC. In 1986 BRAC started a rural development program. The program consisted of four main activities: institution building, including functional education and training, credit operations, income and job generation, and a support services program (BRAC Annual Report). 2014).

Women Empowerment

Sarumathi & Mohon (2011) conducted an analysis of the effects of microcredit on women's emancipation. They discovered that one of the key components to ending poverty and enhancing the capacity of rural women was microfinance. They also sensitively, financially, and socially explored the empowerment of women. Their research revealed that among rural women there was a persistent increase in all three characteristics. Rural women who engage in microfinance show a noticeable improvement in their mental health and sense of civic empowerment. Camille (2011) discovered a deep connection between microfinance and empowerment, while it quickly increased women's empowerment. He demonstrated how women are becoming more developed in terms of expanding economic resources. The study's findings made clear that microfinance has an effect on women's perceived empowerment in both positive and negative ways. The purpose of Parveen & Chaudhury's 2009 study was to examine how microcredit programs led to the financial empowerment of rural women. In general, women's advancement depends on three economic factors: income, savings, and assets. By utilizing those resources, women's advancements, such as eradicating gender discrimination, reducing poverty, exercising family power, and fostering self-reliance, have steadily improved. The beneficial effects of microfinance on the expansion of women's empowerment were examined by Noreen (2011). She looked at five factors connected to child health, education, choosing a partner for children, buying necessities, and decision-making in order to examine women's empowerment. In this study, the author suggested that in order to advance women's emancipation, educational services, family awareness, the strengthening of governmental and nonprofit institutions, and their cooperation were crucial. Nessa et al. (2012) talked about the various facets of microcredit. They found that microfinance not only increased the sources of income for rural and disadvantaged women, but also improved decision-making skills, options, and self-determination. Decision-making involved five different factors, including the following: household, economic, movement, property, political, and social.

They found that each dimension increased significantly due to the effects of microfinance. Garikipati (2010) investigated women's empowerment at the family level. Loans are a household benefit, but they don't necessarily affect women's empowerment. Women, in particular, can disempower the process because loans are invested in home ownership. This is because women do not have sharing

rights. Creative good luck in the house. Women's shared right to household wealth has proven to be fundamental to women's empowerment, if the diversion of credit by households cannot be restricted. Loro (2013) evaluated his research on sexism in third world countries. He has shown that the status and dominance of women has increased significantly since the start of his NGO work in developing countries. But microfinance her loans are empowering women, boosting their self-esteem and self-esteem. Nevertheless, loans are often economically advantageous and promote a higher social status for women. Pit etc. (2006) found that credit granted to women had statistically significant effects, with women being better positioned in household decision-making and having better access to financial and economic resources. It's said to show Greater social networks, greater bargaining power over husbands, and greater mobility. They also analyzed that women's participation in small business loans had an encouraging effect on fertility rates.

In developing countries, women face social, economic and political discrimination. Their status in family and home activities may have reached a low level. In general, empowerment refers to the process by which women expand their options to control and own their lives (Kabeer, 2001). Whenever women are given the freedom to shape their lives and assets, this is called female empowerment. Baltiwala (1995) defines empowerment as the management of material assets, economic resources and ideologies. Bennett (2002) describes empowerment as "enhancing the assets and capacities of diverse individuals and groups to engage, influence, and hold to account the institutions they influence", and Mbwewe and Keller (2002). 1991) described women's empowerment as "a process by enabling". Women need to increase their own autonomy, assert their independent right to make decisions, and organize to control resources that help challenge and eliminate their subordination. The empowerment of women is also recognized as an important prerequisite for reducing poverty and respecting human rights and basic needs, especially at the individual level, as it helps build a foundation for social mobility (DFID, 2006).

