

## AIM Contributions to Women Household Empowerment in Malaysia

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### Abstract

*The study investigated to explore the contributions of Amanah Ikhtiar Malaysia (AIM) microcredit on the household empowerment of the borrowers at the East Coast Region in Malaysia. The study used both quantitative and qualitative approaches based on primary data from the field. There are 384 samples of AIM's borrowers were collected from the Terengganu, Kelantan, and Pahang in East Coast Economic Region (ECER), Malaysia. The present study has used descriptive statistical and women empowerment index. The women empowerment index (Households Empowerment Index) employed to measure the level development of the status of women in household decision-making contexts. The study summarized that AIM's credit has contributed towards the 'improvement of empowerment of women in all categories of Households issues. The present study recommends policy considerations for the successful and effective operation of microfinance programs through the increase of proper income generating activities, sufficient amount of access to credit, create self-employment opportunity in Malaysia.*

**Keywords:** Amanah Ikhtiar Malaysia (AIM), Empowerment, Households, Microfinance, Microcredit, Malaysia

### 1.0 Introduction

Poor women are ignored in most parts of society (Basher, 2007). They are marginalized and have no opportunities for self-sufficiency, and thus, become dependent on charity or welfare (A.B. Bhuiyan, Siwar, Ismail, & Hossain, 2012). Hence, poor women lose their self-confidence because they cannot be fully self-supporting. Denied opportunities deprive poor women of the pride of accomplishment. This situation, in turn, leads to psychological, social, and mental health problems (Vargas & Marfa, 2002). However, Empowerment is a means to achieve basic opportunities for poor women. Empowerment includes encouraging and developing the skills for self-sufficiency, with a focus on eliminating the future need for charity or welfare (Gibbons & Kasim, 1990; M.Salma, 2004; Nawai & Bashir, 2009). In spite of remarkable economic growth, reducing the inter-ethnic income disparity and the economic imbalance, especially hard-core poverty, and women empowerment, is the prime threat to declare Malaysia as a completely developed country by 2020 (Mamun, Wahab, Hossain, & Malarvizhi, 2011). The Amanah Ikhtiar Malaysia (AIM) has been the major and largest MFI in Malaysia (M.Salma, 2004; Mamun et al., 2011). By adopting the Grameen Bank microcredit approach, AIM provides poor women access to credit for IGAs and eventually, move them out of poverty. Existing literature also reveals limited studies on the assessment of AIM

microcredit performance concerning the success stories of women empowerment in Malaysia. Thus, this study will analyze the contribution of AIM to improve Household empowerment of poor women borrowers in Malaysia.

## **2.0 Literature Review**

As women comprise half of society, they have the right to move into the main stream of development. Their ability to take advantage of opportunities to increase their income or economic status, to protect themselves against other risks, and to increase their ability to cope with risks when they occur is very important. The study of Abdullah-Al-Mamun et al. examined how the participation in the microcredit program of AIM affected the employment rate of hard-core poor households and community in Peninsular Malaysia in 2011. The participation in the microcredit program of AIM increased employment, which generated opportunities at the household and community levels. The policy may be reviewed and re-organized to increase the employment rate and income-generating opportunities by providing appropriate training and diversified, flexible loan offers (Mamun, Wahab, Hossain, & Malarvizhi, 2011). Siti-Nabiha and Siti-Nazariah (2011) explained how AIM achieved its social performance in terms of the outreach to the poor and excluded its adaptation of services and products to client needs, and the improvement of the social and political capital of the poor and its social responsibility. Their study showed that AIM has an advantage in its capital channel system that encourages the poor to apply for microloans. The dependence of AIM on the government for funds exposes it to political intervention, which limits its capability to be involved in community-investment activities (Siti-Nabiha & Siti-Nazariah, 2011).

