

Analyzing the Attitude of Rural Women Borrowers on the Micro Credit Interventions: A Comparative Study on Government and Non-government Organization



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Various Micro Finance Institutions, including Government and Non-Government, provide microcredit that has been contributed significantly for alleviating poverty in Bangladesh. This study illustrates the comparison between the government and nongovernment organizations to identify which organization has better performance. A total 172 rural women borrowers were interviewed based on structured questionnaire. This paper revealed that the income increases more for Non-government organization's borrowers than Government organization's borrowers, however, the borrower from government organization are spending more on living standard improvement. The microcredit programs can be made more effective by providing more training and charging a reasonable interest rate.

Keywords: Microcredit, Attitude, Rural Women Borrowers, BRAC, BRDB