While women's empowerment is commonly used to improve the condition of women, it can actually be applied to disadvantaged sections of society to elevate women to the same level of advanced sections. Simply put, empowerment is the process of redistributing power from the powerful to the powerless. In the context of Bangladesh, women's empowerment means that women should be given freedom of choice for achievement and self-expression, as well

as equal access to resources, opportunities and power in the home and community means (Kumar et al., 2013). She has two measures to realize women's empowerment. The first is social mobilization, Poor women lack the skills and self-confidence needed to counter and challenge existing inequalities and barriers. Modifiers are often needed to consciously catalyze social mobilization. Second, the process of social mobilization must be accompanied and complemented by economic stability. As long as disadvantaged people suffer from economic hardship and precarious livelihoods, they cannot be mobilized (UNDP, 2001). Almost all definitions of women's empowerment include references to greater choice and freedom to take the decisions and actions necessary to shape life outcomes (Malhotra and Schular, 2005). In conclusion, we can easily say that women's empowerment is defined as human beings when they achieve basic and fundamental rights such as: Food, protection, healthcare, education and entertainment. Increase financial capacity and eliminate all violence and discrimination against families, including decision-making activities (from family to state).

1.2 Objectives of the Study: The main objective of the study is to know whether small medium enterprise of well-known BRAC impacts on women empowerment. This objective is specified into six categories like; to know whether give importance to women's decision about family matters, women participation in economic ,social and political activities and it's evaluation, opinion to reproduction control and taking decision about health care after receiving microcredit from BRAC.

1.3 Conceptual Framework

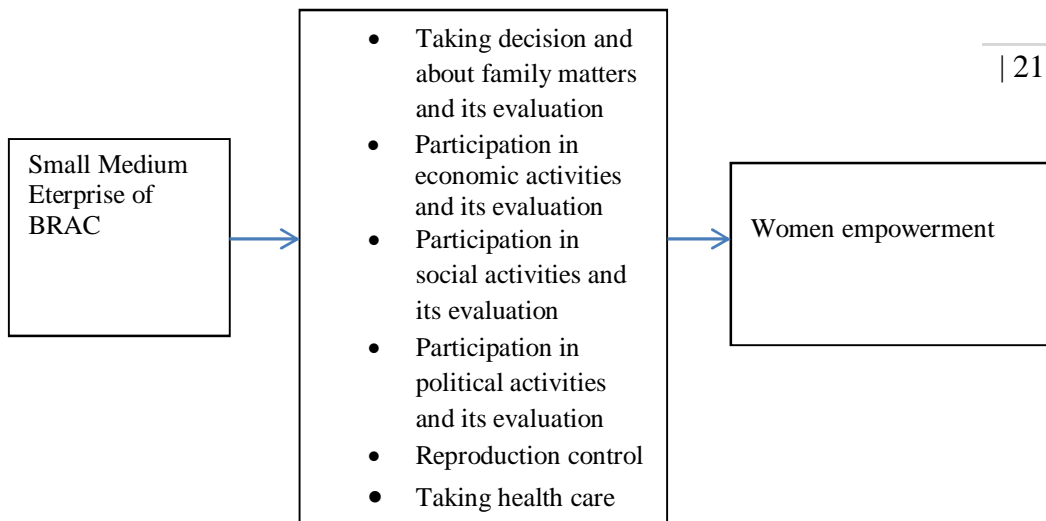


Figure-01: Conceptual framework on small medium enterprise and women empowerment

1.4 Operational Definition of the Concepts

Small Medium Enterprise: In the study, small medium enterprise refers to a certain amount of finance which is given by BRAC among troublesome and poor women so that they can create self-employment which makes way for achieving money resulting they become empowering in various sectors.. In general, BRAC provides Tk.25000-30000 initially which gradually increases.

Women: In the study, women mean 18 or more year old, unmarried, married and divorced females who live in the village and have taken microcredit from the said bank. But the study selected only the married women having children purposively.