Bose and Ahmad (2009) described two ways to analyze how women work. The first way depicted the patterns of the work of women and analyzed the factors that influenced the gender division of labor. The second way showed a women empowerment index developed from the 2000 survey data on intra-household decision-making in different spheres and explored its relationship with the work of women. Their study revealed that enabling and improving the quality of education for women is necessary to increase their participation in marketing activities, where the gender disparity in earnings is less. Moreover, developing desirable social and institutional infrastructures enabled women to move outside the home to participate in economic and social activities and to reduce the burden of their domestic work (Bose, Ahmad, & Hossain, 2009). Moreover, Bhole and Ogden (2010) noticed that the group and individual lending with strategic default suggested that unless group members can impose costly social sanctions on one another, or unless the bank uses cross-reporting mechanisms, group lending may do worse than individual lending. If the amount that a successful borrower owes for his defaulting partner is optimally determined and the penalty is allowed to vary across group members, then expected borrower welfare is strictly higher with group lending when both group and individual lending are feasible. Moreover, group lending is feasible for a greater range of the opportunity cost of capital even without any social sanctions or cross-reporting. However, a robust collusion occurred among borrowers (Bhole & Ogden, 2010).

Moniruzzaman (2011) analyzed the experiences of two major NGOs in Bangladesh and argued that community development paid greater attention to the effects of empowering inputs, such as microcredit, than the internal management of the group. The study examined the serious defects that may have direct negative effects on empowering outcomes. The study argued that paying greater attention to the internal management of the groups can make the group approach more effective in community development (Moniruzzaman, 2011). Esnard-Flavius and Aziz (2011) examined the relationship between microcredit, microenterprises, and the social welfare of the rural poor in North-eastern Trinidad. Guided by the main propositions of social capital theory, the researchers conducted 45 semi-structured interviews with active participants or

clients within a case study framework. The fragmented social relations within the network, conflict, distrust, and the loose structure of the program limited the effects of access to microcredit on social welfare and the financial potential of the lending organization (Esnard-Flavius & Aziz, 2011). Ahmed and Siwar described that women, who constituted almost half of the total population of Bangladesh, are victims of socio-economic inequality and gender disparity. Women were also economically dependent, vulnerable, and socially discriminated. Their study focused on the status of women in Bangladesh. However, the government has taken many initiatives to ensure the political rights and to increase the awareness, empowerment, and participation of vulnerable and disadvantaged women (Ahmed, Siwar, & Idris, 2011). In addition, Ahmed and Siwar stated that rural women in Bangladesh are the most deprived in the society, and most rural women are extremely poor. The study examined the extent of changes in the livelihood status of rural women through their involvement in microcredit programs in Bangladesh. The study revealed that after joining the microcredit program, the rural women engaged themselves in IGAs and, consequently, improved their livelihood status significantly (Ahmed, Siwar, Idris, & Begum, 2011). Moreover, the monthly average income of the respondents with credit is US\$27.6, which is three times higher than that of the respondents without credit, which was US\$7.9. The increased income of the women borrowers contributed significantly in improving the income level of their households, and thus, help them reduce vulnerability more effectively than the women who did not borrow (Ahmed, Siwar, Idris, & Mia, 2011).

Moreover, Bhuiyan and Siwar (2011) reported empirical evidence on the common findings from the existing literature on the performance of the Islamic Bank in microcredit and the poverty alleviation in Bangladesh. Their study examined the effect of the microcredit program of an Islamic Bank on the progress of poverty alleviation and socioeconomic development of its members. The study revealed that the borrowers reduced their vulnerability and poverty and improved their socioeconomic status after access to credit (Abul, Chamhuri, Abdul, & Islam, 2012; Abul, Chamhuri, Abdul, & Tareq, 2013; Bhuiyan, Siwar, Ismail, & Talib, 2011). By contrast, microfinance programs increasingly targeted poor women in developing countries with the expectation that access to microcredit advanced their empowerment while reducing poverty. Variations in the socio-cultural, economic, and microfinance organizational contexts explained why some programs were more successful than others by comparing the results of two microfinance providers in Ethiopia (Haile, Bock, & Folmer, 2012).

### **3.0 Methodology**

The study used both quantitative and qualitative approach based on the primary data from the field. For this study, the participants comprised 384 AIM borrowers from Terengganu, Kelantan, and Pahang in east coast region of Malaysia. The study used descriptive statistical and Women Empowerment Index (WEI). This study used some inferential descriptive statistical tests, including the parametric tests of means (ANOVA and T-tests), and correlations. The WEI was employed to measure the level of development of the status of women in terms of social decision-making issues.

