

Women empowerment through income generating activities: Role of NGOs credit program in sub-division Bagh Azad Kashmir

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Abstract:

Present study focuses on the women credit beneficiaries who get small loan in order to add in the family income that empower them. Main objectives of the present study were to study the impact of microcredit on economic empowerment and role of women in decision making process. For the purpose a sample of 150 women who had taken credit from the two major microfinance institutions National Rural Support Program and Azad Kashmir Rural Support Program were randomly selected from one Tehsil of district Bagh. Information regarding demography and impact of microcredit were collected through structured questionnaire. In order to understand the complexity of the phenomenon of women empowerment, a structured interview schedule was also conducted. Different statistical instruments i.e. descriptive analysis, bar charts, chi square were employed to present the information scientifically. The analysis specifies that the response about joining microfinance was very encouraging. Their decision making ability regarding income and expenses, children education and health had also increased. Women's own perception regarding their rights after joining microfinance was also very positive.

Key words: Microcredit, Women Empowerment, Socio Economic Empowerment, Decision Making Ability, National Rural Support Programme, Azad Kashmir Rural Support Programme.

INTRODUCTION

Women are contributing in the national income through their paid work and they are permanent source of the family income worldwide. According a study of FAO Food and Agricultural Organization almost one million of the world's poor are living in remote areas and most of them are women. Women of the rural areas get less opportunities of development. To address the issue a lot of development programs have been launched throughout the world. Microcredit is one of them. Developed countries help to calm down the situation through their financial backing.

Microfinance plays an important role to improve women status in the society that is worsened by lack of access to gain opportunities. (Ablorh 2011). Women are not able to participate in decision making process for their lives because of unequal gender work division and lack of resources. They don't have access to market and technological development. (MOWCA, 2008). As rural community don't have easy access to banks and cannot fulfill their condition so microcredit is an affecting offer to eradicate poverty. (Ayertey, 2008).

There is no doubt in the view that women are facing difficulties and dominated by man in all ways. Cultural barriers, illiteracy, early marriages, unpaid work and inequality are main factors in attaining familial empowerment. (Rahman, 2007). Microfinance institutions are playing their significant role to empower women at worldwide by their monetary services. (Khan and Rehman, 2007).

By tradition, women have been downgraded and have to face socio-cultural attitudes, legitimate hurdles, illiteracy and individual problems. Almost 70 percent of the world's poor are women but the fact is that they don't have fair access to financial services. Microcredit is a significant tool to empower women. Most of the financial institutions target only women communities to empower them. (Noreen 2011).

Women are not encouraged to add in the national economy and bound to work at household level and to look after their children. In Azad Kashmir, major sectors for women were only education and health but now with the support of the NGOs they are also starting small scale business. Now many educated women are also working in formal sectors. Microcredit is gaining importance with the passage of time that is maintained by women clients.

WOMEN EMPOWERMENT

UNIFEM mentioned the main features of empowered women are to make selection, gaining the power and practice haggling authority, increasing a sense of dignity, to protect preferred changes, faith in one's expertise and the right to command one's life. An empowered Women will have control over her life.

Women are a major source of economic development of any country. The aim of the millennium development goal announced by the United Nations Organization (UNO) to stamp out poverty by 2015 and microfinance is an important tool to get that. Governments, donors and NGOs all over the world assured to work for the attainment of desired goals. UNO acknowledged and celebrated the year 2005 as a year of micro-credit, as it is considered an effective mean against poverty in developing countries. (Idrees et al. 2012).

Microfinance is one of the important means of empowerment especially in under developed countries like Pakistan. Women empowerment is a multidimensional phenomenon that includes power of decision making from household level to the societal level. Women's empowerment is affected by her level of education, paid work, social responsiveness etc. A woman have everything but don't have right to decide for herself is not empowered. (Rehman et al.2006).

The need is to focus the awareness of women rights and issues. Awareness of the issue has been increased through

NGOs awareness programs to educate and empowering women. (World Economic Forum 2005).

Empowerment contains access to selections, information, education and capitals; decision-making power and authority; and control over one's life. (Planning Commission, Government of Pakistan 2005).

Women empowerment has different aspects consisting of cultural, religious, economic, social, personal and psychological essentials. It is a delicate and rising insight within advance literature. Women's empowerment has been defined by innumerable writers differently. Women's empowerment is capability to make choices i.e. choices about number of children, freedom of movement, occupation, selection of life partner, and standard of living. It bring about comfort, access to capitals, awareness-rising and control. (UNICEF 1994).

