

## Contribution of Microcredit for Improving Family Income of the Rural Women in Panchagarh District of Bangladesh

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**Abstract:** Rural women in Bangladesh have a lower socio-economic status and very limited access to income generating activities due to a number of social, cultural and religious barriers. Consequently, they have less opportunity to contribute to their family income. Rural women are economically dependent and vulnerable and socially discriminated. Microcredit programme provides loans to the rural poor women in order to undertake small financial and business activities that allow them to generate income. This income earning opportunity helps the rural women to contribute to their family income and achieve a level of independence. In the present study, an attempt has been made to assess the impact of microcredit programme on rural women's contribution in improving the household income. The study is based on empirical data collected through interview from the two groups of rural women e.g. 'with credit' and 'without credit' rural women. The 'with credit' respondents represent the rural women who have taken loan from the Grameen Bank's microcredit programme. The results showed that the proportion of the 'with credit' rural women who contributed to family income is much higher (19%) than that of 'without credit' rural women (10%). It is concluded that with credit rural women have improved their socio-economic status and income generating activities by participating microcredit programmes of Grameen Bank.

**Key words:** Rural women, income generation, microcredit programme, Bangladesh.

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### INTRODUCTION

Bangladesh is a least developing country of which 80 percent people live in rural areas [Bangladesh Bureau of Statistics (BBS), (2006)]. Women constitute almost half of the total population of the country [Bangladesh Bureau of Statistics (BBS), (2006)]. But it is a matter of regret that rural women are economically dependent and vulnerable, educationally backward as well as politically and socially disadvantaged Sarker and Rahman, (2007). Though, women are playing very important role in both at home and outside but still disparities exist between men and women in education, health, employment and income opportunities, control over assets, personal security and participation in the political process Hoque, M. and Y. Itohara. (2008). In this circumstance, microcredit programme has emerged as an important financial instrument to alleviate poverty in Bangladesh. It can play a vital role in securing income generating activities among the rural women as they can easily obtain it and apply in business and other economic activities such as poultry, farming, rearing of milk cow, fishing, and cottage industry Choudhury and Omar. (1979). For that reason, Microcredit programme is a unique among the development interventions mainly because of its social transformational effects and ability to reach a diverse group of mass poor in rural areas Dulal, H.B. (2007).

Income is the most important factor for human well being as well as the living standard, health status, social and political power Mondal *et al.*, (2009). Microcredit programme creates income earning opportunities for rural poor women by providing small loans to them. With the loans provided, rural women engage themselves successfully in various income generating activities to earn money. They operate numerous small businesses and home-based productive activities to increase their income level. Rural women can use their increased income to meet up treatment expenses, improve quality of sanitation, pay their children's school fees, and enhance the nutrition status of household members Downs, Maxine. (2007). They can also contribute to improve housing condition and accumulate assets needed for their families. By creating income earning opportunities for rural women, microcredit programme helps to increase total household income that improves the consumption patterns and livelihoods of the rural families (Hossain, M. & Sen, B. 1992; Jariah *et al.*, 2001;

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Kabeer, N. 2001; Mondal *et al.*, 2009; Navajas *et al.*, 2000). In a study, Bakhtiari, (2006) found that small amounts of capital provided to the poor can make the difference between absolute poverty and thriving little business generating enough income to feed the family, send kids to school and build decent housing. Hossain, Mahabub, (1988a) conducted a study on the microcredit programme of Grammen Bank (GB), one of the largest MFIs working in Bangladesh, and found a significant contribution of GB's loans in increasing member's income and assets. The study revealed that income level of GB member families was 43% higher than that of non-borrower families. The income increase of the absolutely landless and marginal farmers was the greatest among the borrowers. In another study on Grameen Bank, Hossain, (1988b) reported that GB's microcredit contributed to improve the living standard of its clients compared to the non-borrower households. The study figured out that the per capita expenditure on food among the borrower families was 8% higher than that of non-borrower households. The expenditure on clothing among the borrowers was 13% higher compared to the non-borrowers' spending. Another study conducted by Bernasek, (2003) also revealed that participation in Grameen Bank (GB) microcredit program has increased women's income and their contribution to overall family income. By contributing to increase in family income, microcredit program positively impacts the welfare of poor households, particularly those headed by women Pitt and Khandker, (1998). As a result, the status of women in Bangladesh has improved over the last 30 years and the number of female workers has increased Hossain, (2002).