Hence, the study employed the WEI, which was constructed by D. Thresiamma Varghese in 2011 (Varghese, 2011). Women empowerment in the domestic sphere was measured by creating the WEI based on the dimensions according to Mason and Smith (2003). The particular aspects or dimensions of empowerment are the economic decision-making power of women Economic Empowerment (EE), their household decision-making power Household Empowerment (HE), and their physical freedom of movement Social Empowerment (SE) (Mason & Smith, 2003; Varghese, 2011).

The index of each dimension was constructed by choosing the minimum and maximum values for each underlying indicator. The performance in each indicator is expressed as the minimum and maximum value between 0 and 1 according to the construction method of the Human Development Index (UNDP, 2005). The WEI is then computed as the simple average of these three indexes according to the following formula:

$$IV_{ij} = \frac{(X_{ij}) - \text{Min}(X_{ij})}{(X_{ij}) - \text{Max}(X_{ij})}$$

where:

IV<sub>ij</sub> = index value

X<sub>ij</sub> = actual value

Min(X<sub>ij</sub>) = minimum value

Max (X<sub>ij</sub>) = maximum value

In the Human Development Index of UNDP, a value of 0 is deprived of a development value of 1, which shows full development, a value between 0 to 0.5 means a minimum level of development, 0.6 to 0.7 refers to the medium level of development, and 0.8 and higher means high development (UNDP, HDI, 2005). We took the same method of differentiating the human trait empowerment according to the index. The study framed the household, social, and economic empowerment and used these factors to obtain the total empowerment index. The study used only the following indicators to measure the level of Household Empowerment (HE):

- i. Decision on your health care
- ii. Decision on child health care
- iii. Decision on food to be cooked each day
- iv. Decision on employing servants in home

#### 4.0 Findings of the Study

##### 4.1 House Status of Respondents

Table 1 presents the status of the house of respondents before and after joining AIM. Before joining AIM, 73.7% of borrowers had their own house. After joining AIM, the respondents who had their own house comprised 75% respectively. The study recorded government quarters, rental house, and other types of accommodation. The families of the respondents who lived in government quarters, rental house, and other types of accommodation were unchanged before and after joining AIM, and comprised 7.3%, 11.7%, and 1.8%, respectively. The study noted that the family ride was 5.5% before and 4.2% after joining AIM.

**Table 1:** House Status of Respondents

	After		Before	
	Frequency	Percentage (%)	Frequency	Percentage (%)
Own house	288	75	283	73.7
Government quarters	28	7.3	28	7.3
Rent house	45	11.7	45	11.7
Family ride	16	4.2	21	5.5
Others	7	1.8	7	1.8
Total	384	100	384	100

Source: Primary Data from Survey

#### 4.2 Respondents with a Separate Kitchen

Table 2 shows the number of households that had separate kitchens before and after joining AIM. The respondents who had separate kitchens after joining AIM comprised 65.9% of the respondents. Before joining AIM, only 62.0% of the respondents had separate kitchens.

**Table 2:** Accommodation with Separate Kitchen

Items	Before		After	
	Frequency	Percentage (%)	Frequency	Percentage (%)
Yes	238	62	253	65.9
No	143	37.2	127	33.1
Total	384	100	384	100

Source: Primary Data from Survey

#### 4.3 Respondents with Metered Water Supply

Table 3 shows the number of respondents with metered water supply remained unchanged before and after joining AIM, and 78.6% of the respondents have metered water supply. By contrast, 21.4% of the respondents were still deprived of metered water supply after receiving the loan.

**Table 3:** Accommodation with Metered Water Supply

Item	Before		After	
	Frequency	Percentage (%)	Frequency	Percentage (%)
Yes	302	78.6	302	78.6
No	82	21.4	82	21.4
Total	384	100	384	100

Source: Primary Data from Survey

#### 4.4 Respondents with Electricity Supply

Table 4 shows the distribution of respondents with electric supply before and after joining AIM. The study found that 96.4% of the respondents had electric supply after joining AIM. Before joining AIM, only 95.3% of the respondents had electric supply. Nonetheless, 4.9% of the respondents still did not have electric supply after joining AIM.

