

## **ROLE OF PUNJAB RURAL SUPPORT PROGRAM IN IMPROVING ECONOMIC CONDITIONS OF RURAL WOMEN THROUGH MICRO FINANCING**

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Women's low status in society is usually due to their weak economic standing and their reliance on male members of the family. Punjab Rural Support Program (PRSP) is one of the non-government organizations (NGOs) which is focusing on improving the conditions of rural women by providing financial assistance. Therefore, the present paper focused on the role of PRSP in improving the economic conditions of rural women through micro financing. The population for the study consisted of rural women only who were members of the Community Organizations (COs) of PRSP. A multistage simple random sampling technique was used for the study. Out of the eight towns of district Faisalabad, four towns which cover rural areas (Samundri, Iqbal town, Jaranwala, and Chak Jhumra) were selected. Four field units of PRSP were working in these four towns, i.e. Salarwala in Chak Jhumra, Satiana in Jaranwala, Khidarwala in Samundri and Dijkot in Iqbal Town. These field units have 214, 203, 170 and 238 female COs, respectively. A sample of 10% COs was selected from each field unit randomly and five members from each CO were selected at random. A validated and pre-tested interview schedule was used for data collection. The data were analyzed with the help of SPSS. The respondents considered most of the dimensions of micro-credit quite good but they were hardly satisfied with the amount of credit by PRSP. Impact of micro-credit on the overall standard of living, livestock and family income of the members of COs was much stronger. The study concluded that there may be an increase in the amount of credit and PRSP may take initiative to provide job opportunities in rural areas in order to strengthen the economic conditions of rural women.

**Keywords:** Microfinance, rural women, rural development, economic barriers, rural livelihood

### **INTRODUCTION**

The total population in the world consists of more women than men yet womenfolk are not given the same status as men in most parts of the world and are treated as second class citizens in every aspect of life and in almost all the spheres in the society.

One quarter of the world's population is comprised of rural women. According to IFAP (2005), there are around 1.6 billion women who live in the rural areas. A vast majority of them work in the food sector producing more than half of the food cultivated in the rural areas of the West (40%), Asia (60%) and Africa (80%). Despite all that, they own only 2% of the land and get only a meagre share (1%) of agricultural credit. According to the International Labour Organization (ILO) (2008), in the world, the number of women working in the agricultural sector was 428 million against 608 million men. In most areas of the world agriculture is the prime sector providing employment to women for example 61% in South Asia and 68% in Sub-Saharan Africa.

One-third of the less privileged people in the under-developed countries live in the rural areas (World Bank, 2008). The role of women is very crucial in the rural

economies of both the developing and developed nations. The jobs for women in the developing countries include production of crops, provision of water, food, and fuel (wood, dung etc.) and looking after the livestock etc. Apart from the above vital functions, women also take care of the children, older members of the family and the sick in which they usually get no help at all from the males. Women in rural areas who usually work in the fields are not given their due share and they hold only 2% of the land.

Women have limited access to credit, which is related to the fact that they do not own land as most of the loans are given against land. Consequently women rely on the informal and unregulated means to obtain loans and end up paying higher rates of interest (Women Watch, 2009). There is still a lack of sufficient provision for females to own land independently in many countries as constitutions and legislations are still lacking in providing women independent land rights that would bring social capital benefits and empowerment to women (FFTC, 2008).

Zafar (2009) described that in patriarchal societies and cultures, particularly in developing countries, women are often dependent on males for access to resources and capital and their contributions to household income are not properly

acknowledged. The labour women do outside the home is generally in addition to the care and services they provide to their families, which restricts their business opportunities and thus regarded as less “credit worthy” than male counterparts when it comes to attaining credit from formal sources. According to 1998 census, women constitute about 48% of the total population. Over 70% of rural women work in agriculture. The Labour Force Survey (2008) revealed that the literacy rate for males in the urban areas is 79.6% and for females it is 64.5% as compared to 61.9% for males and 32.5% for females in the rural areas. This shows the poor education condition of women in the rural areas. The number of employed persons increased from 47.65 million in 2007 to 49.09 million in 2008. The ratio of employed males and female was 13.27 million and 1.34 million, respectively, in urban areas, while 25.79 million males and 8.69 million females were employed in rural areas. Females are certainly the marginalized part of society.