Women Empowerment: It is measured by six dimensions; (I).Decision taking about family matters and its effectiveness. This dimension is measured by five indicators as women opinion to daily necessary family goods purchasing and its effectiveness, expenditure for child education , expenditure for child marriage, land purchasing-selling and purchasing cloths for own and other family

members. (II).Participation in economic activities and its evaluation. This dimension is measured by four indicators such as women contributions to and their evaluation in taking care of children, cooking food and disks cleaning, cloths drying and owner of assets. (III).Participation in social activities and its evaluation. This dimension is measured by two indicators as women eagerness to participate in rural shalish (Shalish is a Bengali Word which refers to settlement any problem within two persons or groups) and freedom to move in the society. (IV).Participation in political activities and its evaluation. This dimension is measured by two indicators such as women freedom to vote a choiceful candidate and eagerness to participate in local government. (V).Reproduction control. This dimension is measured by three indicators as effectiveness of women opinion about when they will borne child, how many children they will borne and using contraception method /hygienic products (VI).Health care taking. This dimension is measured by two indicators such taking treatment from proper channel and taking choiceful food for sickness.

2. Methodology

2.1 Research Design and Method: In the present study, descriptive research design is applied by which it's easy to conduct a survey and to explore the effect of an event. In addition it helps to describe the circumstances of existing different cases easily. The study also followed quantitative method to conduct the survey through which a statistical analysis of collected data is done.

2.2 Research Zone and Its Importance: Charperborti village of Companygonjr Thana in Noakhali district is selected as a research area. The village is densely populated area amounting around twelve thousand residents like other villages of Bangladesh as a low income country. A local office of BRAC is placed in the village from which most of the poor and hardcore poor women receive microfinance to change their life standard. Therefore, aiming to realize the study objectives, the village is considered as a study zone.

2.3 Population and Sampling: The women who have received microcredit from the said bank are considered as research population and each of them is identified as a unit of analysis. Total population is 620 which gathered from adjunct office of the said bank. The sample size is 83 found by using simple random sampling and by the following formula;

$$\text{Formula } n = \frac{\frac{t^2 pq}{d^2}}{1 + \frac{1}{N} \left(\frac{t^2 pq}{d^2} - 1 \right)} \quad (\text{Source: Cochran, 1977:75})$$

2.4 Variables of the Study: The independent variables of the study are amount of microcredit, frequency of received microcredit and duration of loan received. On the contrary, the dependent variable is the women empowerment. It is measured by six dimensions; (I).Decision taking about family matters and its effectiveness. (II).Participation in economic activities and its evaluation. (III).Participation in social activities and its evaluation. (IV).Participation in political activities and its evaluation. (V).Reproduction control. (VI).Health care taking.

2.5 Data Collection and Analysis Technique: Data is collected through interview schedule and the collected data is analysed by SPSS. At first the data are presented as frequency and percentage. Then multiple linear regression models are applied to measure the effects of microcredit on women empowerment.

3. Results and Discussion

3.1 Univariate Analysis

Table-01: Basis Information of the Respondents

V	F	%	V	F	%
1.Age of respondents			5. Main earning person of the family		
18-25	20	24.1	Husband	38	45.8
26-30	31	37.3	Son	18	21.7
31-35	19	22.9	Loan receiver	27	32.5
36 or more	13	15.7	Total	83	100
Total	83	100	6.Monthly family income		
2.Marital status			Tk. 5000-10000	39	46.99
Married	57	68.7	Tk.11000-15000	29	34.94
Unmarried	17	20.5	Tk. 16000-20000	9	10.84
Widow	9	10.8	More than Tk. 20000	6	7.23
Total	83	100	Total	83	100

3.Educational qualification			7.Monthly family expenditure		
Primary	30	36.1	Tk. 5000-10000	41	49.40
Secondary	26	31.3	Tk.11000-15000	27	32.53
Higher secondary	9	10.8	Tk. 16000-20000	11	13.25
Non-educated	18	21.7	More than Tk. 20000	4	4.82
Total	83	100	Total	83	100
4. Member of the family			8.Type of family		
1-3	27	32.53	Single family	53	63.7
4-6	42	50.60	Joint family	26	31.3
7 or more	14	16.86	Extended family	4	4.8
Total	83	100	Total	83	100