This paper shows how microcredit programme contributes to increasing household income. The paper also compares activities and sources of income generation between 'with credit' and 'without credit' rural women.

#### **Methods of the study:**

##### **Study Area:**

This study is employed into two study areas with the aim of comparing socio-economic status of the two groups of rural women, e.g. 'with credit' and 'without credit' rural women. 'With credit' respondents are the members of Grameen Bank, Satmera Branch under the Panchagarh District. For 'with credit' study area, four villages under Satmera Union of the same district, namely Pokhi Laga, Vitor gor, Chand para, and Madhuban guchchho gram are chosen. Two villages under the same union of the same district, namely Goal para and Jamader para is undertaken for 'without credit' rural women. Furthermore, the villages selected under both the study areas have similar characteristics with respect to topography (soil and climate conditions), demography, economic and cultural conditions. The map of Bangladesh and the study areas are shown in Figure 1 and 2.



**Fig. 1:** Map of Bangladesh.

##### **Sampling Method and Data analysis:**

Deriving an accurate information is highly dependent upon the survey method. The direct face-to-face interview is the most commonly used approach Carson *et al.*, (1996) and is employed in this study. The data for this study is taken to reflect the objectives of the study. Data was collected through interview from the selected samples of Pachagarh Districts with two groups ('with credit' and 'without credit') of rural women. In this study, sampling design was followed by "random sampling" method. In the first stage of the survey and sampling, the study was selected the samples of the rural women in the Panchagarh District. Then, the

samples were divided into two groups i) with credit and ii) without credit rural women. Grameen Bank members are chosen for ‘with credit’ respondents. For the ‘with credit’ samples, this study has selected 200 samples randomly from the listed (about 700) rural women of Grameen Bank members in the Pokhi Laga, Vetor gor, Chand para, and Madhuban guchchho gram. For the ‘without credit’ samples, this study has selected 100 samples randomly from the total rural women (900) from the Goual para and Jamader para villages, who do not bear loan or credit. The data were collected by the researcher herself using a pre-tested interview schedule and the period was from 1st April 2008 to 30 June 2008.



**Fig. 2:** Map of the Study Area: Panchagarh District of Bangladesh.

**Data Analysis:**

After survey of the study, all the data were coded directly on questionnaires and then entered into personal computer. Several analyses of the data have been carried out in the core of this study. Simple descriptive statistics such as sums, means, ranges, percentages and frequency distributions are used to analyze primary data for this paper. This study utilized the Statistical Package for Social Science (SPSS) to analyze the data.

**RESULTS AND DISCUSSION**

**Respondent’s Household Income:**

Income is an important factor to determine individual’s standard of living. Involvement of women in income earning activities is now substantially recognized as a crucial factor to family survival, especially in subsistence family. At the same time many of their activities/work especially household chores that women carry out almost solely have neither been valued in financial terms nor adds fully to their status in the male female equation. Besides, these women are actively involved in pre and post harvest activities in the form of unpaid labor which would otherwise be beyond the capacity of the husband alone. Their works obviate the need for hiring and paying labor which the family budget cannot afford generally. Table 1 shows that the monthly average income of ‘with credit’ and ‘without credit’ rural women are estimated TK 1870.00 (US\$ 26.7) and TK 540.00 (US\$ 7.71) which contributes about 19% and 10% of their average total family incomes, respectively. On the other hand, the monthly average incomes are estimated TK 6387.50 (US\$ 91.25) and TK 3988.00 (US\$ 56.97) from ‘with credit’ and ‘without credit’ respondent’s husband which comprising about 65% and 76% of their average total family incomes, respectively. Others sources (son, daughter, father, mother, etc) also contributes about 16% and 14% of the ‘with credit’ and ‘without credit’ respondent’s total family income.