Farooq (2003) stated that women’s low status in society is usually due to their weak economic standing and their reliance on male members of the family. Refutation to material resources leads to females’ frail economic position. They are regarded as economic burden and liabilities. The economic composition of society is devised in such a way that it makes women incapable of claiming economic justice both at household and at community level. They remain unheard due to their economic conditions. If equal economic opportunities are provided to women they can be beneficial like males not only to the household economy but also to the national economy. Any betterment in the economic status of women would also result in a positive change in the attitude of family in particular and society in general towards them. The status of females in the society has to be improved and the path to achieving this objective is via turning them into earning members. The status of working women relating to income generating activities like cottage industry, family handicraft business, agricultural activities and other small businesses is most likely to be better than housewives who are not given the opportunity to contribute anything to family income. Participation of women in income generating activities would also help them alleviate their poverty, attain better level of education, and enjoy improved health conditions. This would have a huge positive effect on security of the household and nourishment of children than depending on man’s income alone (Ahmad *et al.*, 2003). Women effectiveness is mostly obstructed due to their limited access to credit especially in rural areas. Access to credit and finance can make them independent and empowered and increase their autonomy and decision making power at household level. With increased income, rural females spent more in household use and in human capital development (Schuler *et al.*, 1997; Schuler and Hashami, 1994).

Therefore, the present study was designed to analyze the role of Punjab Rural Support Program (PRSP), a non-government organization, in improving the economic conditions of rural women through micro financing. PRSP is a well established NGO with the mission of harnessing peoples’ potential by helping themselves. Credit-based income generating programs of the NGO play a crucial role in improving the condition of rural women who often face many socio-economic restraints. The results of the study would be helpful to identify the strengths and weaknesses of development measures taken by the PRSP for the betterment of rural women. Furthermore, the study would be helpful in devising a future strategy for developing better grounds in context of rural women development.

## MATERIALS AND METHODS

The present study was conducted in district Faisalabad. The population for the study consisted of women who were the members of community organizations (COs) of PRSP. A multistage simple random sampling technique was used for the study. Out of eight towns of district Faisalabad, four towns which cover rural areas (Samundri, Iqbal Town, Jaranwala, and Chak Jhumra) were selected with the reason that the focus of study was on rural women. Four field units of PRSP were working in these four towns, i.e. Salarwala in Chak Jhumra, Satiana in Jaranwala, Khidarwala in Samundri, and Dijkot in Iqbal Town and these had 214, 203, 170 and 238 female community organizations (COs), respectively. A sample of 10% COs was selected from each field unit randomly. Thus the total selected COs were 82. Five members from each CO were selected at random. In this way the total sample size for the study became 410 respondents. A reliable and validated data collection instrument consisting of open and close ended questions was constructed keeping in mind the research objectives. Every possible measure was taken to secure valid and reliable data. The data were analyzed using SPSS. Univariate analysis was used which includes the frequencies, percentages and means of different variables. The rank order was determined on the basis of the weighted score. In order to know the relative ranking of different variables, the relative scores were computed by multiplying the score value allotted to each category of the scale with the frequency counts.

## RESULTS AND DISCUSSION

**Micro-credit:** Microfinance has proven to be the best tool for fighting against poverty. It provides small loans to poor people, especially women, to commence or expand small and self-supporting businesses. The expansion of microfinance since the 1990s has considerably increased women’s access to facilities for loans and savings. This increased access to microfinance has been seen as

contributing to poverty reduction, financial sustainability, economic empowerment, increased well-being and political empowerment for women themselves (Mayoux and Hart, 2009).

