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## CHANGE OF SOCIO-ECONOMIC STATUS OF RURAL WOMEN DUE TO PARTICIPATION IN POVERTY ALLEVIATION PROGRAM OF PALLI DARIDRO BIMOCHON FOUNDATION

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## CHANGE OF SOCIO-ECONOMIC STATUS OF RURAL WOMEN DUE TO PARTICIPATION IN POVERTY ALLEVIATION PROGRAM OF PALLI DARIDRO BIMOCHON FOUNDATION

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### ABSTRACT

Saifuddin ANM, Miah MAM, Sayem MA, Amin MR, Hasan MF (2015) Change of socio-economic status of rural women due to participation in poverty alleviation program of Palli Daridro Bimochon Foundation. *J. Innov. Dev. Strategy*. 9(2), 9-15.

The main focus of this study was to determine and describe the change of socio-economic status of the rural women due to their participation in poverty alleviation program of Palli Daridro Bimochon Foundation (PDBF) in the selected areas of Bakta Union of Fulbaria Upazila under Mymensingh district. The study also explored the relationship between 10 selected characteristics of the PDBF beneficiary women and their changes in socio-economic status. Data were collected from a sample of randomly selected 100 PDBF beneficiary women out of a total of 400 rural women during the period from 2 October to 2 November 2004. A pretested structured interview schedule contained simple direct questions and different scales was used for data collection. The change of socio-economic status of the rural women under PDBF was the dependent variable while age, education, husband's education, family size, work experience with PDBF, contact with PDBF personnel, training experience, credit received, credit repayment and credit use of the rural women were the independent variables. The socio-economic status was measured by comparing the 'before' and 'after' situation of seven changed dimensions of the women due to joining in PDBF. The significance of change was measured by comparing mean differences between 'before' and 'after' situation in respect of change in seven dimension of socio-economic condition of rural women. The change of socio-economic status was significant in six dimensions while considering the farm size of the women, no significant change was found. The change of the socio-economic status of the rural women was related to age, husband's education and family size but did not have significant relationships with education, work experience with PDBF, training experience, credit received, credit repayment and credit use. Lack of educational opportunities, scarcity of land and overpopulation are the major causes of poverty of the sample rural women.

**Key words:** Socio-economic status, participation, poverty, Palli Daridro Bimochon Foundation (PDBF)

### INTRODUCTION

Bangladesh is predominantly a rural and agrarian country having a population of 144.04 million (BBS 2012). Poverty has been identified as a major problem and its alleviation has been considered as an important objective in all the national development programs. Different poverty alleviation programs deal with improvement of the quality of life of the poor through promotion of viable economic and social activities under various government and non-government organizations. A vast majority of the rural population in Bangladesh live below the poverty line. They are economically under-privileged, socially deprived and are deeply exploited. Despite playing substantial role in the family and in the national economy, rural women are seriously deprived of their privileges in the family and national life. Women constitute about half of the population. Various indicators reveal that the status of women is much lower than that of men. Traditional socio-economic practices limit their opportunities in education, skill development, empowerment and participation in overall development process.

As most of the framers in Bangladesh own very small land holding, they have to utilize their limited resources. For this purpose they have to develop some homestead enterprises to generate additional income. Most socio-economic researchers found that these homestead enterprises are commonly managed by women counterpart of a farm family. However, for these purposes they need some financial and technical assistance. Various Government Organizations (GOs) and Non-Government Organizations (NGOs) are providing micro credit in terms of cash and kind. They also assist the rural women through the regular supply of necessary inputs. These programs assist members in increasing agricultural productivity through use of modern agricultural technologies and high quality inputs. Credit is a powerful weapon. Anybody possessing this weapon is certainly better equipped to maneuver the process around him to his best advantage (Yunus 1987).

Palli Daridro Bimochon Foundation (PDBF), being established in 2000 with a commitment of elimination of rural poverty in Bangladesh, has emerged as one of the largest institutions responsible for the operation of micro-credit program backed by training and social development activities (PDBF 2001). It was taken as a government initiative. It was established with a view to alleviating poverty and stimulating economic and social development of the poorer segment of population. It also acts as an autonomous, non-banking financial institution. It is a non-profit motive foundation; the aim of which is to serve the society (GoB 1999). From the inception PDBF has been organizing resource poor people, offering training, savings and credit facilities aimed at increasing employment generation, accelerate income generation, eradicate illiteracy and thereby boosting up their socio-economic condition.