Social status of women is different in developed and developing countries. In developed countries women enjoy their rights with liberty but this is not possible in developing countries.

MICROFINANCE

Micro finance is a major tool to wipe out poverty by delivering its financial services to the people who don't have access to the banks and financial institutions. People have lack of collateral and financial security to get the loan from these commercial banks. Many microfinance organizations develop linkages and provide platform for managerial support, health, education; expertise and training. Microfinance helps the vulnerable group to enhance business and to get rid of poverty. It is also a change agent. (Amin and Majamder 2011).

Micro-credit is the term used for small loans to poor people. Banking system is considered as bad financial risks, as they have insufficient resources to get a loan (Government of Pakistan, 2005). Microfinance plays a significant role to empower women by hitting women decision power and

socioeconomic status. By the end of 2000, microfinance services had reached over 79 million of the poorest of the world. It also add to balance gender issues and support sustainable livelihood and improve working conditions for women. (ILO Geneva).

The major role of NGOs in community development is the capacity building of the rural people for sustainable development. Many other development tasks of NGOs are, increase the indigenous production and local markets; help the community to develop the social capital and human resources; increase the knowledge and expertise; boost people to participate in activities, and act as a network between community and systems. The involvement of these institutions leads the poor towards empowerment. They organize themselves in small groups to form saving and credit organizations. The most widespread structure of economic empowerment for women is microfinance which provides credit for poor women. (Ullah, Ahsan 2003).

Women in AJK are a large proportion of total population that is about 1.971 million out of the total population 3,963,000 and males are 1.993 million. Average family size is 6 and urban rural ration is 12:88. The population density is 252 per square kilo meter.

Several researchers from all over the world took economic empowerment of women as a research topic. The research studies on the topic have done a worthy contribution in literature on socioeconomic empowerment of women. Socio economic empowerment and gender based issue is gaining popularity rapidly and administration of different countries are taking steps to address this issue as well. In present study researcher wants to analyze how women can get empowerment by getting micro credit.

After the massive earthquake of 2005 in AJK, the situation was more miserable. Physical infrastructure was destroyed. Earning resources were limited for the people of the area. Different government institutions and NGOs played their

role to cope with the situation. Women's contribution can be seen in almost every sector of life in AJ&K although they are facing many problems. The Government of AJK (Pakistan) is paying attention to empower the women by introducing different schemes based on micro credit and skills development programmer etc. Some initiatives have been taken by NRSP (National Rural Support programme) and AJKRSP (Azad Jammu Kashmir Rural Support Programme) to empower women economically and reduce the poverty in AJK. These institutions provide micro credit on low interest rate for starting some small scale business activities to empower the women. Women get empowered economically through owning and managing small scale business which leads towards long run development of society.

In areas such as AJK, rural women have reasonably good potential to undertake an important role in development. They need access to institutional support in terms of credit, inputs and technical support. In this regard, current research has been conducted to focus on the activities and impacts after receiving micro-credit from NGOs.

RELATIONSHIP BETWEEN NGOs CREDIT PROGRAMME AND WOMEN EMPOWERMENT

Different studies concluded that there is a positive relationship between microcredit and women empowerment. Haider and Akhtar (1999) concluded after the study NGOs add to the women empowerment by playing their positive role. Main objective of the NGOs is to empower the powerless women. It also helped them to boost their hidden capabilities that are power of thought, power of word, and power of organization. NGOs helped them to participate in socioeconomic development for their emancipation from less human conditions to the more human conditions.

Zaman (1999) declared microcredit as a policy of poverty reduction and improvement of the well-being of the poor and

needy people. Microcredit is an unforeseen device to handle with the problems of needy, deprived and vulnerable groups, especially women. (Micro credit summit 1997). Microcredit schemes are uplifting the living standards of females. Entrepreneurship is considered as an important characteristic of economic development and it helps to create microenterprise but to create entrepreneurs or entrepreneurship is a big challenge for most of the countries. (Makombe, 2006).

UNIFEM Biennial Report (2000) on progress of world's women declared that oppressed people don't have courage to choose and use their competencies. Paper explores the idea of human development to cover the area of women empowerment. It also focuses on women empowerment in framework of microcredit that encourages oppressed groups of society to choose and develop their capabilities by getting empowerment through income generation.

