EXPLORING ROLE OF MICRO CREDIT IN ENHANCING WOMEN EMPOWERMENT: A QUALITATIVE STUDY

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Abstract

In the current era, researchers throughout the developing countries are highlighting the impact of microcredit programs on women empowerment. Therefore, this research explores what is meant by empowerment and how it is related to women. The study highlights the role of microfinance institutions (MFIs) in enhancing women empowerment and also emphasizes its importance in poverty alleviation. The research uses interview based qualitative approach for in-depth analysis of three MFIs operating in Lahore. The outcomes of the study reveal that MFIs leads to significant improvement in women’s social status and their family well-being. The findings further reveal that a rise in awareness regarding women’s empowerment in a society leads to increase social status of the whole economy. Thus, the study affirms a significantly positive impact of microcredit program on women’s empowerment.

Keywords: Interest free loans; Microfinance institutions; Women empowerment; Poverty alleviation

JEL Classification Codes: F6, F65, G21.

Introduction

In the past few years many researchers have paid attention towards women empowerment not only in developing countries but also in developed countries. Although, through globalization, technological advancements and internationalization take over and different type of efforts are made by different international institutions that have created some good space for women to compete against men in almost all departments but, unfortunately the situation still needs much more improvement (Meenu et al., 2011).

Development of a country can be maximized by contribution and participation of women of that country. To alleviate the poverty is the primary aim of microfinance through its microfinance institutions. The main focus of microfinance is on insurance and saving programs to raise the level of quality of life of the borrowers of microfinance. If poor people have knowledge of how to get a loan, they can start any kind of new businesses or any income generating activity for the prosperity of their family. The knowledge of loan means to know the procedure of getting loan, from where to get loan and how to properly utilize it (Women’s Empowerment: Global Perspectives AJWS, 2006). The word empowerment can be defined as a task to enhance the capabilities and potentials of a group of people or an individual to make purposeful choices and to switch those choices to make positive outcomes possible. World Bank (2001)
Researchers affirms that when there is a rise in the income of a woman, there is a positive correlation with her children from several prospective. So we can say that when a woman receives a microloan, the whole family moves towards prosperity. Women empowerment leads to increase in the ability of women to make her own choices and to achieve bargaining power, increases their self-worth, trust in their abilities to secure themselves and getting right to control their life (Malhotra et al., 2002)

There are different positions of a woman socially which are different in developed and developing countries. In developed countries women enjoy their rights and freedom but in developing countries these matters need much more concentration. In the last few decades, increase in awareness of people is seen regarding empowerment of women by paying attention to their social, economic and political rights (Khan and Maan, 2008; Malhotra, 2002). Microfinance is a new and up going concept in Pakistan and is gaining much importance as a way of poverty alleviation and mobilization socially in a society. To see a positive change and growth in a nation is necessary to empower the women of that nation. Now a day’s researchers want to figure out that how women can be empowered with the help of microcredit. Microcredit is one of the ways through which women can be empowered. Women empowerment is a phenomenon which consists of approach of decision making in all social, political and family matters and women empowerment can be influenced by the level of her social awareness, income capacity, level of education etc., (Zoynul & Fahmida, 2013; Arindam, Laha & Kuri, 2014).

Conceptualizing Empowerment, Women Empowerment and Microcredit

Before we define the term women empowerment, we must know the meaning of the word empowerment. In broader sense it can be said that the term empowerment refers to a group or an individual with an increase in the power and their power refers to the access to control over different things like ideological, intellectual and material resources (Peprah, 2012). Past research studies confirms that empowerment is a situation in which a group of people or an individual in a community takes control of the environment around themselves and achieve their goals and moves upward to maximize the quality of their lives (Sarumathi & Mohan, 2011; EsteveVolart, 2004).