The above table shows that the women aged 26-30(37.3%) year received more loans and 36 years women (15.7%) received fewer loans. The married women (68.7%) received more loan and widowed (10.8%) take less loan. Most of the loan recipient women's educational qualification is primary (36.1%) and the lowest number of loan recipient women's educational qualification is higher secondary (10.8%). As highest, the number of family members of loan recipient women (50.60%) is from 4-6 persons and as lowest, 16.02% loan recipient women's family members are 7 or more persons. As highest, 45.8% loan recipient women's main earning person is her husband and as lowest, 21.7% is son. As highest, 46.99% women's monthly family income Tk.5000-10000 and as lowest, 7.23% women's monthly family income Tk.20000 or more. As highest, 49.40% women's monthly family income Tk.5000-10000 and as lowest, 4.82% women's monthly family income Tk.20000 or more. As highest, 63.7% women come from single family and as lowest, 4.8% from extended family. So, we can say that, generally, micro credit organizations encourage disbursing the loan among those women who are from single family to avoid defaulter.

Table-02: Receive and Investment Status of Microcredit

V	F	%	V	F	%
1.Amount of microcredit			3.Duration of loan receive		
Tk. 25000-30000	34	40.96	1-3 year	49	59.04
Tk.31000-35000	32	38.55	4-6year	24	28.92
Tk.35000-40000	10	12.05	7-9year	8	9.64
More than Tk.40000	7	8.44	More than 9year	2	2.41
Total	83	100	Total	83	100
2.Frequency of received microcredit			4.Investment field of credit		
1-2time	39	46.99	Agricultural activities	19	22.9
3-4time	37	44.58	Trade	14	16.9
5-6time	4	4.82	Personal activities	16	19.3
7-8time	2	2.41	Family activities	31	37.3
9 or more	1	1.20	Other sectors	3	3.6
Total	83	100	Total	83	100

From the above table, we can say that as highest 40.96% women received loan from Tk. 25000-3000 and as lowest, 7% women received Tk. 40000 or more. As highest 46.99% women takes the loan for 1-2times and as lowest, 1.20% women takes the loan for 9 or more times. As highest, 59.04% women take the loan for 1-3 year as duration and as lowest 2.41% women take the loan for more than 9year. Out of 83, as highest 37.3% women invest their loan in family activities and on the other hand, as lowest 3.6% invest in other purposes.

Table-03: Women Empowerment Before and After Loan Receive

V	Before loan receive						After loan receive					
	Yes		No		Total		Yes		No		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
1.Evaluation of women decision about purchasing necessary family goods												
	27	32.53	56	67.87	83	100	28	33.78	55	66.3	83	100
2. Evaluation of women opinion to child education expenditure												
	28	33.73	55	66.27	83	100	30	36.14	53	63.86	83	100
3.Evaluation of women opinion to child marriage expenditure												
	35	42.17	48	57.83	83	100	44	53.01	39	46.99	83	100
4.Evaluation of women opinion about land purchasing-selling												
	25	30.12	58	69.88	83	100	31	37.35	52	62.65	83	100
5.Evaluation of women opinion to purchase cloths for themselves and family												
	15	18.07	68	81.93	83	100	25	30.12	58	69.88	83	100
6.Evaluation of women' economical contributions by taking their child caring												
	28	33.73	55	66.3	83	100	35	42.2	48	57.4	83	100
7.Evaluation of women' economical contributions in food cooking, disks cleaning and cloths drying												
	26	31.3	57	64.7	83	100	36	43.4	47	56.6	83	100
8. Become owner of assets (whereabouts, land and jewellery)												
	39	46.99	44	53.01	83	100	49	59.04	34	40.96	83	100
9. Willing expression to participate in rural Shalish												