LITERATURE REVIEW

Akram et al, (2015) conducted their study to analyze the impact of the microfinance running by the women of AJK. They concluded that socioeconomic empowerment is achieved through microcredit in the area. They also analyzed the women beneficiaries' role on their socioeconomic status. The socioeconomic empowerment of these women who took credit and started small scale business is dependent on freedom of movement, economic freedom and social uplift. They concluded that women gained empowerment after getting microcredit.

Rehman et al, (2015) used qualitative approach and case study method for the analysis of the phenomenon in context of Akhuwat, an interest free organization. Their study focused on the women empowerment through micro financing. They mentioned four variables; age, education, marital status and family type that affect the decision making power. These are the important contributing factors in women empowerment.

Nabahat and Rahman (2014) conducted their study in Khyber Pakhtunkhwa province of Pakistan and concluded that microcredit is a main source of the women empowerment in district Swabi. The results of the study emphasized that women are utilizing microcredit to get empowered by taking their decisions and by taking part in household income and expenditures. Utilization of the credit for income generation also improved women's self-esteem and confidence.

Idrees et al, (2012) explored the link between micro crediting and women empowerment in the rural areas of Pakistan. The result specifies that there is a positive and considerable association between micro crediting and Income Generating Activities. Micro crediting through NGOs also encourage women empowerment in the rural areas of Pakistan.

Welsh and Munzo (2012) explained microenterprise as a source of uplifting downgraded segment of the society by developing as a small scale business. Low income group of society try to sell a product or to render their services through entrepreneurial struggles.

Vasanthakumari (2012) concluded that familial and community empowerment is only possible through the empowerment of the women. It is believed that women empowerment is important for household and community development. To be empowered means to control over decision making at all levels that is only possible when one is financially independent. Government is a main source of empowerment in any country by introducing different income generating programs.

Mariados (2012) noted that empowerment leads to the freedom of mobility, women's involvement and contribution in social and political decision making.

Hussain and Butt huma (2011) concluded their study to know about the role of microcredit in income generation for women beneficiaries and its impact on their socio-economic empowerment. The target women were those who had taken

microcredit from MFIs in district kasur. Survey method was the tool of data collection. Majority of the population was illiterate or semi-literate, so interview schedule was used as a tool of data collection. The findings showed the noteworthy impact on the up lift of socio economic empowerment of the borrowers in district kasur. The result showed that most of the females got empowerment after the credit facility.

Khan Sarfraz (2011) told that the positive impact of microcredit program introduced by PRSP in rural Gujrat on women's empowerment. The role of women empowerment in overall development has not been fully understood, nor has it been given its full weight to wipe out poverty, hunger, discrimination and prejudice at the national and international level. The women are thought to have the obligation of child rearing and household responsibility is a common notion.

Microfinance helps to pave the way for social and economic development by enabling women to get empowered. Since the introduction of microfinance, in many countries microfinance programs empowering women and reducing poverty by widening their programs. (Asim, 2008).

Over 3,300 microfinance institutions reached 133 million clients with a microloan in 2006. 93 million Out of the total clients were among the poorest when they took their loan for the first time. 93 million of the clients were among the poorest when they took their first loan. 85 percent of them were women. (Microcredit Summit Campaign Report 2007).

Microcredit helps to deliver newfound respect, self-sufficiency, participations for women in CBOs by maintaining women empowerment. (Juan Somavia, ILO Director General).

Nigar et al. (2007) collected data from the selected union councils of district Peshawar to analyze the disbursement of micro credit programme by Sarhad Rural Support Programme for womenfolk through Women Community Organizations. Data collected from 210 respondents which showed that SRSP distributed microcredit for those development activities that

directly target the needy people. They found that the women understudy were the main contributors in household income and that increased their decision making power.

In Pakistan microfinance is a novel and progressing discipline but it is attaining distinct reputation as a tool of social mobilization and poverty wipe out. Females are dominated by males who control resources and that's the denial of women's rights. Women empowerment is needed to change the situation. Social services must addressed to rural household, and women should be encouraged to take part in income generating activities by utilizing their potential and expertise and to have control over resources. (FAO-2003).

OBJECTIVES OF THE STUDY

In the light of the research topic the main objectives of the study are as under;

- To analyze the relationship between microcredit and women empowerment.
- To study the impact of NGOs micro credit program on rural women's socio-economic empowerment.
- To analyze the ability of women as micro credit beneficiaries to take part in decision making process at the family level.

MATERIALS AND METHODS

The present research is focused on microcredit and its impact on women empowerment. For this purpose field survey was conducted. Moreover, interview schedule was also planned to get the data regarding empowerment.