Women Empowerment

Different scholars have given their different views regarding women empowerment and the indicators of women empowerment. Similarly, most commonly used key elements for assessing the women empowerment in Bangladesh includes mobility, vision, sense of self-respect, social status, the power of making decisions, economic security, participation in social groups and the capability to interact properly. On the other hand, the empowerment of women is identified as having power in different things which are political, psychological, social and economic. Political power means the access of group of people or an individual member to decisions which affect their own future. Psychological power means that how much self-esteem and self-confident a person is. Social power means to be socially strong. Economic power means to be economically strong (Harris, 2009). Likewise, a researcher Mayoux, (2000) describes women empowerment as a procedure in which women organize themselves for increasing their self-reliance, to get access to their right of independence and to make their own choices and to get control on their resources which can increase their capabilities.

Microcredit

There is no specific definition of micro-credit, however, few most commonly used definitions given by scholars that work on this issue are as follows:

Firstly, microcredit is defined by CGAP as “The condition of microcredit is the augmentation of micro sized loans to the deprived.” Conversely, the definition by Grameen foundation is “Micro credit is an accepted apparatus that numerous financial and developmental organizations use in various divisions of the world for helping people with low-income (Zoynul & Fahmida, 2013). The natural way of working of this mechanism is dependent on the situation in which it is operational and the method of its appliance. Microcredit is not simply a tool for credit extension to the underprivileged borrowers, as it is an association to liberate the underprivileged- women to assuage their poverty, enhance their standard of living, put up their capability and knowledge and to incorporate them economically and communally into the financial system (Li, Gan & Hu, 2011). The contribution of micro-credit related to aptitude building, increase in understanding and empowerment is
prominent. Women have become conscious about their political rights and have improved their understanding because of contribution of micro-credit (Dyson & Moore, 1983).

**Relationship Between Microcredit and Women’s Empowerment**

Evidently there is a constructive connection among women’s empowerment and microcredit recognizing that microcredit program has an affirmative influence on women empowerment, a great part of the present studies points to the fact that microcredit has contributed a big part in the empowerment of women (Basu & Basu, 1991). Similarly, Nader, (2008) examined that important roles were played by micro-credit in improving the life of poor people, in expenditure smoothing, empowering and encouraging women by providing them control over assets, improved self-esteem and understanding. A number of modern evaluation institutions also declared positive impression of this association. Women are offered credit in this way for a prime purpose of improving their status economically that makes them able to make extra income which can help them to gain better economic independence (Gage, 1995; Naraya, 2002).

Poor women are helped with microfinance programs to improve their financial condition and decrease their poverty (Tzannatos, 1999). In this respect an official report regarding micro-credit declared that 87.1% or 104.7 million out of the 128.2 million deprived people reached in 2009 were women (World Bank, 2011). The number of extremely underprivileged women has increased to 104.7 million in 2009 from 10.3 million in 1999. There has been an increase of 91% in the count of poor women between December 31, 1999 and December 31, 2009. This increase signifies an extra 94.4 million most poor women getting microloans in the previous 10 years (World Bank, 2011). So, the focal point of the micro finance agendas has been profoundly related to the women. Whereas some scholars operating in the same field declared that the microcredit programs of various NGOs, banks and other associations decreased poverty, amplified mobility and enhanced networks between women who were earlier limited to their homes (Duflo, 2005).

**Problem Statement**

Women who are significantly affecting the population by percentage of almost 50% are often not recognized as they are important. Women are performing well in many productive as well as reproductive roles in the society but they are not visible to the society. Despite of many reforms in society related to gender equality the problem is still there that women are much poorer than men in society. Following are some problems that women are facing generally in the society.

- Women are unable to participate in family decision making.
- They have poor standard of living.
- Women are not capable to meet their basic needs of life.
- They have poor health and don’t have the resources to improve their own health and their children.
- Women are more illiterate than men in the society.
- Women decisions are made by the influence of male members of the family.
- Women don’t have freedom of mobility.
- Women are not authorized to have social network in the society.
- Despite of potential of women, they are not appreciated to participate in economy productivity.
- Disempowerment due to lack of education and earnings in the family.

