

Gender Issue in Utilization of Micro Credit with Reference of Khushali Bank (A case study of D.I.Khan)

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Abstract

Ubiquitously, the pursuit of progress has taken the road of socioeconomic improvement. Both men and women are intricate in this enlargement process. For the said determination both have to do positive productive accomplishments and to upsurge their income for their folks and the country. The glassy of income and benefaction of a household depends on the obtainability of engagement chances for the adult members of that household. As apposite employments are threatened in the country, the formation of self-employment openings becomes the most important objective of households to enhance income, and thus, to enhance the chance to cover the basic necessities. But the poor households do not have the amount of capital that is required for starting up a self-employment activity. Therefore, financial support is one important part of the maintenance of income strategies. In a macho society like Pakistan, men hold the supreme power to control households and society as a whole, and woman are frequently secluded in their homes because of cultural, religious and social restrictions. The households are supervised by women who are either widows, divorced or have a disabled husband. However, with the great decline of their socio-economic situation women are breaking through the traditional norms and coming forward to participate in the development activities outside their homestead. Therefore in this research it was tried to find out whether women in study area are acknowledged in using micro credit. The study was guided by a structured questionnaire containing the closed research questions: on how respondents use credit in the light of their gender demographic traits. Cluster sampling techniques were applied to get a total of 150 respondents. Data analysis was based on descriptive statistics using various statistical tools like regression, correlation, t- test and ANOVA with the help of tables and charts. The Study verdicts exposed that male made better use of micro credit. But their counterpart was not too behind. Changing culture has been replacing this trend and the counterpart of the day has been progressing. However educated, experienced and the respondents who had full time business had been playing vital role in this respect. If the population is business trained and the women are provided favorable culture in which they can have a stage to show their talents, they would become strong competitors in this field with their counter parts and would play attractive role in development.

Background

“Overlook India, China, and the internet: economic progression is obsessed by women” - The Economist 2006: 14

Women are captivating the lead as change agents and trendsetters in the society (Florabel, 2015). But Societal approaches and standards impede some women from even considering starting a business, while systemic barriers confine many women entrepreneurs to stay very small businesses often operating in the informal economy. This not only bounds their knack to produce an income for themselves and their families but encumbers them from grasping their full pro back the socio-economic development (International Labor Organization 2014). The domain of development has occupied the route of socioeconomic development. Men and women both are convoluted in this progression. Therefore in order to get the desired objective both have to play productive doings and to upsurge income for their clans as well for the nation. The returns and bequest of a family hinge on the obtainability of job openings for the grown followers of the family. Proper professions are threatened in the realm. Therefore formation of self-employment prospects suits the ménages to augment income and to enhance the fortuitous to shelter the elementary provisions. But the deprived ménages do not have required capital in order to start self-employment bustle. Financial backing becomes most imperative share of the upkeep of earnings stratagems.

Microfinance enables the gripped deprived individuals to catch a trifling allow for self-employment in order to endorse subsistence (Microfinance vital to economic growth 2005). Microfinance has been shifting and vitalizing folks' subsists (United Nations 2005). Girlish private enterprise has engrossed cumulative

considerations in topical ages in light of real sign of the position of newfangled business making for economic evolution and development (Langowitz and Minniti, 2007; Acs et al., 2005). Girlish private enterprise subsidize economic growth, create employment opportunities and boost the variety of private enterprise in an economic structure (Verheul et al., 2006) and provides paths for females' visage and their potential (Eddleston and Powell, 2008). These reimbursements are infrequently leveraged in a regular way, Also female private enterprise aptitude and prospective persist generally unexploited in many settings (Baughn et al., 2006).

Accruing signals reflect that in spite of the significantly increased rate at which women have been forming private enterprise, the rates of girlish tactical bustle are pointedly and analytically inferior to those for guys (Langowitz and Minniti, 2007; Verheul et al., 2006; Minniti et al., 2005).

Sexual category variances have limited the opening credentials, the drives for chasing private enterprise means/backing approaches and enactment etc for female in developing countries (Aidis et al., 2007; Baughnet al., 2006).

Thus, it is concluded that businesses owned by women have a tendency to be minor, sluggish in rising and less lucrative than businesses held by men (Greene et al, 2003).

In a macho social order like Pakistan, men clutch the dominant control over households and society as a whole and woman are commonly secluded in their homes because of religious and socio cultural constraints. (Balk,1997). Women are endorsed as junior position in equating to men, therefore dearth is greater among women than men (MOWCA, 2008; ADB, 2001). However the women, who are either widow, divorced or have a disabled husband control their families. Great decline of socio-economic situation of women has been breaking through the traditional norms and they have been coming onward to share in the improvement doings external to their homestead. Presently in Pakistan, women have a mooring part in the running of their families and also participate in diverse revenue making activities. Women from the meager families occasionally work outer the homespun as waged drudges for their family's persistence (ADB, 2001).

Therefore in this research it would be tried to find out whether women in study area are acknowledged in the utilization of micro credit in business.

Women Scenario in Study Area D.I.Khan

Ordinarily metropolitan societies pursue careers in government for their incomes. Among the folks organizing business, mostly have no perception how to do business. They possess laughable persuasive activities. Also do not discern right use of existing promotional services. Socio-cultural and physical setup is not glowing advanced to upkeep them. D.I.Khan is male dominated area. A restricted role is set up for women by the society. Women are not provided benefit of equal standing as men. In study area woman status is as of an assistant and executor of the decisions made by man in the basic family structure. Rural women help their males in bowing and harvesting the crops along with housekeeping and bringing up children. Urban women help their males in financial matters only doing small businesses of beauty parlor, boutique, sewing clothes, embroidering etc only in their homes along with housekeeping and bringing up children. If the woman who possesses challenging qualities, she cannot find a plinth to showcase their talents.