PDBF has developed a number of sectoral programs such as agricultural, livestock, fisheries, savings, small business etc. which are facilitated by its credit, training, technical support services and being through overall socio-economic development programs. In context to this concept, the issues on socio-economic development

need more attention and thus it deserves a specific investigation. Considering time and resource constraints among the leading GOs in Bangladesh, PDBF was selected for this piece of research.

### Objectives of the Study

The overall objective of this research is to assess the socio-economic changes of rural women due to participation in poverty alleviation programs of PDBF and the specific objectives are:

1. To determine the socio-economic changes of rural women due to their participation in poverty alleviation program of PDBF.
2. To determine and describe some selected characteristics of participating women. The characteristics are: age, education, husband's education, family size, work experience with PDBF, contact with PDBF personnel, training experience, credit received, credit payment and credit use.
3. To explore the relationship between change of socio-economic status of rural women due to participation in poverty alleviation program and their selected characteristics.
4. To find out the causes of poverty as perceived by the PDBF beneficiaries.

### METHODOLOGY

The study was conducted at Fulbaria Upazila under Mymensingh District. There are 13 Unions and 1 Pouroshova in Fulbaria Upazila. The PDBF, Fulbaria Branch covered 9 unions. Among the 9 unions only one union (Bakta union) was selected randomly. Four villages namely Bayolarchala, Nishchintapur, Panarbhita and Kaoierchala were again selected randomly from Bakta union as a study area. Four hundred PDBF participating beneficiary women under these four villages were the population of the study. A list of 400 PDBF participating women was collected with the help of PDBF officials of the concerned area. Out of the population, 25 percent of the beneficiaries were selected randomly by using a random table (Kerlinger 1973). A number of 8 participating beneficiary women were kept in reserve list to avoid uncertainty of respondents during data collection. A structured interview schedule was prepared for collecting relevant information containing direct open form questions and different scales. The interview schedule was pre-tested with 10 PDBF female beneficiaries and then finalized with necessary corrections. Data were collected through personal interviewing using the structured interview schedule during 2nd October to 2nd November, 2004. Both qualitative and quantitative data were collected in order to get valid and reliable information. Statistical Package for Social Science (SPSS) was used to analyze the collected data. Socio-economic change of the rural women through participation in PDBF poverty alleviation program was the dependent variable and ten characteristics of the target population were selected as independent variables namely age, education, husband's education, family size, work experience with PDBF, contact with PDBF personnel, training experience, credit received, credit repayment and credit use.

#### Measurement of dependent variable

The socio-economic status was measured by comparing the 'before' and 'after' situation of seven changed dimensions of the women due to participation in PDBF poverty alleviation programs. The measurements of selected dimensions are as follows.

**Change in food availability:** The change in food availability of the PDBF participating rural women was measured by comparing before and after participation in PDBF programs. Food availability were categorized under 'high food availability', 'medium food availability' and 'low food availability' in respect of 12 months of the year assigning the scores as 1, 2 and 3, respectively.

**Change in housing condition:** The change in housing condition of the PDBF participating rural women was measured by comparing before and after participation in PDBF programs. The dwelling units before joining in PDBF and after joining in PDBF were categorized under 'no house at all', 'one shaded house', 'two shaded house', 'thatched house', 'tin shaded *pucca* house', '*kutcha* house', 'brick built house'. Each respondent was asked to indicate the nature of dwelling unit before and after participation in PDBF programs assigning the weights as 0 for 'no house at all', 1 for 'one shaded house/*kutcha* house/ thatched house', 2 for 'two shaded house/tin shaded *pucca* house' and 3 for 'brick built house', respectively.

**Change in toilet condition:** The change in toilet condition of the PDBF participating rural women was measured by comparing before and after participation in PDBF programs. Scores assigned for types of toilet was 1 for 'open place or bush', 2 for '*kutcha* toilet', and 3 for 'half sanitary toilet'.

**Change in drinking water sources:** The change in drinking water sources of the PDBF participating rural women was measured by comparing before and after participation in PDBF programs. For determining the drinking water source of the respondents' household, there are 3 types of drinking water sources. Weights assigned to the responses were determined as 1, 2 and 3 for 'river or pond water', 'other's tubewell' and 'own tubewell', respectively.