To compete with these problems there should be significant steps taken by the government. There is a need to empower women in the society because empowering the women means empowering the next generation. Microfinance plays an important role in women empowerment. Microfinance can satisfy the women in empowering their basic problems in the society. In Pakistan National Rural Support Program (NRSP), Punjab Rural Support Program (PRSP), Sarhad Rural Support Program (SRSP) and Agha Khan Rural Support Program (AKRSP) are among the various microfinance institutions that are working to help women to overcome from their problems by providing loans. Micro finance is the need of the hour for Pakistan where lack of women development has caused a crisis which has retarded its economic growth (Sohail, M., 2014).

**Research Question**

How does microfinance empower women?
Sub Questions

- How microcredit helps to empower women in social and economic ways?
- In what manner empowered women enhances their household wellbeing?
- How demographic factors assists to boost women’s decision making authority?

Objectives

To be meaningful, every work needs to devise the objectives of the study. In the light of the research topic, the main objectives of the study are;

- To see the impact of microfinance on women empowerment.
- To achieve this objective following sub-objectives are set.
- To analyze the relationship between microfinance and women’s decision-making ability.
- To determine the impact of microfinance on women’s self-confidence.
- To analyze the impact of microfinance on living standard of women.
- To find out the relationship between microcredit and social awareness of women.
- To identify the role of micro credit in economic independence of women.
- To identify the impact of microfinance on women’s health.

Significance of the Study

We have selected this area of research because empowerment of women is an important factor of society. This man made world has created so many cultural problems for women that they are unable to participate in economic growth. As they are almost 50% of total population so their participation can have significant impact on economic as well as so many other facts on this planet. The first and foremost purpose of the study to find out the relationship between women empowerment and microfinance.

Literature Review

To meet the basic needs of human life microcredit plays a vital role like income and consumption. Kabeer (1998), used a special survey in Bangladesh to see the impact of microcredit on women empowerment. In this study he examined both men and women participation in group based microcredit programs. Findings showed by using this opportunity woman are empowered in household decision making and have easy access to financial as well as economic resources which makes them independent.

This another study by Malhotra, Schuler & Boender (2002), who explained women empowerment in relation to microcredit and demand for formal health of women that either it’s positive or negative. Findings showed the positive impact on women formal health care and women autonomy in decision making by using microcredit program. On the similar lines, Kay (2003), analyzed the perquisite facilities of microcredit as either it was beneficial for only participation in the society or it is helpful in other economic productive ways in Bangladesh. For this purpose, using structured questionnaire method the data was collected from experienced participants in order to analyze the usage capabilities of borrowers which ultimately affects their standard of living.

A study by Mosley & Hulme, 1998, examined the women empowerment in context of microfinance and analyzed how women can use its self-capabilities in different ways. Findings revealed that microcredit provides a mirror to women to use her capabilities in different aspects of social life. According to Batiwala (1994), the women’s ability plays a key role in poverty alleviation from society. The study exposed that microfinance institutions are helpful to empower the women lives in the society. The research analyzed the significance of interest free loans to women to analyze its positive or negative impact on women lives. Results showed a positive impact on women lives as they spend most of their incomes on their
families which enhances the lifestyle of whole family. This study is related to this research because it is showing the impact of microfinance on women lives.

A research was conducted by Mason, (1998) in context of impact of microfinance on women empowerment. Interviews were used to collect the data and the findings showed that with the use of microfinance women can improve their life styles that is children health, educational health, shopping, maintaining family budget etc. On the similar lines, Mayoux, (1998) examined another side of microfinance by analyzing the partial or all control over loans by the male members of family. But the results showed that despite of these facts microfinance still have positive impact on its users on entry point. The loans are useful in enhancing self-confidence, positive impact on knowledge, provides social strength to social network and increase overall family status.

**Gap Bridged by the Study**

This study bridges the research gap by conducting a qualitative research with the selection of 8 borrowers as sample. The selected respondents are the current clients of three microfinance institutions operating in Lahore including Buksh Foundation, Lahore, Akhuwat Foundation, Lahore, and Deep Foundation, Lahore and these institutes are selected on the basis of their priority in providing loans to female borrowers. In this way, the study aims to provide a valuable contribution to the existing literature regarding the role of MFIs in women empowerment.

