

Women Empowerment and Climate Change Adaptation in Northern Quezon

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Abstract- *After being hit by a devastating typhoon in late 1994, donations coming from international sources poured. The Sisters of Sion Australia, a church-based group in Real Quezon, did not only facilitate the reconstruction of destroyed houses in the affected areas but also maximized the extra money received through establishing a non-profit women's organization. This study focused on KUMARE Inc., the NGO that emerged in response to the need of helping people become more responsible in protecting their families against climate change. Focus group discussions and key informant interviews were conducted to provide insight on how microfinance aided in empowering women and mitigating the effects of climate change in Northern Quezon. Results showed that aside from increasing the incomes of families, women became active partners in the development and implementation of environmental projects. Their participation had not only promoted environmental awareness among their families but also other sectors of the community involved in their cause, particularly the local government units that included them in disaster risk management. The findings are discussed in the light of gender and development, social change and partnership.*

Keywords: *climate change, KUMARE Inc., microfinance, social enterprise, women empowerment*

I. INTRODUCTION

The Philippine is one of the biodiversity hotspots of the world as well as highly at risk to climate change effects such as strength of tropical storms, typhoons, floods, sea level rise, and others (Porio, 2011). Within this scenario, vulnerable populations take action to mitigate climate change and initiate livelihood systems. One of which is a non-governmental organization (NGO) in Northern Quezon, the KUMARE Inc. (Kilos Unlad ng Mamayan ng Real: *Movement for the progress/development of Real.*) As a way of reaching out of the marginalized women, this NGO adapted the microfinance scheme to empower the poor rural women

Empowerment in relation to microcredit is one of the prominent issues today. In fact, many feminist and development practitioners have claimed that when women asked what they needed most to develop, they repeatedly answered 'income to provide for themselves and their children' (Karubi, 2006).

Although, microcredit programs have been acclaimed as the "magic bullet for women's empowerment" (Goetz & Gupta, 1996; Kabeer, 1998; Lombe, 2012), such contention has been source of copious debate. Based on studies into the provisions of opportunities for

self-employment (Iheduru, 2002; Yunus with Jolis, 2003) have concluded that micro-credit schemes have significantly increased women's security, autonomy, self-confidence and status within the household. Critics, by contrast, have asserted that women's credits are often controlled and invested by male relatives, while women debtors charged for repayment (Goetz & Gupta, 1996; in Esplen & Brody, 2007).

Argument over the benefits of microcredit program in terms of women empowerment and their contribution to broader development goals is partly due to different ways of assessing impact. For instance, the assumption that microfinance is a successful and empowering strategy for women has often based on an assessment of financial indicators. If women are able to pay back their borrowed money with interest every month, it shows handling an effective small business and indicates of managing well their domestic expenses (Esplen & Brody, 2007). However, others impact assessment found that there are more men benefited than the women (Makina & Malabola 2004). This is only shows that financial indicators sometimes do not capture the social context in which loan activities are taking place,

nor do they tell us who is controlling the use of credit (Esplen & Brody, 2007).

In light of this, microfinance was challenged to provide products and services beyond credit (Idolor & Eriki, 2012). Similarly, KUMARE Incorporated empowers women through the provisions of loans for livelihood project, the promotion of skills training that offers personal and spiritual formation opportunities. It also fosters activities on the awareness regarding ecological and environmental issues. Although, rural poor women experienced natural disaster, the programs initiated by the KUMARE, have helped them shaped their lives, and took part in household decision-making process. The expected clients who have joined KUMARE Inc stated that they have grown with self-awareness and confidence. They felt empowered not only in the household but also in the community. For them, being a member of KUMARE is an honor and pride.

This study was conducted purposively to determine the women empowerment strategies and climate change adaptation of the KUMARE members. Results of the study would be of significance to the institution in planning an environmental awareness and sustainable community development project.