**Change in family asset:** Change in family asset of the PDBF poverty alleviation program participating rural women was measured by comparing before and after participation in PDBF programs. In this study 23 items were included to determine the asset possession of the respondents' household. Score of each asset possession was determined on the basis of average price as 1 for 'chair/alna/hurricane/wrist watch/radio/tap/torch/goat', 2 for 'table/bench/wall clock/calf', 3 for 'chowki/fan/bicycle', 4 for 'khat/television(TV)/rickshaw/van/sewing

machine/show case/ox/bullock' and 5 for 'almari/cow', respectively. Thus, family asset scores of a respondent woman were obtained by adding her scores for possession of all the items.

**Change in family income:** The total earnings in taka were converted into family income scores. A score of one was assigned for each one thousand taka. The change in income was determined by comparing income of a respondent's family between 'before' and 'after' involvement in PDBF poverty alleviation program.

**Change in farm size:** Farm size was expressed in hectare. The change in farm size of a determined by comparing farm size of a respondent's family between 'before' and 'after' involvement in PDBF poverty alleviation program.

Finally, the change of socio-economic status of the rural women was measured by summing the scores of different change aspects 'before' and 'after' involvement in PDBF poverty alleviation program. For describing the characteristics of the rural women they were classified into appropriate categories. In developing categories, the investigator was guided by the nature of data and general considerations prevailing in the social system. To find out the relationships between the selected dependent and independent variables, Karl Pearson Product Moment correlation co-efficient was estimated. Paired 't' test was used to identify the significance of differences between before and after participation in the poverty alleviation programs in relation to changes in socio-economic status of the women beneficiaries. For measuring the causes of poverty, the rural women were asked to mention the causes and these were ranked on the basis of number of citations.

## RESULTS AND DISCUSSION

In accordance with the objectives of the study, the selected characteristics of the rural women participating in PDBF poverty alleviation programs, the socio-economic change of the rural women, the relationship between the selected characteristics of the rural women and their socio-economic change and the causes of poverty of the rural women have been represented in this section.

### Selected characteristics of the rural women

Ten individual characteristics of the rural women were selected which formed the independent variables. These characteristics profile have been described below.

Table 1. Salient features of the selected characteristics of the rural women participated in PDBF poverty alleviation programs

Characteristics	Measuring unit	Ranges		Categories	Percent (N = 100)	Mean	Standard deviation
		Possible score	Observed score				
Age	Year	Unknown	20-55	Young (up to 30)	51	33.11	9.26
				Middle aged (31-40)	34		
				Old aged (41 and above)	15		
Education	Year of schooling	Unknown	0.5-9	Can sign only (0.5)	74	1.86	2.40
				Primary level (1-5)	18		
				Secondary level (6-9) and above	8		
Husband education	Year of schooling	Unknown	0-10	Illiterate (0)	11	2.30	3.26
				Can sign only (0.5)	61		
				Primary level (1-5)	13		
				Secondary level (6-9) and above	15		
Family size	Number	Unknown	2-11	Small family (up to 4)	36	5.08	1.74
				Medium family (5-6)	42		
				Large family (7 and above)	22		
Work experience with PDBF	Year	Unknown	2-4	Low (up to 1 year)	0	2.39	0.72
				Medium (2-3 years)	86		
				High (4 years and above)	14		
Contact with PDBF personnel	Score	1-16	7-13	Low (1-5)	0	7.14	0.86
				Medium (6-10)	98		
				High (11-16)	2		
Training experience	Day	Unknown	0-13	No training exposure (0)	43	2.2	2.41
				Low training exposure (1-6)	53		
				Medium training exposure (7 and above)	4		
Credit received	In 1000 Tk.	Unknown	4-12	Small credit recipient (3-5)	29	6.86	1.58
				Medium credit recipient (6-8)	54		
				Large credit recipient (9 and above)	17		
Credit repayment	In 1000 Tk.	Unknown	4-12	Small credit (1.00-5.999)	31	6.77	1.58
				Medium credit (6-8)	52		
				Large credit (above 8)	17		
Credit use	Score	1-3	1-3	Otherwise use (1)	5	2.05	0.38
				Partial purposive use (2)	85		
				Full purposive use (3)	10		

It was found that highest proportion (51 percent) of the rural women were young aged. The remaining 34 percent of the rural women belonged to the middle aged category and 15 percent being in old aged category. There were no illiterate rural women, 74 percent could sign their name only, but they could not read or write anything, while 18 percent and 8 percent of the respondents had primary and secondary level of education, respectively. In respect to husband's education 11 percent of the respondents were illiterate, 61 percent could sign their name only but they could not read or write anything, while 13 percent and 15 percent of the respondents had primary and secondary level of education, respectively. Highest proportion (42 percent) of the women had medium families consisting of 5 to 6 members each, while 36 percent of rural women had small family size. The remaining 22 percent of the rural women had large family size.