**Table 4:** Accommodation with Electricity Supply

Item	Before		After	
	Frequency	Percentage (%)	Frequency	Percentage (%)
Yes	350	95.3	347	96.4
No	18	4.7	19	4.9
Total	384	100.0	384	100.0

Source: Primary Data from Survey

#### 4.5 Total Household Assets

The total assets of the respondents were RM6473.20 on average before joining AIM, which increased to RM24714.16 after joining AIM. The study noted that the maximum and minimum total household assets also increased after joining AIM.

**Table 5:** Total Household Assets Before and After Joining AIM

Particulars	Before	After
	Amount (RM)	Amount (RM)
Mean	6473.20	24714.16
Minimum	5230.00	12000.00
Maximum	159300.00	295000.00

Source: Primary Data from Survey

#### 4.6 Decision to Obtain AIM Loan

Table 6 shows the distribution of the decision of the respondents to obtain a loan from AIM. Most households made the decision after discussing with the husbands.

**Table 6:** Household Decision to Obtain AIM loan

Persons	Who Decides to Obtain AIM Loan	
	Frequency	Percentage (%)
Husband	38	9.9
You	135	35.2
You and spouse	201	52.3
Your children	1	.3
Your parents	4	1.0
Others	5	1.3
Total	384	100.0

Source: Primary Data from Survey

The respondents who decided to borrow from AIM after discussing with their husbands comprised 9.9% of the respondents. The decision by the borrower alone comprised 35.2% of all respondents. Furthermore, 0.3%, 1.0%, and 1.3% of the decisions of the respondents were made with their children, parents, and others, respectively.

#### 4.7 Decision on Family Matters

Table 7 shows the distribution of the contribution of the respondents in decisions on family matters. Most household decisions in family issues were done by the respondents and their husbands. Only 12.8% of the respondents decided on family matters alone. Furthermore, 6.0% of the respondents were influenced by all members of the household when deciding on family matters.

**Table 7: Contribution of Family on Decisions**

Persons	Frequency	Percentage (%)
Personal decision	49	12.8
Discussed by husband and wife	312	81.3
Discussed by all members of the household	23	6.0
Total	384	100.0

Source: Primary Data from Survey

#### 4.8 Control of Money Flow in the Family

Table 8 presents the distribution of the control of money flow in the family. Most decisions on the control of money were made by the borrowers and their husbands. Only 40.9% of the respondents made the decision on the control of money alone. Furthermore, only 1.0% of the respondents decided on money flow after discussing with all members of the household.

**Table 8: Control of Money in the Family**

Item	Frequency	Percentage (%)
Husband	23	6.0
You	157	40.9
You and spouse	200	52.1
Your children	2	.5
Your parents	2	.5
Total	384	100.0

Source: Primary Data from Survey

#### 4.9 Control of Capital from AIM in the Self-business Project

Table 9 shows the distribution of the control of capital from AIM in the self-business project. The study found that most household decisions concerning the control of money were made by the borrowers and their husbands. Only 46.4% of the respondents decided on the capital alone. Furthermore, 0.08% of the respondents consulted with all members of the household.

**Table 9: Control of Capital from AIM in the Self-business Project**

	Frequency	Percentage (%)
Husband	42	10.9
You	178	46.4
You and spouse	161	41.9
Your parents	1	.3
Others	2	.5
Total	384	100.0

Source: Primary Data from Survey

#### 4.10 Health Status after Joining AIM

Table 10 shows the health status of the family of the respondents after joining AIM. Most respondents (83.6%) indicated their family was in good health after they joined AIM. Moreover, 10.9% of the respondents stated that the health of their family was in very good condition. However, 5.5% of the respondents said their family was unhealthy because of the lack of opportunities for health improvement.

**Table 10: Health Status of Family after Joining AIM**

Indicators	Frequency	Percentage (%)
Very good	42	10.9
Good	321	83.6
Less well	21	5.5
Total	384	100.0

Source: Primary Data from Survey

#### 4.11 Food Supplements for the Family

Table 11 shows the distribution of enough food supplements for the family before and after joining AIM. Most households indicated they did not have enough food supplements. Only 28.1% of the respondents said they had enough food supplements for the family before they joined AIM. However, this rate increased to 59.4% after the respondents joined AIM.