Both quantitative and qualitative methods were used for data collection (Khan, 2010). Quantitative method was used for data collection, such as questionnaire that uses numerical data whereas qualitative method was used to get non numerical data

such as interviews. So results depend on both qualitative as well as quantitative methods of data collection. The universe of the present study was the women credit beneficiaries of the selected villages in District Bagh AJK. For the current study 10 villages were selected and from each village 15 respondents were interviewed. These 150 respondent were the beneficiaries of National Rural Support Programme and Azad Jammu Kashmir Rural Support Programme. The microfinance beneficiaries were selected randomly. Structured questionnaire was used to attain the objectives of the study. Interview schedule was also conducted to get the information from women of the selected area. These NGOs under study provided help to approach the credit beneficiaries and required data. The collected data was transferred into tabulated form and put in using frequencies and percentages. Chi square test was used to check the association among variables. The data was analyzed after coding by using SPSS version 20.

RESULT AND DISCUSSION

Table no. 1 Demographic profile of the Respondents

Attributes	f	%	c.f	Attributes	f	%	c.f
1.Age				6.Family Type			
20-29	12	8.00	8.00	Nuclear	96	64.00	64.00
30-39	85	56.66	65.66	Joint	64	36.00	100.0
40-49	45	30.00	95.66	Total	150	100.0	
50-59	8	5.33	100.0	7.House Ownership			
Total	150	100.0		Own House	38	25.33	25.33
2.Education				Family House	109	72.66	97.99
No formal education	16	10.66	10.66	Rented House	2	1.33	99.32
Primary	70	46.66	57.32	Living for Free	1	0.66	100.0
Middle	31	20.66	77.98	Total	150	100.0	
Secondary	23	15.33	93.31	8.Education Institutions Attended			
Intermediate	7	4.66	97.97	Government	114	76.00	76.00
Bachelors	3	2.00	100.0	Private	20	13.33	89.33
Total	150	100.0		Not Attending	19	10.66	100.0
3.Marital Status				9.Health Institutions Attended	150	100.0	
Single	6	4.00	4.00	Private	4	2.66	2.66
Married	122	81.33	85.33	Public	127	84.66	87.32
Separated	4	2.66	87.99	Traditional	8	5.33	92.65

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Widow	18	12	100.0	Self-Medication	11	7.33	100.0
Total	150	100.0		Total	150	100.0	
4.No. of Children				10.Cooking Method			
1-2	14	9.33	9.33	Gas	29	19.33	19.33
3-4	56	37.33	46.66	Wood Fire	114	76.00	95.33
5-6	71	47.33	93.99	Electric Stove	7	4.66	100.0
7-8	9	5.99	100.0	Total	150	100.0	
Total	150	100.0		11.Profession of Spouse			
5.Head of Household				Labour	34	22.66	22.66
Wife	19	12.66	12.66	Business	9	6	28.66
Husband	128	85.33	97.99	Farming	1	0.66	29.32
Any other	3	2.00	100.0	Skilled	43	28.66	57.98
Total	150	100.0		Gov. Job	63	42.00	100.0
				Total	150	100.0	

Table no. 1 indicates that the largest proportion of the sample 56.66 percent were between 30 and 40 years of age. 30 percent of the sample were between 40 and 50 years. The youngest age being 20 and 30 were 8 percent of the sample. Least of the borrowers were in the age group of 50 to 60 that is 5.33 percent of the total sample. The data advocates that younger women were less mature and expert to make decisions. The age proportion shows that all the members were economically responsible of their households. The second information specifies marital status of the respondents. 81.33 percent of the respondents were married that is a large proportion of the sample while 4 percent of the sample were single. 12 percent were widow and head of their houses whereas 2.66 percent of the respondents were separated. Although these women were facing a lot of criticism but they take their decisions more independently and contribute their efforts at household level and support their families. Married women were also supporting their families through their contribution in income generation. The table shows the number of children of the borrowers. 47.33 percent of the respondents had 5-6 children and 37.33 had 3-4 children. 9.33 percent of the sample only had 1-2 children whereas 4.66 percent had 7-8 children. Least number that is 1.33 percent had more than 8 children. Number