It was also found that no respondents had less than one year experience i.e., low experience. Eighty six percent had medium experience (2-3 years' experience) and 14 percent had high experience, i.e. above 4 years involvement in PDBF programs. The highest proportion (98 percent) of the respondents had medium contact with PDBF personnel, 2 percent had high contact with PDBF personnel. In case of training 43 percent of the respondent had no training exposure, while 53 percent of the respondent had low training exposure and 4 percent of the respondent women had received medium training exposure. Most of the respondents (54 percent) were medium credit recipient (6-8 thousand) and 29 percent respondents were small credit recipient and only 17 percent respondent was large credit recipient. Most of the respondents (52 percent) were medium credit repainer and the remaining 31 percent respondent and 17 percent were small and large credit repainer, respectively. Most of the respondents (85 percent) used their credit partially in assigned purpose, only 10 percent respondents had their credit (received from PDBF) fully used in assigned purpose and the remaining 5 percent respondents used credit in other than assigned purpose.

### **Socio-economic change of the rural women participating in PDBF poverty alleviation programs**

The socio-economic status was measured by comparing before and after involvement in PDBF poverty alleviation program on change in their food availability, housing condition, sources of drinking water, asset, farm size and their family income. The distribution of the rural women according to their changed dimensions are given in Table 2.

#### **a) Change in food availability**

Food availability score of the rural women ranged from 12 to 36, with the average of 21.90 for 'before' and 27.76 for 'after' involvement in PDBF. Based on their food availability, the rural women were classified into three categories. Table 2 indicates that majority (70 percent) of the rural women had medium food availability while 18 percent had low food availability and 12 percent had high food availability before participating in poverty alleviation program of PDBF. On the other hand, after participating in poverty alleviation program of PDBF, majority (54 percent) of the rural women had medium food availability, while 43 percent of them had high food availability and only 3 percent had low food availability.

Table 2. Distribution of rural women according to their socio-economic change

Dimensions	Categories	Scores	No. and percent of rural women	
			Before	After
Change in food availability	Low food availability	Up to 12	18	3
	Medium food availability	13 to 24	70	54
	High food availability	Above 24	12	43
Change in housing condition	No house to all	0	5	1
	Poor housing condition	1 to 3	77	65
	Moderate housing condition	4 to 6	17	32
	Rich housing condition	Above 6	1	2
Change in toilet condition	No toilet at all	0	2	0
	Low toilet condition	1	78	54
	Medium toilet condition	2	13	29
	High toilet condition	3	7	17
Change in sources of drinking water	Low sources of drinking water	1	0	0
	Medium sources of drinking water	2	79	70
	High sources of drinking water	3	21	30
Change in asset	Asset less	0	19	0
	Low asset	Up to 20	72	64
	Medium asset	21 to 41	7	32
	High asset	Above 41	2	4
Change in farm size	Landless	Less than 0.02	3	3
	Marginal farm size	0.02 to 0.2	60	54
	Small farm size	0.21 to 1.0	34	38
	Medium farm size	1.01 to 3	3	5
	Large farm size	Above 3	0	0
Change in family income	Low family income	Up to 25	40	12
	Medium family income	25.001 to 75	58	77
	High family income	Above 75	2	11

#### **b) Change in housing condition**

Housing condition score of the rural women ranged from 0 to 10, with the average of 2.40 for 'before' and 3.32 for 'after' involvement in PDBF. Based on their housing condition score, the rural women were classified into four categories as shown in Table 2. Overwhelming majority (77 percent) of the rural women had poor housing condition, while 17 percent had moderate housing condition, only 1 percent had rich housing condition and 5 percent had no house at all in case of before participating in poverty alleviation program of PDBF. Majority (65 percent) of the rural women had poor housing condition, while 32 percent had moderate housing condition and 2 percent had rich housing condition, no house at all only 1 percent in case of after participating in PDBF poverty alleviation program.

