**THE ROLE OF MICRO-CREDIT ON EMPOWERMENT OF WOMEN IN BANGLADESH**

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***ABSTRACT***

The growing social awareness across the globe has brought a number of issues to the fore among which is gender equality and empowerment of women is very significant. Empowerment is an active, multidimensional process, which should enable to realize their full identity and power in all spheres of life. Women’s empowerment has been pointed out as an indispensable condition to reduce poverty in developing countries of the women with rights and opportunities equal to those which men have enjoyed so far. Despite its significance, the issue cannot be said to be solved easily, because of many factors that prevent its progress. The main purpose of the study was to know the role of microcredit in income generating activities of women and its impact on their socio-economic empowerment and to explore the relationships of the women’s selected characteristics with their empowerment. For this purpose, the study deals with the empowerment of rural women through self income generating activities and the NGO credit programmes in Bangladesh. The study was conducted with the women of South Surma Upazila of Sylhet district in Bangladesh. Data were collected from a sample of randomly selected 100 women from a population of 420. Empowerment was assessed on the basis of 9 factors by using 4-point rating scale. The overall empowerment score of women was obtained by summing up her scores of dependent variable. Pearson’s correlation coefficient (r) was computed to explore relationship between extents of empowerment of the respondents with their selected characteristics. The findings revealed that majority (50%) of the rural women had medium level of empowerment while 43% had low, 5% had very low, and only 2% had high level of empowerment. The characteristics age, family education, occupation, communication exposure, credit and training received by the respondents were positively correlated with their empowerment. The findings also show that taking part in the entrepreneurial activities of micro credit programs has a significant impact on uplifting the socio-economic empowerment of Bangladeshi women. Based on the results, women must be further empowered by enhancing their awareness, knowledge, skills and technology usage, thereby facilitating the overall development of a society.

***Keywords****:* Empowerment, Women, Micro-Credit, Bangladesh