**Table 11: Food Supplements for the Family**

Items	Before		After	
	Frequency	Percentage (%)	Frequency	Percentage (%)
Yes	108	28.1	228	59.4
No	276	71.9	156	40.6
Total	384	100.0	384	100.0

Source: Primary Data from Survey

#### 4.12 Respondent Status on Household Empowerment

Table 12 shows the status of household empowerment of AIM borrowers after their involvement in credit schemes. The survey data were categorized based on the Observation Scale (Strongly disagree=1, Disagree=2, No change =3, Agree=4, and Strongly agree=5). In terms of decisions about their health care, 73.70% of the respondents said their rights on the decisions about their own health increased after the involvement in credit, whereas, 4.43% said it decreased. Moreover, the average comment of respondent status recorded from the survey data was 3.84.

Furthermore, 71.88% of the respondents said their share on the decision about the health care of their children increased after their involvement with credit, whereas 11.98% said it decreased. Moreover, the average comment of respondent status from the survey data was 3.65 accordingly.

Moreover, 82.03% of the respondents said their share on the decision with regard to the food to be cooked each day increased, but 4.43% said it decreased. However, the average value of respondent status recorded from the survey data was 3.81. Meanwhile, 75.52% of the respondents said their share on the decision on employing servants at home increased after joining AIM, whereas 9.64 % said that it had decreased. Moreover, the average comment of respondent status recorded from the survey data was 3.74 respectively.

**Table 12:** Respondent Status on Household Women Empowerment

Issues	Household Women Empowerment Indicators									
	Observation Scale					Average Value of Scale	SD	Proportion of High	Proportion of Low	
	1	2	3	4	5*					
Decision about your health care	6	11	84	221	62	3.84	0.78	73.70 (%)	4.43 (%)	
Decision about health care of child	8	11	19	62	10	3.65	0.83	71.88	11.98	
Decision about food to be cooked each day	1	10	19	68	8	3.81	0.65	82.03	4.43	
Decision about employing servants at home	0	3	5							
	1	97	18	84	8	3.74	0.81	75.52	9.64	
	4		1							

Source: Primary Data from Survey

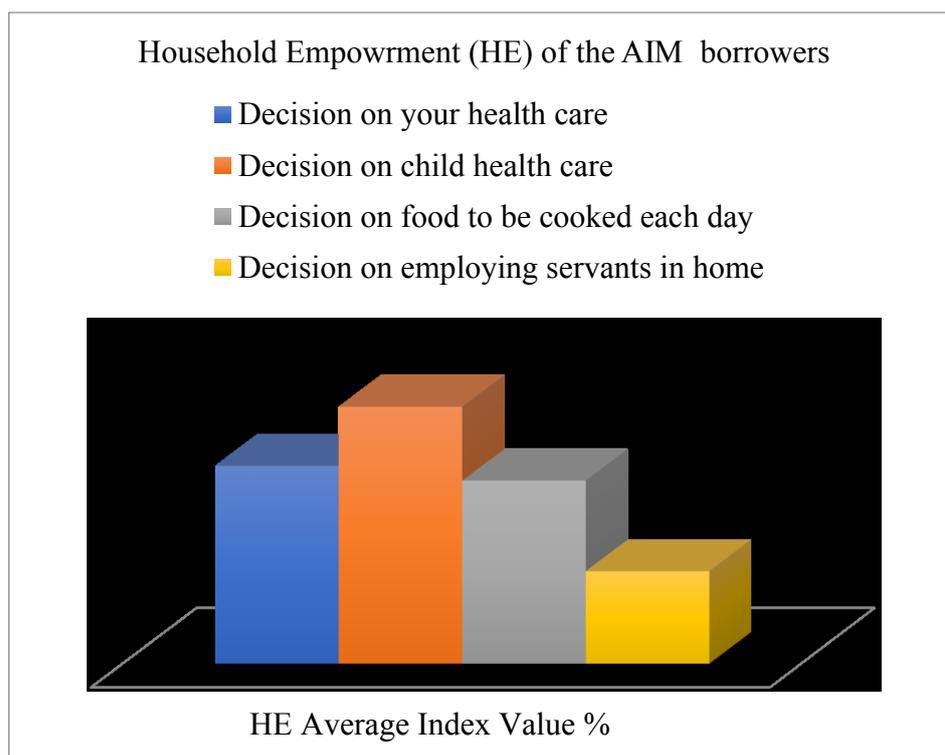
#### 4.13 Household Empowerment Level

Table 13 and Figure 5.1 show the level of household empowerment (HE) of AIM borrowers. The decision of women borrowers on their child health care was recorded at 73.05%. Their decision on their health care is about 70.96%, which means their positions are in the above to medium level of development based on the index values. Moreover, decisions on employing servants at homes recorded the lowest values at about 67.25%, which denoted that their position was within the medium level of development based on the index values.