Literature Review

As mentioned by Galie (2013), empowerment of the most marginalized sectors particularly women is considerably important to provide marginalized groups having the courage of voicing out their needs, desires to take action so they can influence in the community development. Zoynol and Fahmida (2013) stated that the economic empowerment means greater access to financial resources inside and outside the household. It is also linked with reducing vulnerability of poor women in crises situations like famine due to food crisis, riots, sickness causing death, and accidents in the family. Economic empowerment gives women the power to retain income and use it at their own discretion.

In an attempt to investigate the impact of microcredit on economic empowerment of urban women, Al-Mamun and Wahab (2014) conducted study in Peninsular Malaysia. The authors employed stratified random sampling method and collected data through a face-to-face structure interviews. Respondents were randomly selected during the centre meetings in Amanah Ikhtiar Malaysia (AIM). After the data collection team had explained the purpose of the study, a total of 249 respondents agreed to be interviewed and the complete data was collected from a total of 242

urban low-income clients. The survey instrument considered five economic indicators, namely: role in household decision making, economic security, control over resources, control over family decision, and legal awareness. The study employed a cross-sectional design to measure the impact of AIM's microcredit schemes. The group statistics was adopted and used as the 'average effect of treatment of the treated', which measures the impact on the outcome of one group compared to others. Even though the study findings revealed that microcredit enhanced the women empowerment, it is recommended that AIM should implement an integrated microfinance model to be financially more independent and avoiding the affliction of group responsibilities.

Mutai and Osborn (2014) indicated that the basic idea of microfinance is to end poverty by increasing people's access to credit. Oftentimes, banks and financial institutions have failed to meet the needs of particularly poor women. As such, when poor women got the access to microfinance services provide them with start-up and working capital, training, insurance and savings. It is expected in return, that women will engage themselves in income generating activities where they will be more productive and lead them to positive outcome.

In order to examine the impact of microcredit on women's empowerment in India, Garikipati (2012) designed a 'time-use data' with four categories, namely: self-employment, wage-work, housework and leisure. Their findings suggested that, if improving women's situation is a policy concern for microcredit programmes, then it is important to explore mechanisms that influences loan usage rather than focus solely on disbursement of credit.

Rahman and Junankar (2009) studied and analyzed the factors influencing women's empowerment on microcredit borrowers in Bangladesh. To attain the research objective, the study uses quasi-experimental approach to compare microcredit borrowers and non-borrowers. The study identifies demographic factors which consist of age and education, and economic factors such as income of the household and their assets. Results show that non-borrowers are equally empowered as microcredit borrowers. It has also been found that age and education levels of women are significant factors in such empowerment.

This study distinctly differs from the above literature review in several dimensions. First, this study uses key informant interviews which established good rapport between the informants and the researcher. Second, the research framework of this study is unique which were designed upon the framing of the research question.

Third, it is employed focused group discussion which is useful in revealing covered, unexpected, or new information given by the participants (Babbie, 2010). Fourth, the data given by the organization reflected the overall achievement of women empowerment through microfinance which is found to be different in other studies. Fifth, the programs and strategies of the organization are not only instruments of women empowerment but also respond to mitigate climate change. Lastly, this NGO has high achievement and recommend tremendously as basis for sustainable women empowerment program.

Conceptual Framework

This research is anchored towards the study of microfinance and women empowerment which is a key on responding to community development and climate change adaptation. . As Yunus (2003:17), the founder of Grameen Bank said: “Giving the woman control of the purse- strings was the first step in giving her rights as a human being within the family unit. A poor woman in our society is totally insecure. So given any opportunity at all, a poor woman in our society wants to build up her financial security (2003).”

According to NCRFW (2004), the Philippine government achieved modest gains in promoting women’s economic empowerment. Credit programs were made available, there were efforts to protect and promote the welfare and interests of women. The support systems and interventions to improve the working conditions of women were also initiated. Concerns of women in small and medium enterprises were addressed because of their critical role in developing the global community.