	23	27.7 1	60	72.29	8 3	10 0	2 5	30.1 2	58	69.8 8	8 3	1 0 0
10. If yes, then have faced any obstacles												
	19	82.6 0	4	17.39	2 3	10 0	1 4	55	9	36	2 5	1 0 0
11.Freedom to move in the society												
	19	22.8 9	64	77.11	8 3	10 0	2 5	30.1 2	58	69.8 8	8 3	1 0 0
12.Freedom to vote a choiceful candidate												
	62	74.7	21	25.3	8 3	10 0	6 9	83.1 0	14	16.9	8 3	1 0 0
13.Willing expression of women to participate in local government												
	12	14.4 6	71	85.54	8 3	10 0	1 7	20.4 8	66	79.5 2	8 3	1 0 0
14. If yes, then have faced any obstacles												
	9	75	3	25	1 2	10 0	6	35.2 9	11	64.7 1	1 7	1 0 0
15.Evaluation of women opinion to when and how many children they will borne and opinion on using contraception method/hygienic products												
	19	22.9	64	77.1	8 3	10 0	3 1	37.3	52	62.7	8 3	1 0 0
16.Evaluation of women' taking decision to receive treatment from where or whose(Upazila health complex, rural practitioner)												
	34	40.9 6	49	59.04	8 3	10 0	4 1	49.4 0	42	50.6 0	8 3	1 0 0
17.Taking choiceful food for sickness												
	27	32.5	56	67.5	8 3	10 0	3 5	42.2	48	57.8	8 3	1 0 0

The above table shows that all of the indicators is increased after receiving the microfinance than that of before receiving the loan as below;

Before receiving the loan, 32% women said that their decision about purchasing necessary family goods would have evaluated but it has increased by 33.7% after receiving the loan.

Similarly before receiving the loan, 33.73% women said that their opinion to child education expenditure would have evaluated but it has increased by 36.6% after receiving the loan.

Before receiving the loan, 42.7% women said that their opinion to child marriage expenditure would have evaluated but it has increased by 53.01% after receiving the loan.

Before receiving the loan, 30.12% women said that their opinion about land purchasing-selling would have evaluated but it has increased by 36.6% after receiving the loan.

Before receiving the loan, 18.07% women said that their opinion to purchase cloths for themselves and family would have evaluated but it has increased by 36.6% after receiving the loan.

Before receiving the loan, 33.7% women said that their economical contributions by taking our child caring would have evaluated but it has increased by 42.2% after receiving the loan.

Before receiving the loan, 31.3% women said that their economical contributions in food cooking, disks cleaning and cloths drying would have evaluated but it has increased by 43.4% after receiving the loan.

Before receiving the loan, 46.99% women said that they would have become owner assets such whereabouts, land and jewellery but it has increased by 59.04% after receiving the loan.

Before receiving the loan, 27.71% women would have expression their willing to participate in rural shalish but it has increased by 30.12% after receiving the loan. In this regard, before taking the loan, 82.60% women would have faced social obstacles but the situation is decreased (55%) after receiving the loan.

Before receiving the loan, 22.89% women said that they would have freedom to move in the society but it has increased by 30.12% after receiving the loan. Like this, 74.7 % women would have freedom to vote a choiceful candidate but it has increased by 83.10% after receiving the loan.

Before receiving the loan, 14.46% women would have expression their willing to participate in local government but it has increased by 20.48% after receiving the loan. In this regard, before taking the

loan, 75% said that they would have faced social obstacles but it is decreased (35.29%) after receiving the loan.

Before receiving the loan, 22.9% women said that their opinion on when and how many children they will borne and opinion on using contraception method/hygienic products would have evaluated but it has increased by 37.3% after receiving the loan.

Before receiving the loan, 40.96%% women said that their decision to receive treatment from where or whose (Upazila health complex, rural practitioner) would have evaluated but it has increased by 49.40% after receiving the loan. In this regard, before receiving the loan, 32.5% women said that they would have taken choiceful food for sickness but it has increased by 42.2% after receiving the loan.

From above statistics we see that the small medium enterprise of BRAC is positively correlated to women empowerment because all of the dimensions of the empowerment are increased after taking the financial supports from BRAC. BRAC not only giving the financial support but also giving training on how to utilize the finance and making awareness among the women toward every sphere of their life.