#### **c) Change in toilet condition**

Toilet condition score of the rural women ranged from 0 to 3, with the average of 1.23 for 'before' and 1.63 for 'after' involvement in PDBF. Based on their toilet condition scores, the rural women were classified into four categories as shown in Table 2. Overwhelming majority (78 percent) of the rural women had low toilet condition, while 13 percent had medium toilet condition, 7 percent had high toilet condition and 2 percent had no toilet at all in case of before participating in poverty alleviation program of PDBF. On the other hand, after participating in PDBF poverty alleviation program, majority (54 percent) of the rural women had low toilet condition, while 29 percent had medium toilet condition, 17 percent had high toilet condition. After participating in PDBF, there was no rural women who had no toilet at all.

#### **d) Change in sources of drinking water**

Sources of drinking water score of the rural women ranged from 1 to 3 with the average of 2.21 for 'before' and 2.30 'after' involvements in PDBF. Based on their sources of drinking water score the rural women were classified into three categories as shown in Table 2. It was found that an overwhelming majority (79 percent) of the rural women had medium sources of drinking water, while 21 percent had high sources of drinking water in case of before participating in poverty alleviation program of PDBF. On the other hand, after participating in PDBF poverty alleviation program, 70 percent had medium sources of drinking water and 30 percent had high sources of drinking water.

#### **e) Change in asset**

Asset scores of the rural women ranged from 0 to 62, with the average of 7.8 for 'before' and 18.16 for 'after' involvement in PDBF. Based on their asset score the rural women were classified into four categories as shown in Table 2. Majority (72 percent) of the rural women had low asset, 19 percent had no asset, 7 percent had medium asset and only 2 percent rural women had high asset in case of before participating in PDBF. On the other hand, after participating in PDBF poverty alleviation program majority (64 percent) had low asset, 32 percent had medium asset, 4 percent had high asset and there was no asset less women in the sample.

#### **f) Change in farm size**

Farm size scores of the rural women ranged from 0.01 to 1.42, with the average of 0.23 for 'before' and 0.27 for 'after' involvement in PDBF. Based on their farm size score the rural women were classified into five categories as shown in Table 2. Majority (60 percent) of the rural women had marginal farm size and 34 percent had small farm size, 3 percent had medium farm size, 3 percent were landless and there was no large farm size owner rural women in case of before participating in PDBF. On the other hand, after participating in PDBF poverty alleviation program, majority (54 percent) of the rural women fall under marginal, 38 percent small, five percent medium and three percent landless category and no rural women fall under large farm size category as like of before participation in PDBF poverty alleviation program.

#### **g) Change in family income**

Family income scores of the rural women ranged from 14.00 to 99.00 with the average of 32.78 for 'before' and 43.93 for 'after' involvement in PDBF. Based on their family income score, the rural women were classified into three categories as shown in Table 2. Majority (58 percent) of the rural women had medium income, 40 percent had low income and only 2 percent had high income in case of before participating in PDBF poverty alleviation program. On the other hand, after participating in PDBF poverty alleviation program, 77 percent had medium income, 12 percent had low income and 11 percent had high income.

#### **Mean difference between before and after joining in PDBF**

An attempt was made to test the significant changes in relation to socio-economic condition (in sleeve changed dimensions) of the beneficiaries' families before and after joining in PBDF poverty alleviation program. In order to determine the difference of mean, paired t-test was used and the results are shown in Table 3.

Table 3. Mean difference between before and after joining in PDBF in respect of socio-economic condition

Aspects of change	Mean		Difference	Observed paired 't' value with 99 df
	Before	After		
Food availability	21.90 (6.44)	27.76 (6.65)	5.86	7.36**
Housing condition	2.40 (1.58)	3.32 (1.36)	0.92	5.58**
Toilet condition	1.23 (0.56)	1.63 (0.76)	0.40	5.87**
Sources of drinking water	2.40 (1.58)	3.32 (1.36)	0.09	3.13**
Asset	7.8 (8.89)	18.16 (10.18)	10.36	13.92**
Farm size	0.23 (0.25)	0.27 (0.27)	0.04	1.80 <sup>NS</sup>
Income	32.78 (15.43)	43.93 (18.75)	11.15	8.27**

Figure in parentheses indicating Standard deviation.