In line with women empowerment issues, Figure 1 has been conceptualized as study process of analysis when framing the research questions of the study:

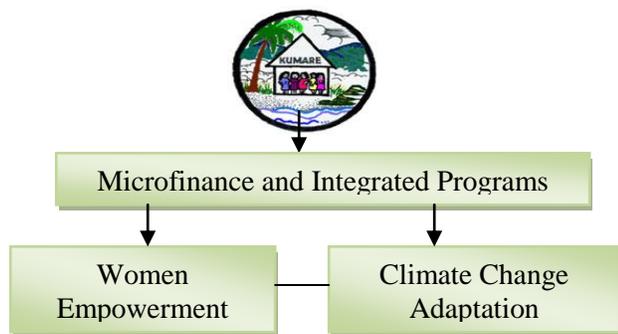


Fig. 1 Conceptual Paradigm

The illustration shows that KUMARE Inc. initiated microfinance program to empower women. In effect,

awareness not only managing and controlling credit learned, but also aiding women to mitigate climate change have attained.

II. METHOD

To achieve the research objectives of the study, a descriptive design is being used to assess the women empowerment of KUMARE Inc. The data were collected by using the following instruments and techniques:

Key Informants Interviewing

This interview was conducted to the general manager and staffs of the KUMARE in order to obtain data and other relevant information about the organization.

Secondary Data Collection

These are written documents obtained mainly from the organization.

Focus Group Discussions (FGDs)

This technique aims to collect opinions, know the attitudes, and experiences of the purposefully chosen participants through a semi-structured questionnaire which contained open-ended question. The FGD was facilitated during the KUMARE cluster meetings.

Transcription and Coding

All the audio-recording are transcribed verbatim and coded to ensure confidentiality with the permission of the groups

III. RESULTS AND DISCUSSION

The data from the key informants interviewing, focus group discussions, and secondary data collection were then triangulated around the three main questions framing the study.

A summary of the key findings that emerged from this study is outlined below, using the research objectives and questions

A. Profile of the organization

The research question guiding this part was “What is the vision, mission and goals; historical background; operational procedures, organizational structure, and funding of KUMARE Inc.” Below is a presentation of findings:

Vision

KUMARE envisions a community of peace-loving people of God, where women are empowered, where all people have the equality and harmony and have access to adequate economic resources, proper health care,

educational opportunities, and where the environment is cared for.

Mission

The mission of KUMARE is to empower women to live their lives to the fullest. It encourages basic ecclesiastical communities and ecumenical relationships, based on the dignity of each human person. It tries to promote total human development-political, economic, socio-cultural and spiritual.

Goal

The followings are goals of the KUMARE Inc.:

- a. There will be at least 1,000 members with stable livelihood and work enabling them to own house and lot, and support their children's education until college.
- b. All members and their household have to increase awareness and be actively involved in the care and nurturing of creation towards the regeneration of the environment and the natural resources of Mother Earth.
- c. There should be more responsive programs and services that empower marginalized women, which benefit their families and their communities.
- d. The organization should encourage more participative community based structures that are efficient and effective in supporting the programs and services.

History of KUMARE Inc.

In late 1994, Real and its surrounding areas were hit by a devastating typhoon. Following this disaster, a volunteer from the Sisters of Our Lady Sion based in Real, Quezon have received donations from abroad and able to assist families to reconstruct their destroyed houses. In early 1995, a further donation was received and out of it was decided to use money for rehabilitation instead of relief by adopting a scheme to increase family incomes.

Following some research, a decision was made to try and implement a scheme based on the Grameen model of Bangladesh. Local replications of this scheme were done and training was undertaken. It started in a church based group in Caloocan, Metro Manila and the other community based in the neighbouring province of Laguna, and then in Real, Quezon.

Operational Procedure of KUMARE Inc.