of children were also affecting the economy of the household. It also indicates that the majority of the sample were headed by their husbands. Only 12.66 percent houses were headed by the respondents themselves whereas remaining 2 percent were headed by their father in law. Above table depicts the clear picture of the education level of the respondents. Only 10.66 respondents did not have any formal education and were illiterate whereas most of the respondents were literate. 46.66 percent of the respondents were primary passed. Middle passed were 20.66 percent and 15.33 were up to the secondary level. 2 percent of the borrowers had got bachelor's degree. These literate women were contributing in the family economy and sharing the burden of their counterpart. They shared their knowledge and were more aware of their rights. The study shows that 64 percent of the borrowers were living in nuclear family as compared to those living in joint family that is 36 percent. Data shows that most of the people in AJK were living in nuclear family system. In that way they were taking part in decision making without constraint of their in-laws. Living in joint family system narrowed the opportunities of employment for them. They were bound to decide for themselves independently. Above table also depicts the ownership of the house. 72.66 percent were living in their family houses. Although most of them had their own kitchens. 25 percent had their own houses whereas 1.33 percent were living in rented houses. 0.66 percent were those who were living for free. Furthermore, it indicates the health institution attended by the respondents. Majority of the respondents were attending public hospitals that is 84.66 percent of the sample whereas 7.33 percent preferred self-medication. 5.33 percent were belonged to the group of people who still believe in traditional way of cure. It is clear from the table that most of the people of the area were using fire wood for cooking and they are 95.33 percent. Gas and kerosene stoves were also being used by 19.33 percent of the sample. Some of the respondents used electric

stoves for cooking who were 4.66 percent. Children of 76 percent of the respondent were attending government schools whereas 13.33 went to private schools. As the respondents were living in rural areas, so they were facing so many problems by sending their children to the city. 10.66 percent of the respondent's children were not attending school as they were below the school going age. Table shows that most of the population of the sample belonged to the government job as they were 42 percent of the sample. Whereas 28.66 percent were skilled worker and 20 percent were labours and belonged to a very poor group. People related to farming were only 0.66 percent and 2.66 percent of the people were doing their jobs out of country. 6 percent were managing their small scale business.

Table No. 2 Microcredit and Women Empowerment

Attributes	f	%	c.f	Attributes	f	%	c.f
1.Membership Duration				7.Benefits of Loan			
0-2	52	34.66	34.66	Yes	127	84.66	84.66
3-5	93	62.00	96.66	No	23	15.33	100.0
6-8	5	3.33	100.0	Total	150	100.0	
Total	150	100.0		8.Purpose of Loan			
2.Period of Loan				New Business	51	34.00	34.00
1 Year	29	19.33	19.33	Expansion	59	39.33	73.33
2 Year	76	50.66	69.99	Paid Debts	6	4.00	77.33
3 Year	45	30.00	100.0	Paid School Dues	2	1.33	78.66
Total	150	100.0		Arrangement of Ceremony	19	12.66	91.32
3.Satisfactory Level				Any Other	13	8.66	100.0
Yes	124	82.66	82.66		150	100.0	
No	26	17.33	100.0	9.Impact of Loan			
Total	150	100.0		Improve Business	54	36.00	36.00
4.Loan Amount				Improve Economic Status	75	50.00	86.00
>10000	9	6.00	6.00	Improve Social Status	21	40.00	100.0
10000-20000	80	53.33	59.33	Total	150	100.0	
20000-30000	31	20.66	79.99	10.Training before Credit			
30000-40000	29	19.33	99.32	Yes	92	61.33	61.33
Above 40000	1	0.66	100.0	No	58	38.66	100.0
Total	150	100.0		Total	150	100.0	
5.Loan taken time				11.Loan Decision Making			
1	9	6.00	6.00	Husband	22	14.66	14.66
2	45	30.00	36.00	Wife	126	84.00	98.66
3	84	56.00	92.00	Any Other	2	1.33	100.0
More than 3	12	8.00	100.0	Total	150	100.0	

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Total	150	100.0		12. Interest Rate			
6.Husband Role				High	57	38.00	38.00
Opposed Decision	7	4.66	4.66	Low	20	13.33	51.33
Support Decision	143	95.33	100.0	Manageable	73	48.66	100.0
Total	150	100.0		Total	150	100.0	