**Table 1:** WC and WOC Women’s Contribution to Their Family Income

Sources of Income	With Credit		Without Credit	
	Average* (Taka)	%	Average (Taka)	%
Respondent	1870.00 (US\$ 26.7)	19	540.00 (US\$ 7.71)	10
Husband	6387.50 (US\$ 91.25)	65	3988.00 (US\$ 750.00)	76
Others (son, daughter, father, mother etc)	1594.25 (US\$22.8)	16	750.00 (US\$ 10.71)	14
<b>Total Family Income</b>	<b>9851.75 (US\$ 140.75)</b>	<b>100.0</b>	<b>5278.00 (US\$ 75.39)</b>	<b>100.0</b>

\*1 US\$ = Taka 70, during the period of data collection.

Source: Field Survey, 2008

**Activities and Sources of Income Generation:**

Income is one of the most important indicators of socio-economic status of the people. Overall income of a family consists of agricultural and non-agricultural income. Income earned from agricultural sector like crop, livestock, fisheries and homestead gardening were considered to be agricultural income which was estimated by summing up the income of all agricultural activities. Income derived from other than agriculture sector was taken in to account as non-agricultural income. In the study area, small business (such as grocery shop, tea stall, tailoring shop, bread, biscuit, chocolate, clothes, curi – feta – dul selling door to door), labour sale, service, rickshaw or van pulling, bamboo and cane work and kantha making were found to be the important sources of non-agricultural income. Rickshaw pulling in Bangladesh is a purely male activity so that the purchase of a rickshaw, an extremely common use of loans to poor women, represents investment in an activity to which women are unable to contribute any labor Kabeer, N. (2001). The family income represents the aggregated income of all the earning members such as respondent's husband, son, daughter, father, mother and self (respondent herself) of the family.

Average monthly income accrued to 'with credit' and 'without credit' families are shown in Table 2 and Table 3 respectively. The monthly average income of 'with credit' respondent's husband was estimated at Taka 6387.50 comprising 62 percent agricultural and 38 percent from non-agricultural income (Table 2). In the case of 'without credit' families, monthly average income of the respondent's husband was Taka 1587.00 comprising about 60 percent from the agricultural and 40 percent non-agricultural income (Table 3). Most of the monthly average income of 'without credit' (WOC) respondents husband was earned from main sources to crop (29 percent) while for 'with credit' (WC) families; crop (35 percent) constituted the highest income earning source of the respondent's husband.

Table 2 and 3 reveal that, in 'with credit' families, monthly average income earned by the respondent's others person (son, daughter, father, mother) was Taka 1595.25 comprising 29 percent from agricultural and 71 percent from non-agricultural sector. On the contrary, the monthly average income of 'without credit' respondent's others person was estimated at Taka 750 in which about 49 percent came from agricultural and 51 percent from non-agricultural sector.

The monthly average income earned by 'with credit' and 'without credit' respondents were taka 1870 and Taka 540 respectively. The WC women earned about 52 percent from agricultural and about 48 percent from non-agricultural sources as compared to about 59 percent from agricultural and 41 percent from non-agricultural sector for 'without credit' women. The study revealed that WOC rural women were far less involved in non-agricultural work than WC samples.

Tables 2 show that monthly average family income of 'with credit' samples was Taka 9851.75 comprising 55 percent from agricultural and 45 percent from non-agricultural sector. On the other hand, 'without credit' families earned a monthly average Taka 5278.00 contributing about 57 percent from agricultural and 43 percent from non-agricultural sector (Table 3). Therefore, the study showed that monthly average income of WC respondent was much higher as compared to the WOC families. It is interesting to note that income earned by member of 'with credit' families was significantly higher than that of 'without credit' families. It must have been the outcome of the Grameen Bank initiated group dynamics and skill development training, adequate and timely availability of credit for income generating and production activities. Jariah *et al.* (2001) found that microcredit programme make significant contributions to development, especially of rural communities. In addition to increased household income, it also contributes to creating employment opportunities to the rural population particularly rural women.