The framework of development which KUMARE adopted is based on the formation of small groups of 5 neighbours or friends. A federation of 6 to 8 groups makes up a center. The word KUMARE connotes a special relationship of women. Their friendship had usually established when they often met on occasions like as sponsors at baptisms and/ or weddings. The

name also stands for "*Kilos Unlad ng Mamayan ng Real*" – *Movement for the progress/development of Real*. It is ecumenical in nature, and members were women only. The overall aim is to use the vehicle of micro-finance to gather women and to offer them various opportunities for self-empowerment.

Each group is given 10 days of training (one hour a day) through the KUMARE's process. Each member must present their suggested livelihood project before the loan is granted. The length of the loan period depends on capability of the member/borrower. Payments are made at weekly center meetings with the KUMARE field worker. In addition to the loan repayment, a weekly savings is paid into a group fund. As this saving fund increases, it then at the same time available to any of the group member to borrow as long as they have completed six months of membership. Whereas the member can use the money either for emergency purposes, or in purchasing small home appliance or re-enrolment costs of their children in elementary or secondary level. But what is important of these is that the members will pay in a zero percent for a period of 6 months. Additional small contributions agreed upon are paid for the members' maternity loan, Christmas party and other occasions, too.

KUMARE Inc. used the center meetings as opportunities for continuing formation and education of the members. Centre Chiefs and deputies meet every month for training updates and information dissemination. Modules on a variety of topics are prepared for the Center Chiefs as guide for the center meetings. Topics that have been covered include – gender awareness, waste management, environment protection, listening and communication skills, political education, basic health training, women in the scriptures, models of parenting, and sex and gender education. At the beginning of each year, training is given to group leaders and secretaries. Project officers meet every three months. The formation/education officer, as well as the Ecology officer offers various trainings and formation opportunities to member outside of the regular meeting schedules. They have also included mini-*yapak* seminars, recollection days, gender awareness training and seminars on food processing, animal husbandry, organic farming methods, zero waste management, and Community Health Workers training.

Board of Directors

The project is under the direction of a Board of Directors and is registered with Security and Exchange Commission (SEC) as a non-profit Non Governmental Organization (NGO). The Board of Directors that

consist of staff, members, and representatives from local Church of Real meet every quarterly. The bylaws of KUMARE are written and approved by the General Assembly in 2011.

Management Team

The management team meets monthly and works with the managers to ensure the smooth operation of KUMARE. It is composed of senior staff and program representatives. The team is appointed by the managers. Areas of responsibility are listed in the staff policy and practice section in their manual.

KUMARE Offices

The program operates into two offices. The main office was located in Poblacion Uno, Real Quezon and the other branch was in Polillo Quezon.

KUMARE Vehicles

The organization has six service vehicles – one motorcycle and five scooters to be used by the staff in attending the center meetings and trainings. Three of these vehicles were funded through foreign grants from Austria.

Organizational Structure

Figure 2 shows the organizational structure of the KUMARE Inc.