**Table 13:** Household Empowerment of the Respondents

Particulars	Decision on Your Health Care	Decision on Health Care of Children	Decision on Food to be Cooked Each Day	Decision on Employing Servants at Home	Overall HE Index Values (%)
Total Index Score	272.50	280.50	270.50	258.25	270.44
Average Index Value	0.71	0.73	0.70	0.67	0.70
Average Index Value %	70.96	73.05	70.44	67.25	70.43

Source: Primary Data from Survey



**Figure 1:** Household Empowerment of AIM Borrowers  
Source: Primary Data from Survey

Overall HE index values showed about 70.43% improvement among AIM borrowers. Hence, AIM borrowers have done well to improve their rights in the family decision issues through access of credit over time.

## 5.0 Conclusion and Recommendations

The study aims to investigate the effect of AIM microcredit on the household empowerment of women borrowers in the east coast region of Malaysia. The empirical analysis revealed that AIM microcredit influenced the level of empowerment of the borrowers after they joined AIM. Before joining AIM, about 73.7% of the borrowers had their own house, which increased to 75% of the respondents owning a house after joining AIM. Moreover, 65.9% of the respondents had a separate kitchen at the time of the study, which was an increase from 62% of the respondents who had a separate kitchen before joining AIM. However, for metered water supply, 78.6% remained unchanged before and after joining AIM. Before joining AIM, 95.3% of the respondents had access to electricity, and this rate increased to 96.4% after joining AIM.

However, 4.9% of the respondents still did not have their electric supply. For the total assets of AIM borrowers, the average was worth RM6473.20 before joining AIM, which rose to RM24714.16 after joining AIM. The total household assets increased by RM18240.96. Decisions on obtaining a loan from AIM, family issues, and control of money was done in consultation with their husbands. In case of household decisions, the study revealed that most of the family issues were done by the respondents and their husbands. Only 12.8% of the respondents decided on family matters alone. Furthermore, 6.0% of the respondents were influenced by all members of the household when deciding on family matters. However, decisions on the control of money were made by the borrowers and their husbands. Only 40.9% of the respondents decided on the control of money alone. In the same way, only 1.0% of the

respondents decided on money flow after discussing with all members of the household respectively. The study also revealed that in terms of decisions about their health care, 73.70% of the respondents said their rights on the decisions about their health increased after the involvement in credit, whereas, 4.43% said it decreased. Moreover, the average comment of respondent status recorded from the survey data was 3.84. Furthermore, 71.88% of the respondents said their share on the decision about the health care of their children increased after their involvement with credit, whereas 11.98% said it decreased. Moreover, the average comment of respondent status from the survey data was 3.65 accordingly. Moreover, 82.03% of the respondents said their share on the decision about the food to be cooked each day increased, but 4.43% said it decreased. However, the average value of respondent status recorded from the survey data was 3.81. Meanwhile, 75.52% of the respondents said their share on the decision on employing servants at home increased after joining AIM, whereas 9.64 % said that it had decreased. Moreover, the average comment of respondent status recorded from the survey data was 3.74 respectively.

Finally, the overall level of household empowerment (HE) of AIM borrowers, the study summarized that the decision of women borrowers on their child health care was recorded at 73.05%. Their decision on their health care is about 70.96%, which means their positions are in the above to the medium level of development based on the index values. Moreover, decisions on employing servants at homes recorded the lowest values at about 67.25%, which denoted that their position was within the medium level of development based on the index values. Overall HE index values showed about 70.43% improvement among AIM borrowers. Hence, AIM borrowers have done well to improve their rights in the family decision issues through access to credit over time.

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