**Theoretical Framework**

The present study follows the model being used by Islamic microfinance and concentrates on the principle of Qard e Hassan. Now-a-days Islamic microfinance which is interest free loans is the latest emerging trend among MFIs as Islam has prohibited from taking interest because “money is not an asset for earning profit”. Therefore, the aim of this approach is not to increase the repository of wealth but to enhance the social benefit of the whole community.

**Conceptual Framework**

Previous research work and theoretical framework provide the bases for the conceptual framework of our study.

![Conceptual Framework](image-url)

**Figure 1: Conceptual Framework**

The framework depicts the relationship between four key dimensions considered for measuring the women empowerment as it is imperative to enhance gender equality and poverty alleviation from the society which is also a Millennium Development Goal.
Methodology

Research Design

This research focuses on qualitative research methodology for analyzing the association between microfinance and women empowerment as both of these disciplines have multidimensional interpretations therefore, a qualitative analysis ensures a deeper analysis of the required subject matter. In qualitative research, case study method is used as it assists in understanding in-depth study of the complex social phenomena at hand. The complete process of data collection took two weeks in 2017 from selected eight respondents from three MFIs to explore the impact of microfinance in women’s empowerment.

Data Collection

In this study “Questionnaire” based technique is used for collecting data but majority of selected participants were illiterate so through interviews their responses were recorded. In questionnaires both open and close ended questions were included. For sample collection the convenience sampling technique was used as it one of the most appropriate technique for selecting sample from a large population within limited time.

The unit of analysis of our study are individual female borrowers and they are selected from different three different microfinance institutions operating in Lahore, that are selected on the basis of their specific loan services for females which gives priority in allocating loans to female borrowers. Eight respondents were selected from the following three organizations:

- Buksh Foundation Gulberg 3, Lahore
- Akhuwat Foundation Township, Lahore
- Deep Foundation Sadar Cant, Lahore

Data Analysis

To measure women empowerment there is no standard tool developed so in order to assess it we take into considerations its four key dimensions that are economic empowerment, social empowerment, political empowerment and financial empowerment against their level of education, as education is one of the key factors affecting women’s capability to take loans from microfinance institutions. From the selected sample of women, we took interviews, to evaluate the demographic characteristics of the data, descriptive tables are made and to transcribe and analyze the data phenomenological analysis is done.