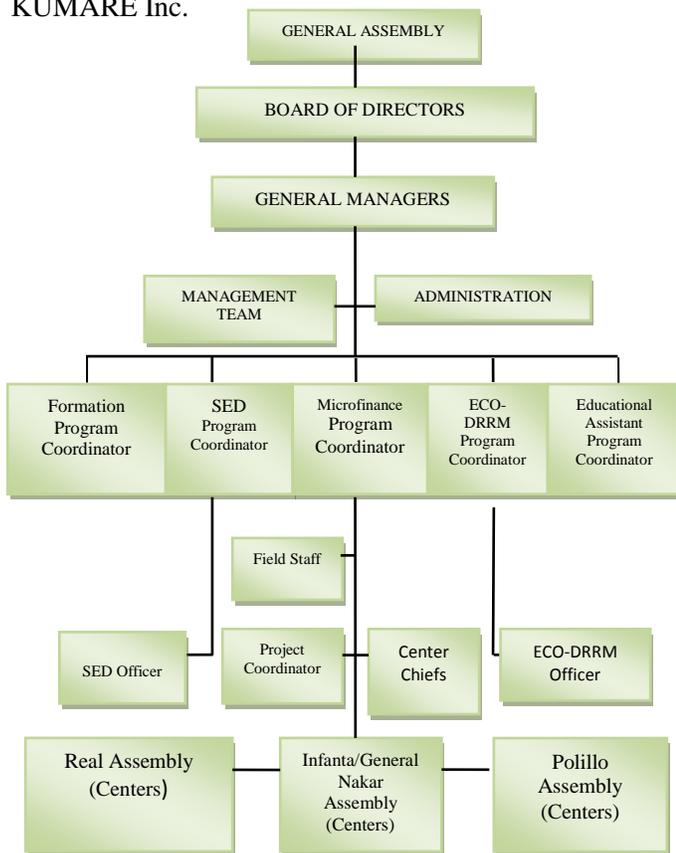


Fig. 2 Organizational Structure of KUMARE Inc.
 Source: KUMARE Manual of Operations

Funding of KUMARE Inc.

The initial funding of the project initially, came from an Australian volunteers based in Real, Quezon. Other funds also came from family and friends of one of the said volunteers. The microfinance program in 1997 to 2009 and the Ecology and Social Enterprise Development (SED) programs in 2006 and 2008 have been funded by two foreign grants in Austria. For the period 2009-2011 the KUMARE Integrated program – Formation, Ecology, SED and DRM (Disaster Risk Management), and educational assistance is jointly funded by the same foreign grants in Austria.

B. Programs and Strategies of the KUMARE Inc.

The research question guiding this part was ‘What are the programs and strategies of the organization that contribute to women empowerment?’

Microfinance

The micro-finance program remains the core program of KUMARE Inc. In 2000, when members damage their houses due to the typhoons that struck the area, no interest calamity loans were given. Following the tragedy of November 2004, through the generous assistance of the funding agency, grants were given to the members to reconstruct their damaged houses. Similarly, in 2008, members whose homes were destroyed by Typhoon Frank and a flash flood in Pandan, Real, Quezon, were give small grants to help them rebuild and/or repair their houses. Also those who lost livelihood projects were given assistance to start again. When there was an outbreak of typhoid fever in Real Quezon, members or their immediate family members were also given financial assistance.

The goal of this micro-credit program is to seek to empower women to alleviate poverty through the provisions of small loans (KUMARE Inc. Microfinance Report Manual).

Ecology and Environment

It is initiated after strategic planning exercise undertaken by the staff in May 2005, as a direct response to the disaster of 2004. It involved formation, training for mobilization of members through seminars and trainings about global warming, solid waste management, recycling, sustainable agriculture and organic farming, food always in the home (FAITH), and reforestation activities. This program also organized the *Kabataang Kaibigan ng Kalikasan* (KKK)/ Young Friends of Nature with 240 members in which are also the children of the KUMARE members. Thus, this ecology program has obviously raised the awareness

and involvement of the members and their households in the care and protection of the environment. KUMARE is now well-known and commended as an environmental NGO. It is the only NGO with membership in the Municipal Solid Waste Management Board of Real, Quezon.

Social Enterprise Development (SED)

It offers formation and skills training opportunities at regular center meetings and on other occasion. Examples of these are gender awareness seminar, herbal medicine production, fish and food processing, cooking training, hog and chicken raising techniques. Aside from the members' individual projects, the centers' SED projects give the women additional income as well as deepen the community spirit and strengthen co-responsibility and co-accountability among the members in each center.

Formation

This program is conducted through seminars and trainings about leadership, responsible parenting, recollections, gender sensitivity, community health, small business plan for individual projects, and product development with SED. The on-going formation program continues to empower the members personally and spiritually. The trainings and seminars given to the members have built self-confidence and develop leadership potentials among them. Many of them are now involved in the community as church leaders, community health workers and barangay officials.