\*\* Significant at 0.01 level of probability with 99 df 't' value at 1% level = 2.19

Computation of t-statistic to compare the two sample means of unequal variances showed that the calculated t-value of all the changed dimensions of socio-economic condition (except farm size) of the beneficiaries was greater than the tabulated value (2.19) of 't' at  $P < 0.01$  level with 99 degrees of freedom (Table 3). Therefore, the estimated t-statistic was highly significant in every cases of change in socio-economic dimensions (except farm size). This implies that the PDBF beneficiaries had better opportunity to change their socio-economic condition after joining in PDBF poverty alleviation program.

#### Relationships between rural women's selected characteristics and changes in their socio-economic status

Correlation test was used to explore the relationships of ten characteristics with the change of socio-economic status of rural women. The Karl Pearson Product Moment correlation coefficient values have been presented in Table 4 showing the relationship between ten selected characteristics and the change of socio-economic status of rural women.

Table 4. Relationships between rural women's selected characteristics and their change of socio-economic status

Dependent variable	Independent variables	Observed 'r' values with 98 df	Tabulated value of 'r' with 98 df	
			0.05 level	0.01 level
Change of socio-economic status of rural women	Age	0.226*	0.197	0.257
	Education	0.082 <sup>NS</sup>		
	Husband's education	0.325**		
	Family size	0.279**		
	Work experience with PDBF	0.064 <sup>NS</sup>		
	Contact with PDBF personnel	-0.001 <sup>NS</sup>		
	Training experience	-0.090 <sup>NS</sup>		
	Credit received	-0.091 <sup>NS</sup>		
	Credit repayment	-0.087 <sup>NS</sup>		
	Credit use	-0.001 <sup>NS</sup>		

NS = Not significant, \*,\*\*= Significant at 0.05 and 0.01 level of probability

The correlation coefficients of Table 4 show that age, husband's education and family size of the rural women had a positive significant relationship; and education, work experience with PDBF, contact with PDBF personnel, training experience, credit received, credit repayment, and credit use of the rural women had no significant relationship with their change of socio-economic status due to participation in poverty alleviation program of PDBF.

#### Causes of poverty

The PDBF beneficiary women were asked to mention the causes of their poverty. They have mentioned 15 root causes of their poverty are presented in Table 5.

Table 5. Causes of poverty as perceived by the PDBF beneficiary women

Causes of poverty	Number of citations	Rank order
1. Lack of educational opportunities	71	1.0
2. Scarcity of land	66	2.0
3. Overpopulation	46	3.0
4. Less number of earning person in the family	35	4.0
5. Inheritance of poverty	30	5.0
6. Lack of medicare knowledge and facilities	17	6.0
7. Natural calamity especially flood and drought causes food crisis	12	7.0
8. Lack of employment opportunity	3	8.5
9. Failure in small trade	3	8.5
10. Dowry system	2	11.5
11. Victim of exploiting to get a job	2	11.5
12. Loss of wealth in case study	2	11.5
13. Due to playing gambling by husband	2	11.5
14. Husband's laziness	1	14.5
15. Loss of assets due to fire	1	14.5

Inadequate educational opportunities, overpopulation, natural calamity and disaster, unemployment, scarcity of cropland, inadequate health, sanitation and medicare facilities, dowry system are found as the main causes of poverty of the rural women participating in PDBF poverty alleviation program. The inherent causes of poverty are related to over population, education facilities, natural disaster and imbalances in social resources, power and justice.

### SUMMARY AND CONCLUSION

The socio-economic condition of the respondents was assessed by comparing information about past and present situation in relation to different changed dimensions. The highest changes have occurred in respect of annual family income of the respondents. After involvement in PDBF the annual income of the respondent has increased to a large extent followed by remarkable change in respect of food availability, housing condition, toilet condition, sources of drinking water, family asset and family income. This means that the involvement in PDBF has increased the opportunity of earning money from different sources. The change of socio-economic status was significant in six selected aspects while considering the farm size of the women no significant indication of change was found. The change of the socio-economic status of the rural women was related to age, husband's education and family size but did not have significant relationships with education, work experience with PDBF, training experience, credit received, credit repayment and credit use. Lack of educational opportunities, scarcity of land and overpopulation are the major causes of poverty of the sample rural women. Therefore, it may be concluded that PDBF encouraged women in involvement of different income generating activities by which the beneficiary women has been able to change their fate by earning more income than before.

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