3.2 Multiple Linear Regression Analysis

Table-04: The Multiple Linear Regression Coefficients Indicated the Effects of Small Medium Enterprise of BRAC on Women Empowerment

Independent variables	Decision taking about family matters and its effectiveness	Participation in economic activities and its evaluation	Participation in social activities and its evaluation	Participation in political activities and its evaluation.	Reproduction control	Health care taking	Aggregate women empowerment
Constant	0.988	0.768	0.891	0.888	0.677	0.678	0.978
Amount of microcredit	0.749	0.762	0.669	0.577	0.789	0.767	0.689
Frequency of received microcredit	0.133	0.118	0.172	0.109	0.139	0.169	0.125
Duration of loan receive	0.789	0.654	0.543	.0654	0.379	0.239	0.674

The table is rearranged from SPSS given table.

The table-04 shows that the factors are positively related to dimensions of women empowerment as well as aggregate women empowerment as the following;

If there is no amount of microcredit, frequency of received microcredit and duration of loan receive, then the decision taking about family matters and its effectiveness will be 0.988, participation in economic activities and its evaluation will be 0.768, participation in social

activities and its evaluation will 0.891, participation in political activities and its evaluation will be 0.888, reproduction control will be 0.677, health care taking will be 0.678 and aggregate women empowerment will be 0.978.

One unit increase in amount of microcredit, the decision taking about family matters and its effectiveness will increase by 0.749, participation in economic activities and its evaluation will increase by 0.762, participation in social activities and its evaluation will increase by 0.669, participation in political activities and its evaluation will increase by 0.577, reproduction control will increase by 0.789, health care taking will increase by 0.767 and aggregate women empowerment will increase by 0.689.

One unit increase in frequency of received microcredit, the decision taking about family matters and its effectiveness will increase by 0.133, participation in economic activities and its evaluation will increase by 0.118, participation in social activities and its evaluation will increase by 0.172, participation in political activities and its evaluation will increase by 0.109, reproduction control will increase by 0.139, health care taking will increase by 0.169 and aggregate women empowerment will increase by 0.125.

One unit increase in duration of loan receive, the decision taking about family matters and its effectiveness will increase by 0.789, participation in economic activities and its evaluation will increase by 0.654, participation in social activities and its evaluation will increase by 0.543, participation in political activities and its evaluation will increase by 0.654, reproduction control will increase by 0.379, health care taking will increase by 0.239 and aggregate women empowerment will increase by 0.674.

Therefore, we can conclude that small medium enterprise of BRAC is positively related to all dimensions of women empowerment.

4. Conclusion

Women's empowerment can be defined in many ways, including embracing women's perspectives, striving for women's perspectives, and empowering women through education, awareness, literacy and training. Women's empowerment empowers and enables them to make life-changing decisions through a range of social issues. They can have the opportunity to redefine their gender and similar roles, giving them more freedom to pursue their desired goals. In such these cases, small medium enterprise, as one of the various initiatives, plays vital contribution to the increase of women empowerment in its different dimensions which is shown in the

present study. The present study shows that small medium enterprise i.e. amount of microcredit received from BRAC, its frequency and duration are positively related to the decision taking about family matters and its effectiveness, participation in economic activities and its evaluation, participation in social activities and its evaluation, participation in political activities and its evaluation, reproduction control, health care taking and overall aggregate women empowerment. Therefore, the small medium enterprise of BRAC have a strong positive impact on all dimensions of women's empowerment, and overall on women's empowerment.

4.1 Policy Brief

To ensure the women empowerment, it may take the following policies;

Women empowerment should not be limited only in disbursing the micro-credit; it should provide the training by the micro credit organizations among the beneficiaries so that they can utilize the provided finance properly.

The government should take the proper initiative to remove the exploitation on women by the microcredit organizations. For instance, installment should be monthly and interest rate should not be more than 10 percent. With savings amount, the credit organization should give extra benefits to women so that they can find out the extra income sources.

The micro credit organization should register the name of father, brother or husband as guardian of the women, so that, not only women but also men will be accountable to pay installments of the micro credit resulting women will be free from extra stress.

Not only non-government organizations but also government organizations be supposed to take the responsibilities for women empowerment through micro credit programs.

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Appendix-1: Abbreviation

- BRAC- Bangladesh Rural Advancement Committee
- BIDS-Bangladesh Institute of Development Studies
- DPHE-Department of Public Health Engineering
- CDL-Capital and Development Limited
- DFID-Department of International Development