**Table 2: Monthly Average Income (with percentage) of 'With Credit' Households**

Sources of Income	Self/Own		Husband		Others (son, daughter, father, mother etc)		Grand total	
	Average	%	Average	%	Average	%	Average	%
<b>Agriculture:</b>								
Crop	190.00	10.16	2250.50	35.23	140.00	8.78	2580.5	26.19
Livestock	450.00	24.06	1100.00	17.22	120.50	7.56	1670.5	16.96
Fisheries	-	-	350.00	5.48	-	-	350.00	3.55
Homestead gardening	340.00	18.18	266.50	4.17	200.50	12.58	807.00	8.19
Sub-total	980.00	52.4	3967.00	62.10	461.00	28.92	5408.00	54.89
<b>Non- Agriculture</b>								
Small business	510.00	27.27	480.00	7.51	210.25	13.19	1200.25	12.18
Labour sale	120.00	6.42	560.00	8.77	320.00	20.07	1000.00	10.15
Job	150.00	8.02	460.50	7.21	402.80	25.26	1013.3	10.29
Rickshaw/van pulling	-	-	480.00	7.51	-	-	480.00	4.87
Bamboo and cane work	70.00	3.74	440.00	6.9	110.00	6.90	620.00	6.3
Making kantha	40.00	2.14	-	-	90.20	5.66	130.20	1.32
Sub-total	890.00	47.6	2420.50	37.9	1133.25	71.08	4443.75	45.11
<b>All sources (A+B)</b>	<b>1870.00</b>	<b>100.0</b>	<b>6387.50</b>	<b>100.0</b>	<b>1594.25</b>	<b>100.0</b>	<b>9851.75</b>	<b>100.0</b>

Source: Field Survey, 2008

**Table 3:** Monthly Average Income (with percentage) of 'Without Credit' Households.

Sources of Income	Self/Own		Husband		Others (son, daughter, father, mother etc)		Grand total	
	Average	%	Average	%	Average	%	Average	%
<b>Agriculture:</b>								
Crop	96.20	17.81	1150.00	28.84	-	-	1246.2	23.61
Livestock	110.30	20.43	820.30	20.57	130.20	17.36	1060.8	20.10
Fisheries	-	-	130.10	3.26	-	-	130.1	2.46
Homestead gardening	112.50	20.83	300.60	7.54	180.80	24.11	593.9	11.25
Sub-total	319.00	59.07	2401.00	60.21	311.00	41.47	3031.00	57.42
<b>Non- Agriculture</b>								
Small business	60.00	11.11	180.00	4.51	-	-	240.00	4.55
Labour sale	45.00	8.33	450.00	11.28	210.00	28.0	705.00	13.36
Job	50.00	9.26	550.00	13.79	-	-	600.00	11.37
Rickshaw/van pulling	-	-	230.00	5.77	-	-	230.00	4.36
Bamboo and cane work	36.00	6.67	177.00	4.44	151.00	20.13	364.00	6.9
Making kantha	30.00	5.56	-	-	78.00	10.4	108.00	2.05
Sub-total	221.00	40.93	1587.00	39.79	439.00	58.53	2247.00	42.58
All sources (A+B)	540.00	100.0	3988.00	100.0	750.00	100.0	5278.00	100.0

Source: Field Survey, 2008

**Respondents and Their Family Income Patterns:**

The monthly income of 'with credit' and 'without credit' families is classified in Table 4. On the basis of monthly income, the families were classified in to the following four income levels : (i) < Taka 6300, (ii) Taka 6300 – Taka 12600, (iii) Taka 12601 – Taka 15,000 and above Taka 15000.