Table 1: Demographical Profile of Respondents

<table>
<thead>
<tr>
<th>Attributes</th>
<th>F</th>
<th>%</th>
<th>C.F</th>
<th>Attributes</th>
<th>F</th>
<th>%</th>
<th>C.F</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.Age</td>
<td></td>
<td></td>
<td></td>
<td>5.Family Type</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20-25</td>
<td>1</td>
<td>12.5</td>
<td>12.5</td>
<td>Single</td>
<td>3</td>
<td>37.5</td>
<td>37.5</td>
</tr>
<tr>
<td>26-30</td>
<td>1</td>
<td>12.5</td>
<td>25.0</td>
<td>Joint</td>
<td>5</td>
<td>62.5</td>
<td>100</td>
</tr>
<tr>
<td>31-35</td>
<td>2</td>
<td>25.0</td>
<td>50.0</td>
<td>Total</td>
<td>8</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>36-40</td>
<td>4</td>
<td>50.0</td>
<td>100</td>
<td>6.Financial Help</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>8</td>
<td>100</td>
<td></td>
<td>Father</td>
<td>3</td>
<td>37.5</td>
<td>37.5</td>
</tr>
<tr>
<td>2.Education</td>
<td></td>
<td></td>
<td></td>
<td>Mother</td>
<td>1</td>
<td>12.5</td>
<td>50.0</td>
</tr>
<tr>
<td>Illiterate/Uneducated</td>
<td>3</td>
<td>37.5</td>
<td>37.5</td>
<td>Brother</td>
<td>1</td>
<td>12.5</td>
<td>62.5</td>
</tr>
<tr>
<td>Primary/Under Matric</td>
<td>2</td>
<td>25.0</td>
<td>62.5</td>
<td>Father-in-Law</td>
<td>0</td>
<td>0</td>
<td>62.5</td>
</tr>
<tr>
<td>Matriculation</td>
<td>2</td>
<td>25.0</td>
<td>87.5</td>
<td>Brother-in-law</td>
<td>1</td>
<td>12.5</td>
<td>75.0</td>
</tr>
<tr>
<td>Intermediate</td>
<td>1</td>
<td>12.5</td>
<td>100</td>
<td>None</td>
<td>2</td>
<td>25.0</td>
<td>100</td>
</tr>
<tr>
<td>Graduation &amp; above</td>
<td>0</td>
<td>0</td>
<td></td>
<td>Total</td>
<td>8</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>8</td>
<td>100</td>
<td></td>
<td>7.Monthly Income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.Marital Status</td>
<td></td>
<td></td>
<td></td>
<td>5001-10000</td>
<td>4</td>
<td>50.0</td>
<td>50.0</td>
</tr>
<tr>
<td>Married</td>
<td>5</td>
<td>62.5</td>
<td>62.5</td>
<td>100001-150000</td>
<td>3</td>
<td>37.5</td>
<td>87.5</td>
</tr>
<tr>
<td>Widowed</td>
<td>2</td>
<td>25.0</td>
<td>87.5</td>
<td>15001-200000</td>
<td>1</td>
<td>12.5</td>
<td>100</td>
</tr>
</tbody>
</table>
To evaluate the demographic variables of the research, eight questions listed above are assessed. According to their answers it shows that most of the loan taking women belong from the age range of (36-40). Age limits which contain 50% of our population. In the second question we asked about their education which shows that 37.5% women are illiterate, 25% are primary pass, 25% are matric pass and none of them is graduate. Third question is about their marital status which shows that 62.5% are married and 12.5% are divorced. The fourth section represents that majority of loan taking family size is 4 to 6 persons which is highest and 1 to 3 persons is lowest category of family members. Most of the women are living in joint family system and only 37.5% are living single. Results in the attribute number 7 shows that 50% of people’s income was between (5001-10000) and only 12.5%people can earn up to 15000. Majority of the respondents are taking loan for the first time.

Phenomenological Analysis

Table 2: Women’s Economic Empowerment against Education Level

<table>
<thead>
<tr>
<th>Participation in Economy</th>
<th>Women’s Achievement</th>
<th>Control over Assets</th>
<th>Efficient use of skills</th>
<th>Women’s Economic Empowerment</th>
<th>Education Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>5</td>
<td>4</td>
<td>5</td>
<td>19</td>
<td>Un educated</td>
</tr>
<tr>
<td>4</td>
<td>4</td>
<td>5</td>
<td>4</td>
<td>17</td>
<td>Under matric</td>
</tr>
<tr>
<td>3</td>
<td>4</td>
<td>4</td>
<td>3</td>
<td>14</td>
<td>Matric</td>
</tr>
<tr>
<td>2</td>
<td>1</td>
<td>3</td>
<td>4</td>
<td>10</td>
<td>Intermediate</td>
</tr>
</tbody>
</table>

Source: Author’s own calculations

Table 2 represents coding of questions for the four factors considered under the economic empowerment. The value for economic empowerment is uppermost for uneducated women followed by under matric women and so on.

Table 3. Empowerment of Women in Social Environment

<table>
<thead>
<tr>
<th>Autonomy in Decision Making</th>
<th>Social Status</th>
<th>Support received from social work</th>
<th>Self-esteem</th>
<th>Women’s Social Empowerment</th>
<th>Education Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>2</td>
<td>4</td>
<td>3</td>
<td>13</td>
<td>Un educated</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
<td>4</td>
<td>1</td>
<td>11</td>
<td>Under matric</td>
</tr>
<tr>
<td>2</td>
<td>1</td>
<td>3</td>
<td>2</td>
<td>8</td>
<td>Matric</td>
</tr>
<tr>
<td>4</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>15</td>
<td>Intermediate</td>
</tr>
</tbody>
</table>