Women membership in the community organization also affect their capability of taking loan and to use it properly. Women who were members of the CBOs for 1 to 2 years are 34.66 percent. 62 percent respondents were those who had their membership for 3 to 5 years. 3.33 percent were members of the organization for 6 to 8 years. Table no.2 shows that 19.33 percent of the sample population took credit for one year whereas 50.66 percent availed the opportunity for two years. And 30 percent availed it for 3 years. Although credit taken for more years means to pay more interest but low amount and more time for repayment. It also shows that 82.66 percent of the respondents were satisfied with the time of recovery of loan whereas 17.33 were in the view that the period is short for repayment and they faced so many problems in repaying the loan. It is clear from the above table that 53.33 percent of the sample population were granted loan up to 10000 to 20000. 20.66 percent got amount of 20000 to 30000 and 19.33 percent received amount of loan up to 30000 to 40000. Only 6 percent were those who took credit amount less than 10000. Above table shows that women who availed credit opportunity for 3 times were 56 percent of the selected population. 30 percent got the opportunity for 2 times while 6 percent were those who took loan only once. Credit taken for more than 3 years were 8 percent of the respondents. Data shows that most of the respondents got benefit from the loan so they took it for the second and third time. It reflects the respondent opinion that how they think about the interest rate. 48 percent thought it as manageable whereas 38 percent mentioned it high and 13 percent were in the view that it is low. In the above table the data shows that 84.66 percent of the selected sample responded positively about the benefits taken from the loan. Whereas

15.33 responded negatively that they did not get benefit from the loan. They were those respondents who didn't utilize the loan for productive purpose. 50 percent respondents felt that their economic status improved after the loan utilization. 36 percent viewed credit as a source of upgrading in social status. 54 percent respondents said that the credit improved their business. Table depicts the data for the purpose of loan taken. It shows that 39.33 percent of the respondents used the loan amount to expand their business and 34 percent started a new business. 12 percent utilized the amount for the arrangement of ceremonies. 5.33 percent respondents paid their debts after getting loan. 8 percent were those who took credit for their husbands, brothers, sons etc. They did not have their own income; they were not utilizing credit by themselves. 61.33 percent of the respondents attended training sessions for the credit utilization whereas 38 percent did not attend any training/workshop. Training is very necessary for the proper utilization of the loan. So trained respondents were utilizing the amount more soundly. Table also shows that 84 percent of the respondents decided their own to take loan whereas 14.66 percent husbands decided for them. 1.33 percent's father in laws played their role as a decision maker. Data clears that 4.66 percent of the husbands opposed the decision whereas 95.33 percent supported their wives.

Table no. 3 Monthly Household Income before and after Loan

Attributes	f	%	c.f	Attributes	f	%	c.f
Monthly Income Before				Monthly Income after			
5000	13	8.66	8.66	10000	5	3.33	3.33
10000	34	22.66	31.32	15000	8	5.33	8.66
15000	50	33.33	64.65	20000	40	26.66	35.32
20000	24	16.00	80.65	25000	35	23.33	58.65
25000	16	10.66	91.31	30000	22	14.66	73.31
30000	13	8.66	100.0	35000	24	16.00	89.31
Total	150	100.0		40000	16	10.66	100.0
				Total	150	100.0	

Table no.3 shows the monthly income of the head of household before and after loan. 8.66 percent of the respondents had monthly income 5000 before loan. 22.66 percent had 10000 income whereas majority of the respondents that is 33.33 had 15000 monthly income. 16 percent of the borrowers had 20000 and 10.66 percent had 25000 income respectively. 8.66 percent had 30000 which is the least amount of the borrowers. After getting loan women household monthly income have been changed. After taking loan women were also contributing in household income so the income increased. 3.33 percent had 10000 whereas 5.33 had 15000 income. Most of the respondents had 20000 and 25000 that is 26.66 percent and 23.33 percent respectively. 14.66 percent had 30000 and 16 percent had 35000. 10.66 percent were having 40000 income. The data shows that most of the women were poor and microfinance helped the poor women through microcredit.

Table No. 4 Impact of Loan

Attributes	Yes	%	No	%	Attributes	Yes	%	No	%
I.Change in Household Conditions					Accessories				
Quality of Food	71	47.33	79	52.66	Electric Iron	150	100	0	0
Education of Children	92	61.33	58	38.66	Fan	70	46.66	80	53.33
Access Health	84	56.00	76	50.66	Sewing Machine	23	15.33	127	84.66
Clothing	81	54.00	69	46.00	Washing Machine	4	2.66	146	97.33
Housing Condition	94	62.00	56	37.33	Television	136	90.66	14	9.33
Attending Ceremonies	88	58.00	62	41.33	Computer	1	0.66	149	99.33
Timely Payment of Dues	114	76.00	36	24.00	Refrigerator	47	31.33	103	68.66
					Geysar	1	0.66	149	99.33
					Cell Phone	142	94.66	8	5.33