**Dimensions of micro-credit:** There are many misapprehensions about the poor people that they lack education and skills, incapable to save and are not bankable. Nevertheless, many funding organizations are of the view that rural poor are in reality proficient managers of credit and finance. Accessibility of timely and sufficient credit is necessary for people to undertake economic action rather than credit subsidy (Naz, 2009). The ranking of various dimensions of micro-credit is presented in Table 1, which shows that timely availability (mean=3.97), credit recovery duration (mean=3.96), credit approval process (mean=3.96), transparency of process (mean=3.95) and credit recovery process (mean=3.95) ranked 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup> and 5<sup>th</sup> and fell between the categories of satisfactory and good but tended more toward good category. The opinion regarding credit recovery process being good denied the view of Marr (2004) that sometimes repayment of micro credit instalment is a kind of burden for poor people whose income and resources are at subsistence level. Loan staff persists on payment on time and thus rural people either further borrow or sell assets in such cases. Other dimension like output of credit utilization (mean=3.83) and utilization of credit (mean=3.80) also fell in between satisfactory and good categories but tended toward good. Mark up rate was ranked 8<sup>th</sup> with mean value 3.59 tended toward good category. Credit sufficiency (mean= 2.85) was the only dimension which fell in between

fair and satisfactory categories but tended toward satisfactory category. In this connection Waheed (2009) concluded that the amount of loan (Rs.10,000) by PRSP was not enough to make the return on investment worthwhile. Similarly Lodhi *et al.* (2006) also found that majority of the women were satisfied to a little extent from the amount of loan given by NRSP.

**Strength of micro-credit services:** It is often described that micro-credit programs are helpful in eradicating poverty and empowering rural people due to the smooth and simple procedure. Because of such positive factors the year 2005 was declared by the United Nations as the 'International Year of Micro-credit. In 2006 Nobel Peace Prize was given to Grameen Bank and Muhammad Yunus for marking micro-credit most impressive accolade (Hossain and Knight, 2008).

The respondents were therefore asked to give their views about the strengths of micro credit services provided by PRSP. The statements like 'field workers are friendly and cooperative', 'credit procedure is simple', 'instalments system is convenient' were ranked 1<sup>st</sup>, 2<sup>nd</sup>, and 3<sup>rd</sup> with mean values of 4.16, 4.15 and 4.08, respectively and fell in between agree and strongly agree categories but were inclined toward agree category (Table 2). Similar results were recorded by Lodhi *et al.* (2006) while conducting research in Azad Jammu and Kashmir showing that a majority of the respondents was greatly satisfied with the disbursement of credit and behaviour of the NRSP staff. According to UN (2010) the poor people prefer to take loans from credit lending organizations other than banks due to the

**Table1. Rank order, mean and standard deviation of dimensions of micro-credit provided by PRSP**

Dimensions of micro-credit	Rank order	Weighted score	Mean	Std. Deviation
Timely availability	1	1552	3.97	0.52
Credit recovery duration	2	1549	3.96	0.54
Credit approval process	3	1548	3.96	0.51
Transparency of process	4	1546	3.95	0.48
Credit recovery process	5	1544	3.95	0.53
Out put of credit utilization	6	1498	3.83	2.15
Utilization of credit	7	1479	3.80	0.66
Mark-up rate	8	1399	3.59	0.75
Credit sufficiency	9	1116	2.85	0.94

Scale: 1= Poor, 2=Fair, 3= Satisfactory, 4= Good, 5= Excellent, X= No response

**Table2. Rank order, mean and standard deviation of strengths of micro-credit services provided by PRSP**

Strengths	Rank order	Weighted score	Mean	Std. Deviation
Field workers are friendly and cooperative	1	1626	4.16	0.46
Credit procedure is simple	2	1624	4.15	0.55
Instalments system is convenient	3	1594	4.08	0.46
Utilization of credit is monitored properly	4	1559	3.99	0.50
Credit facility is demand driven	5	1386	3.55	0.69