**Table 4:** Income Patterns of WC and WOC Families

Income range (Taka)	With Credit families		Without Credit families	
	Number	%	Number	%
< 6300	49	24.5	81	81.0
6301 - 12600	111	55.5	18	18.0
12601 - 15,000	12	6.0	0	0.0
>15,000	28	14.0	1	1.0
Total	200	100.0	100	100.0

Source: Field Survey, 2008

Table 4 indicates that in the case of 'with credit' families; only 12.5 percent families earn a monthly income < Taka 6300 as compared to 81 percent for 'without credit' families. Again 67 percent 'with credit' families and 18 percent 'without credit' families have income ranging from Taka 6300 – Taka 12600. Twenty three percent of 'with credit' families and only zero percent of 'without credit' families belonged to Taka 12601 – 15,000 income level. Further, 9 percent of 'with credit' households had earned more than taka 15,000 monthly while in the case of 'without credit' families, only 1 percent had such high income. The model income bracket of WC samples was Taka 6300 – Taka 12600 and 67 percent of WC samples fall within this range. On the other hand, the model income bracket of WOC samples was Taka < 6300 and 81 percent of WOC samples fall within this range.

Table 5 shows that the number and percentage income range of 'with credit' and 'without credit' samples according to monthly income earned by them. On the basis of monthly income, the respondents were divided into five: (i) no income (ii) Taka 500 – Taka 1000, (iii) Taka 1001 – Taka 2000, (iv) Taka 2001 – Taka 4000 and (v) 4001 – 5000.

**Table 5:** Income patters of WC and WOC Rural Women

Income groups (Taka)	With Credit		Without Credit	
	Number	%	Number	%
No income	4	2.0	31	31.0
500 – 1000	29	14.5	49	49.0
1001- 2000	128	64.0	11	11.0
2001 - 4000	29	14.5	8	8.0
4001 - 5000	10	5.0	1	1.0
Total	200	100.0	100	100.0

Source: Field Survey, 2008

Table 5 indicates that, in the case of WC samples 2 percent women have no in income generation, about 15 percent had Taka 500 – Taka 1000. 64 percent were in the income level of Taka 1001 – Taka 2000, about 15 percent in the income level of Taka 2001 to Taka 4000 and 5 percent in the income level of Taka 4001 to 5000.

In the case of WOC sample 31 percent women have no participation in income generation, 49 percent had Taka 500 – Taka 1000, 11 percent had Taka 1001 to 2000, 8 percent had Taka 20001 – Taka 4000 and only 1 percent had Taka 4001 to Taka 5000 monthly income. It has shown from this table the monthly income of ‘with credit’ women was much higher than that of ‘without credit’ women. It is also assumed that Grameen Bank’s credit may have influenced the incomes generated by the ‘with credit’ women. The study also shows that WC women were more involved in income earning activities than that of WOC women.

### **Conclusion:**

The study shows that microcredit program has a significant impact on income generation and sources of the socioeconomic livelihoods of rural women. The microcredit increases income of the rural poor women and helps them to spend more for the development of their lives and families. The present study shows that the proportion of the ‘with credit’ rural women who contributed to family income is much higher (19%) than that of ‘without credit’ rural women (10%). The study also reveals that the monthly family income of ‘with credit’ respondents was, on average, Taka 9851.75 compared to the ‘without credit’ families, on average, Taka 5278.00 (almost half of the ‘with credit’ family’s monthly income). The findings of the study suggest that the rural women, after joining the Grameen Bank’s microcredit program were inspired and guided more to undertake various income generating activities and sources. It is shown that Grameen Bank’s microcredit program provides opportunities of income generation that help to improve rural women family income as well as their livelihood. Therefore, it can be concluded that microcredit program helps the rural poor women to be economically independent and financially solvent in their society.

### **ACKNOWLEDGEMENTS**

The research study is supported from the Commonwealth Scholarship and Fellowship Plan (CSFP) in Ministry of Higher Education Malaysia. We are grateful to the all respondents for providing valuable information’s and data. We are also thankful to the International Programme Department of Grameen Bank and Branch Manager of Satmera Branch in Panchagarh, for their kind cooperation and permission to carry out the field works under their project areas.

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