Attributes	Yes	%	No	%
Awareness of Rights				
Daughter Share in Property	133	88.66	17	11.33
Wife Share in Property	131	87.33	19	12.66
Awareness about Divorce	143	95.33	7	4.66
Awareness of 2 nd Marriage	118	78.66	32	21.33
Right to Choose Partner	102	68.00	48	32.00

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Awareness of Legal Rights	12	8.00	138	92.00
Awareness of Nikah Contents	56	37.33	94	62.66
Awareness of Women Employment	129	86.00	21	14.00

Mobility of Women Before	Yes	%	No	%
Market for Purchasing	58	38.66	92	61.33
Local Health Center	150	100.0	0	0
Neighbourhood	138	92.00	12	8.00
Home of Relatives	147	98.00	3	2.00
Other City	41	27.33	109	72.66
Village Ceremonies	144	196.00	6	4.00
Mobility of Women After				
Market for Purchasing	84	56.00	66	44.00
Local Health Center	150	100.0	0	0
Neighbourhood	150	100.0	0	0
Home of Relatives	147	98.00	3	2.00
Other City	63	42.00	87	58.00
Village Ceremonies	150	100.0	0	0
Continuity of Credit in Future	144	96.00%	6	4.00%

Attributes	Wife	%	Husband	%	Both	%
Control over Economic Resources before						
Household Expenditures	26	17.33	109	72.66	15	10.00
Business Purchasing	23	15.33	125	83.33	2	1.33
Purchasing Gifts for Relatives	32	21.33	79	52.66	39	26
Saving Control	61	40.66	64	42.66	25	16.66
Household Purchasing	40	26.66	76	50.66	34	22.66
Control over Economic Resources After						
Household Expenditures	26	17.33	55	36.66	69	46.00
Business Purchasing	23	15.33	82	54.66	45	30.00
Purchasing Gifts for Relatives	32	21.33	39	26.00	79	52.66
Saving Control	61	40.66	28	18.66	61	40.66
Household Purchasing	40	26.66	38	25.33	72	48.66
Control over Decision Making Before						
Family Health	24	16.00	89	59.33	37	24.66
Children Education	34	22.00	45	30.00	71	34.33
Women Employment	22	14.66	104	69.33	24	16.00
Decision Regarding Business	30	20.00	102	68.00	18	12.00
Decision for Taking Loan	126	84.00	22	14.66	2	1.33
Control over Decision Making After						
Family Health	24	16.00	53	35.33	73	48.66
Children Education	34	22.00	29	19.33	87	58.00
Women Employment	22	14.66	40	26.66	88	58.66
Decision Regarding Business	30	20.00	36	24.00	84	56.00
Decision for Taking Loan	27	18.00	35	23.33	88	58.66

Majority of the respondents viewed credit as an agent of change. Household conditions got change after the credit utilization. Table no.4 depicts that after getting credit, education of children and health got improve. 61 percent of respondent agreed that their children education got better and 56 percent said that access to health improved after credit. 47 percent agreed that quantity and quality of food improved. Household conditions of 62.66 percent had changed. Attending ceremonies by 58.66 percent got better. It tells us the ratio between accessories present and not present in respondent's houses. 94.66 percent had cell phone with them whereas only 5.33 percent did not have it. All the respondent had electric iron while 90.66 percent had television in their homes. 46.66 percent had fans in their houses. Only 0.66 percent had geyser and computer whereas 31.33 percent had refrigerator. Only 2.66 and 15 .33 percent had washing machine and sewing machine respectively. Majority of women respondents have awareness about their legal rights. Almost 88 percent women knew that they have their share in property as a daughter, as a wife. 68 percent agreed that women should have right to choose husband. 86 percent were in favour of women employment. 95 percent knew about the divorce and its legal contents. Only 8 percent women were known to the hudood ordinance and women bill. 37.33 percent were aware of nikah contents. The data shows that women share their knowledge and experience when they sit together that makes them more knowledgeable about their issues and the solutions. Data in the table shows about the respondent's economic resources before and after loan. Respondent's household expenditures, business expenditures, purchasing gifts, saving control and household expenditures changed after microcredit. Before loan most of the resources were controlled by husbands but after loan the conditions got change and role of women in economic resources increased. 63 percent women contributed in household expenditures while 45.33 percent had their role in business