Scale: 1=S. disagree 2=Disagree 3=Somewhat agree 4=Agree 5=S. agree X=No response

reason that banks usually hesitate to offer loans to poor people because poor borrow comparatively small amounts and the processing and supervision of lending to them consume administrative costs that is higher than the amount of lending. Complex loaning procedure and immense paperwork also limit poor people's access to formal sources of credit. On the other hand private lending organizations not only give small loans but also follow simple credit procedure and their repayment period is relatively short. Moreover, the administrative structure is normally light and the whole process is participatory in nature. The statements like 'utilization of credit is monitored properly' and 'credit facility is demand driven' fell in between somewhat agree and agree categories but were inclined toward agree category with mean values 3.99 and 3.55, respectively. The description of Littlefield *et al.* (2003) supports the above mentioned data that access to flexible, suitable, and affordable financial services empowers poor to formulate their own choices and construct their way out of poverty in a persistent and self-determined way.

**Weaknesses of micro-credit services:** In spite of the success of micro-credit service in many countries, it has been criticized by many people and agencies. The respondents hence were asked to give their opinion about the weakness of micro-credit services provided by PRSP. The data regarding the weakness of micro-credit services showed that the statement like 'interest rate is very high' was ranked 1<sup>st</sup> with mean value 2.22 and fell in between the disagree and somewhat agree categories but was inclined toward disagree

category (Table 3). Rest of the statements like 'there are hindrance from family or community' (mean=1.74), 'process is lengthy and complicated' (mean=1.74), 'preference is given to influential members' (mean=1.68), 'payment is delayed' (mean=1.66), 'credit is given to people on political basis' (mean=1.64) and 'less preference is given to women than men' (mean=1.59) were ranked from 2<sup>nd</sup> to 7<sup>th</sup>, respectively and fell in between the strongly disagree and disagree categories but were inclined toward disagree category. The data contradict with the criticism on micro-credit services given to poor people, particularly related to loan reimbursement, high interest rates and exploitation of female borrowers and failure to accommodate effectively the target groups (Holt, 1994; Mallick, 2002; Brau and Woller, 2004).

**Impact of micro- credit:** Poor people not only utilize the micro credit in business but also in health and education, to handle household emergencies, and to meet the large variety of other cash needs and social requirements that they come across. Access to financial services facilitates poor people to raise their household income and build assets. These financial services also help people to get better nutrition and raise higher immunization rates which consequently improve health. It allows people to plan their future and send their children to school (Littlefield *et al.*, 2003). The ranking of impact of micro-credit on the family living is presented in Table 4, which indicates that the foremost impact was on overall standard of living which fell in between satisfactory and good categories but inclined more towards good

**Table3. Rank order, means and standard deviation of weaknesses of micro-credit services provided by PRSP**

Weaknesses	Rank order	Weighted score	Mean	Std. Deviation
Interest rate is very high	1	867	2.22	0.72
There are hindrance from family or community	2	677	1.74	0.54
Process is lengthy and complicated	3	675	1.74	0.54
Preference is given to influential members	4	656	1.68	0.52
Payment is delayed	5	650	1.66	0.53
Credit is given to people on political basis	6	638	1.64	0.49
Less preference is given to women than men	7	615	1.59	0.53

Scale: 1= S. disagree 2=Disagree 3=Somewhat agree 4=Agree 5=S. agree X=No response

**Table4. Rank order, mean and standard deviation of impact of micro-credit on the family living of respondents**

Impact of micro-credit on	Rank order	Weighted score	Mean	Std. Deviation
Overall standard of living	1	1376	3.54	0.69
Family income	2	1345	3.45	0.76
Increase in assets	3	1220	3.15	0.84
Family health	4	1123	3.03	0.76
Savings	5	1042	2.70	0.81
Livestock	6	1035	3.70	1.03
Children education	7	694	3.18	0.93
Housing	8	551	2.00	0.86
Crops	9	355	3.32	1.01
Shop business etc.	10	66	3.14	0.72