Source: Author’s own calculations

Table 3 represents coding of questions for the four factors considered for measuring social empowerment. The value for social empowerment is uppermost for women having intermediation followed by uneducated women and so on.
Table 4. Empowerment of Women in Political Environment

<table>
<thead>
<tr>
<th>Freedom of Speech</th>
<th>Right to Cast Vote</th>
<th>Awareness of rules and regulations</th>
<th>Right to join politics</th>
<th>Political Empowerment</th>
<th>Education Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>4</td>
<td>5</td>
<td>4</td>
<td>17</td>
<td>Uneducated</td>
</tr>
<tr>
<td>3</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>7</td>
<td>Under matric</td>
</tr>
<tr>
<td>3</td>
<td>2</td>
<td>3</td>
<td>2</td>
<td>10</td>
<td>Matric</td>
</tr>
<tr>
<td>3</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>12</td>
<td>Intermediate</td>
</tr>
</tbody>
</table>

Source: Author’s own calculations

Table 4 represents coding of questions for the four factors considered for measuring political empowerment of women. The value for political empowerment is uppermost for uneducated women followed by women having matric education and so on.

Table 5. Financial Empowerment of Women

<table>
<thead>
<tr>
<th>Control over Financial Assets</th>
<th>Authority to take loans</th>
<th>Control over spending patterns</th>
<th>Opened saving account in financial institute</th>
<th>Financial Empowerment</th>
<th>Education Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>4</td>
<td>Un educated</td>
</tr>
<tr>
<td>4</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>14</td>
<td>Under matric</td>
</tr>
<tr>
<td>3</td>
<td>2</td>
<td>4</td>
<td>3</td>
<td>12</td>
<td>Matric</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>13</td>
<td>Intermediate</td>
</tr>
</tbody>
</table>

Source: Author’s own calculations

Table 5 represents coding of questions for the four factors considered for measuring financial empowerment of women. The value for financial empowerment is uppermost for women done with their matriculation followed by women having intermediation and so on.

Summary of Results

The findings of our study clearly explains that microfinance loans significantly play a key role in enhancing women empowerment. Our results also support findings of previous research studies as of (Mayoux, 1998; Majoor and Manders, 2009; Malhotra. A., 2009; Rathiranee, 2015) who found that microfinance institutes are the main pillars for boosting women empowerment and self-independence facilitating women to fulfill their basic necessities and to raise the socio-economic status of living. This may ultimately lead to increase women’s capability to confront their social or economic challenges they may face. Consequently, the results prove that microcredit play a positive role and it increases women empowerment.

Conclusion

This research increases attention towards gender equality. The qualitative data analysis provides significant results to understand the phenomenon of women empowerment. Results show that women are still dependent on NGOs to boost their self-confidence. Although by using micro credit policy there are positive impacts of having greater bargaining power, greater social networks, more access to finance, more authority to take decisions, increase self-confidence, greater freedom of speech, greater control over spending patterns, increasing part in economic productivity and having greater status in society and family. Despite of these positive impacts there are some cultural issues which are still prevailing in the society. Study shows the impact of married, widows and divorced women but the forth single/ un-married women are still facing the problems and are unconsidered. Study reveals that now women are sharing the expenses of men but there is a partial control over loans by the male members of family. Despite of the fact that women are participating in economic development, the problem is still there as the result shows that they don’t have the equal right to cast vote of their own choice. Although the responsibility to repay the loan has increased but the usage of microfinance facility is increasing their self-confidence to tackle challenges.
Future Research Directions

The current study also highlights some key dimensions of women’s empowerment that require more studies in this research area.

- The current study analysis only Lahore region, so it can be further extended to include other cities of Pakistan in order to evaluate women empowerment in view of socio-economic trends in different cities.
- The current study focuses to analyze only four dimensions to assess women empowerment however, for conducting an in-depth analysis more factors can be incorporated to evaluate the importance of women empowerment.
- A comparative study can also be conducted in order to determine the role of a huge number of microfinance institutions in increasing women empowerment.

References