purchasing. 73.99 percent were purchasing gifts for their relatives whereas 81.32 had control over saving after credit. After joining microcredit institutions, level of women self-confidence and power of decision making has increased. Majority of women got economic independence. They have money with them so they can move easily for purchasing and attending ceremonies. Although women were allowed to go out before credit but with accompanying child or any adult. 100 percent of the respondents were allowed to attend village ceremonies, health institutions and neighborhood. Whereas 56 percent and 42 percent could go to market for purchasing and other city respectively. 98 percent were allow to go their relative's home. The study finds that almost 75 percent of the respondents were able to decide about the health issue whereas 80 percent were able to decide related to education. 40 percent of the sample had the ability to decide about their employment. 76 percent played role in business decision making and 76.66 percent respondents contributed in decision about taking another loan. Decision making ability improved after the utilization of the loan amount. As women are now economically more independent so they are also getting importance in decision making process day by day.

Chi square has been applied to check the association between the NGOs microcredit programme and women empowerment, women decision making ability and economic empowerment. Microcredit was taken as an independent variable however women socio economic empowerment and decision making was considered as dependent variable.

Table no. 5 Association between Credit and Household Accessories
 Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	878.538	8	.000
Likelihood Ratio	1102.389	8	.000
Linear-by-Linear Association	50.982	1	.000
N of Valid Cases	1350		

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Table 4.33 shows that there is a significant relationship between the two variables (Chi square Value= 878.538, df=8 and p=0.000 which is <0.05).

Table no. 6 Association between Credit and Change in Household Conditions

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	31.845	6	.000
Likelihood Ratio	32.924	6	.000
Linear-by-Linear Association	18.365	1	.000
N of Valid Cases	1060		

Table indicates that there is a significant relationship between the two variables change in household conditions and microcredit (Chi-square Value= 31.845, df=6 and p=0.000 which is <0.05).

Table no. 7 Association between Credit and Controls over Economic Resources

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	72.682	8	.000
Likelihood Ratio	69.265	8	.000
Linear-by-Linear Association	2.013	1	.156
N of Valid Cases	750		

Table shows that there is a significant relationship between the two variables control over economic resources and microcredit (Chi-square Value= 72.682, df=8 and p=0.000 which is <0.05).

Table no. 8 Association between Credit and Decisions making within Family

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	330.120	8	.000
Likelihood Ratio	312.570	8	.000
Linear-by-Linear Association	137.602	1	.000
N of Valid Cases	750		

Table shows that there is a significant relationship between the two variables; decision making ability and microcredit (Chi-square Value= 330.120, df=8 and p=0.000 which is <0.05).

Table no. 9 Association between Credit and Mobility of Women

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	366.532	5	.000
Likelihood Ratio	390.760	5	.000
Linear-by-Linear Association	2.892	1	.089
N of Valid Cases	900		

Table indicates that there is a significant relationship between the two variables; mobility of women and microcredit (Chi-square Value= 366.532, df=5 and p=0.000 which is <0.05).

Table no. 10 Association between Credit and Awareness about Rights

	Value	df
Pearson Chi-Square	454.741a	7
Likelihood Ratio	468.683	7
Linear-by-Linear Association	121.506	1
N of Valid Cases	1200	

Table shows that there is a significant association between the two variables; awareness about rights and microcredit (Chi-square Value= 454.741, df=7 and p=0.000 which is <0.05).

Table 5-10 indicate the significant association between dependent and independent variables. So the null hypothesis H_0 that there is no association between the microcredit and women socio economic empowerment, microcredit and women decision making ability are rejected. Whereas alternative hypothesis H_1 that shows the significant association between micro credit and women socio economic empowerment, microcredit and women decision making ability is accepted. Above data shows that women are more empowered than ever before after getting credit. Utilization of the loan make them financially responsible member of the community.

CONCLUSION

Present study is an attempt made by the researcher to study the Impact of microcredit on socio economic empowerment of women through microcredit. After the completion of the study and its analysis it is concluded that most of the respondents finally got empowerment. Microcredit made possible to them keeping involved in economic activities and self-business.

The analysis of the study shows that there is a visible change in women's economic and social empowerment after joining these financial institutions. Female borrowers attend monthly meetings, social gatherings and share their knowledge and ideas. It increases their mobility and awareness about their issues. The analysis of the data also reveals that microfinance has a positive impact on women empowerment economically as

well as socially. The social relationships have improved at household level and community level. NGOs help poor women through microfinance programs to improve their social and economic status and lessen their financial dependency. In this way women can contribute in the progress of society and development of the country. So it may be concluded that microcredit is positively linked with the socio economic empowerment of the women in AJK.

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