Scale: 1= Poor, 2=Fair, 3= Satisfactory, 4= Good, 5= Excellent, X= No response

category with mean value of 3.54. Family income also fell in between satisfactory and good categories but inclined more towards satisfactory category with mean value of 3.45. Livestock inclined more towards good category though ranked 6<sup>th</sup>. Waheed (2009) concluded that bulk of the credit (80%) was invested in the current economic activities and the rest (20%) was utilized to fulfil the consumption requirements. Out of the 80% spent on current economic activities, almost 60% was spent on livestock. Increase in assets, family health, children education, crops and shop, business etc. also fell in satisfactory and good categories but tended much towards satisfactory category with mean values 3.15, 3.03, 3.18, 3.32 and 3.14, respectively. These results negate the statement by Mosely and Hulme (1998) that micro credit does not generate assets but only increase income to the level to meet daily expenses. In some situations it decreases assets because the borrowers are forced to sell assets to repay loan. Hoque (2008) concluded that the availability of credit was instrumental in raising the household income and consequently this makes possible the availability of more resources for spending and investing in assets. Savings and housing fell in between fair and satisfactory categories but tended towards fair category with mean values of 2.70 and 2.00, respectively.

**Economic barriers faced by rural women:** Women dependence on males and their low position in society are the results of their weak economic status. They do not get their due share in economy and are considered burden on the society (Farooq, 2003). Due to the complicated structure of Pakistani society women have limited access to economic activities. Comparison of the earnings of both men and women show that men earn more than women (Naz, 2009). Negash (2006) argue that lack of access to credit and finance, secure work conditions and minimum wages are important factors affecting women empowerment. The respondents' opinions regarding economic factors as barriers to women empowerment are presented in Table 5, which shows that lack of income generating activities (mean=4.49), less employment opportunities (mean=4.48), poor access to economic resource (mean=4.39) and low participation in small enterprise (mean=4.16) ranked 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> and fell in between agree and strongly agree categories but were inclined toward agree category. Factor like less wages as

compare to male was ranked 5<sup>th</sup> with mean values 3.72 and fell in between somewhat agree and agree categories but was inclined toward agree category. In this context, Eskola and Lavinia (2010) found that the employment opportunities are meagre for females and remuneration is lower than that of males due to gender bias in the labour market. The statements, 'control of males over assets' and 'no authority to utilize earned money' were ranked 6<sup>th</sup> and 7<sup>th</sup> with mean values 3.39 and 3.07 and fell in between somewhat agree and agree categories but were inclined toward somewhat agree category.

**Conclusions:** It was concluded that respondents were in favour of various dimensions of micro-credit regarding the availability and recovery processes but they were of the view that amount of credit given to them should have been increased. Cooperative field workers, simple credit procedure, monitoring of utilization of credit appeared as main strengths. It was also concluded that respondents were very much satisfied with the credit procedure and overall process of micro-services provided by PRSP. Moreover, the impact of micro-credit on the overall standard of living, livestock and family income of the members of COs was much stronger, hence improving the economic conditions of rural women. However, impact of micro-credit on savings and housing had been the least. It can be concluded that there was a dearth of income generating activities, employment opportunities and access to economic resources for women which were important barriers to their empowerment. Moreover, women received less salary as compared to men. Control of males over assets and no authority to utilize earned money were also considered barriers to women empowerment.

## CONCLUSIONS

The amount of credit that is currently being provided to rural women by PRSP should be flexible enough to meet the needs of the stakeholders. PRSP should take initiative to promote cottage industry in the rural areas to provide employment opportunities. Moreover, PRSP should introduce various income generating activities to their female borrowers so that they may utilize the credit effectively and efficiently.

**Table5. Rank order, mean and standard deviation of the economic factors as barriers to women empowerment**

Economic factors	Rank order	Weighted score	Mean	Std. Deviation
Lack of income generating activities	1	1839	4.49	0.55
Less employment opportunities	2	1838	4.48	0.57
Poor access to economic resource	3	1776	4.39	0.54
Low participation in small enterprise	4	1663	4.16	0.76
Less wages as compare to male	5	1433	3.72	0.99
Control of males over assets	6	1388	3.39	0.92
No authority to utilize earned money	7	1208	3.07	1.03

Scale: 1=S. disagree 2=Disagree 3=Somewhat agree 4=Agree 5=S. agree X=No response

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