Educational Assistance

In these 2006, educational assistance and scholarship were given to 81 children of the members to complete their tertiary education. Those members have a good record and paid their loans regularly. As such in three years, 11 scholars already finished two-year courses and 49 finished four-year courses. The scholars have summer activities like; recollections (2 batches), leadership trainings (2 batches) with community service after the training, and annual general assembly. The scholars also have fund raising activities to keep the program on going in case that KUMARE will no longer get funding from the sponsoring agencies.

Disaster Risk Management

This program was initiated in January 2009. All centers have been given Disaster Risk Management (DRM) Seminar and adjacent centers are grouped into clusters. All centers have done hazard mapping of their respective barangays and have come up with their plan

of action during and after a calamity. Each center has a DRM officer/committee who coordinates with the barangay officials whenever there is a typhoon for information and warning updates. A survey on the location of the houses of the members (i.e. near the river/sea, at the foot of the mountain, etc.) and survey of damages after the typhoon has been done by the DRM officers. They regularly meet in a cluster for sharing, assessment and planning.

C. The Role in Household Decision Making

The question guiding this part of the research was *"Who is making decisions about expenditures and controlling the use of credit within the households?"*

In the earlier study of Al-Mamun and Wahab (2014), participants reported that their role in household decision making has changed when participated in the microfinance program. The authors stated that this outcome is possible because female borrowers are expected to be involved in small scale economic activities that generate independent income and increase their contribution to the family expenses, therefore, improving their role in household decision making.

Similarly, KUMARE members are actively participated and benefited of borrowing money to use for livelihood projects. They engage in income-generating activities that would help to increase their families' income and ensure their equal authority to male on decision-making in the household. However, other respondent said: "I found myself using part of the borrowed money for spending on food, for paying electric bills, school fees and books for my children. Such expenses, as far as I am concerned is an investment in the well-being of my family's future."

This replied is supported by earlier study of Zoynol and Fahmida (2013) that microfinance programmes increases role of decision-making in the household and community, greater self-confidence and better income among others. Women are participating in the microfinance program assumed to feel less marginalized, and have higher aspirations for their children's education.

When women asked how would they managed their time in attending the regular centre meetings, and activities, and household chores? What motivates them to join in the organization? What benefits they would get from the organization? They simply answered: "We woke up early doing our house routines, then, we go to the center with excitement of seeing our *Kumares*, telling our stories, giving advices, and supporting each other." "Joining in this organization gave us opportunity

to decide on what small business we wanted to manage and own.”

Women’s free, active and informed participation in decision-making in all spheres of life is an essential component of empowerment because it enables women to help determine the kind of world in which they want to live and the way in which they wish to live their lives. Women have different priorities and concerns from men, and are more likely to be active in supporting laws benefiting women, children and families (UNIFEM, 2008.) Indeed, women’s empowerment is about more than financial gain; it is about enabling women to live lives of well-being and dignity, based on equality, rights and justice (Esplen & Brody, 2007:2).

IV. CONCLUSION

First, the study findings revealed that microfinance is the core program of the organization. The organization developed programs and strategies that serve not only for financial interference of credit for rural women, but it also promote programs and strategies that could help to mitigate climate change.

Secondly, the study findings revealed that aside from contributing to the wellbeing of the families, most members highly treasured their membership in the organization, because they have experienced autonomy and authority in related household and community affairs.

Thirdly, study findings revealed that women access to microfinance for their standard of livings. From the above findings, it is evident that women’s participation in the organization in Northern Quezon is supported by family members, communities, stakeholders and local government officials.

V. RECOMMENDATION

Based on the above conclusions, the following policy recommendations are suggested:

First, since the organization is already achieved its vision, mission and goal, there is a need for a new revision to further strengthen their cause.

Secondly, KUMARE should provide training programs for the husband of the members to gain more support for the wife in terms of family livelihood programs.

Thirdly, Local Government Units, academic institutions and other stakeholders should assist and support the activities of the KUMARE to extend more trainings and programs for the members.

Lastly, the study recommends further scientific research to be done in Quezon in order to assess the

impact of microfinance programs on the economic empowerment of women in the province.

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