Targets in the Study

To determine gender attitudes towards utilization of micro-credit under their demographic traits.

Hypothesis

Main Hypothesis

Ho = Males make better use of micro-credit in the business than females.

H₁ = Males do not make better use of micro-credit in the business than females.

Sub Hypothesis

Ho = Aged, Married, Highly educated, With more dependence, Experienced and full time business owners make better use of micro credit in their business.

H₁ = Aged, Married, Highly educated, With more dependence, Experienced and full time business owners do not make better use of micro credit in their business.

Literature Review

Definitely there is storing sign signifying that though the level at which womenfolk have been establishing businesses has augmented pointedly, yet the degrees of womanly risk-taking activities are meaningfully and methodically secondary than those for dudes (Langowitz and Minniti, 2007; Verheul et al; 2006; Minniti et al, 2005). Still women inclined to operate enterprises related with traditional women's roles, such as sewing, embroidering etc (Mwobobia,2012).

Considerable distinctions may be filed in this veneration in entrepreneurship rates through realms

partaking in the Worldwide Free enterprise Display (GEM) in 2004, with men added vigorous in entrepreneurship in all realms (Minniti et al, 2005). Normally the countries with great feminine entrepreneurial bustle degree also regarded as by great entire tactical bustle degrees (Verheul et al., 2006). Conventionally feminine entrepreneurship focus on the micro level counting probe of the idiosyncratic features of feminine. Mannish tycoons probe in terms of impetus, makeup qualities, or know-how. For instance the topographies of their businesses as in magnitude, aims, entree to resources, management, and enactment, added organized considerations has been bestowed in topical ages to the stimulus of macro level issues on entrepreneurship commonly, and feminine entrepreneurship definitely (Baughn et al., 2006; Verheul et al., 2006). Bruin et al (2007) Davidsson and Wiklund (2001) consider both aspects as central to deliver an inclusive indulgent of female entrepreneurship in a precise setting, reliable with the integrative multi level study scheme.

Gender variances in prospect documentation have been allied to variances in humanoid asset variables plus edification and effort know-how, with menfolk recognized to pull pointedly upper echelons of former business or tactical knowledge as well as experience in dealing workforces than womenfolk (Carter and Brush, 2005; Carter and Williams, 2003). Menfolk and womenfolk may have distinctive shares of human capital (DeTienne and Chandler, 2007). Aidis et al, (2007), Baughn et al, (2006) claim that womenfolk have not as much of human capital to carry to self-employment as menfolk. This adversely sways their chance of proof of identity and abuse prospective. Research suggests unlike cliques of profession satisfiers for menfolk and womenfolk tycoons. Men revolve about eminence realization. Women revolve around societal relations and ideas (Eddleston and Powell, 2008). Evidence reveals that female entrepreneurs flinch with lesser capitalization and debt financing than their mannish complements (Bruin et al., 2007). Carter and Kolvereid (1997) institute that womenfolk have bigger confines in gaining access to individual stashes, give additional interposed and histories of intermittent drudgery and subordinate outlines of compensation. Shaw et al. (2001) advocate that womenfolk are less prospective in generating a credit path record to find prescribed credit worth as compared to men. Female entrepreneurial projects concentrate in amenity areas that are frequently inexpensive and calmer to launch (Carter et al., 2001). Manly and girlish both tycoons incline to hit generally into stashes and domestic provision (Cosh and Hughes, 2000). There have been numerous connotations amongst sexual category shortcoming and backing, habitually branded as lingering gender linked under capitalization blockades (Marlow and Patton, 2005; Carter et al., 2001), This leads to long-term under enactment. Subsequently females owned businesses have a tendency to be smaller, leisureier rising and less lucrative than those held by males (Greene et al., 2003). Detached enactment trials have conventionally been recycled in the setting of girlish entrepreneurship comprising turnover and engagement development, and just newly have those been completed by considerations to conclusions other than economic processes, containing identity specified progress and the mutual dependence flanked by concert, achievement and peculiar ends (Bruin et al., 2007). Sexual category is well-thought-out to play innovative presentation, given that it sways the self perception of females' tycoons and their capacities to comprehend professional development in a precise setting (Bruin et al., 2007). Surely recital and progression are la-di-da by dominant character, opportunities, the environment and degree of intimate provision, as well as kinfolk and family duties. Henceforward the performance in the setting of feminine entrepreneurship is documented as a multifaceted paradigm, la-di-da by numerous precursors and peripheral issues.

Intervention may not spring impartial effects provided the players start is as equals. Gender dealings may disturb mediation's capability to bring the endings. Therefore it is bossy to scrutinize the milieu of advance deriving and practice edge from sexual view point role. There are numerous problems around gender kindred and credit application. More notably among them is the station and role of women in credit application at the domiciliary level. From the time the Grameen bank in Bangladesh inaugurated small loans, many MCIs and worldwide agencies focused women (Yunus 2004). Because women apt to assist more the entire family as compared to men. Micro-credit to women is also viewed as ornamental in pecuniary growth and uplifting the socio economic position of womenfolk.

Gender supplicants advocate credit targeting at women. Women as compared to men have high level of poverty and also obligation for the household wellbeing (Alejo 1993). Kuntala and Samanta (2006) argue that females' entrance to credit unlocks fresh chances to leading fiscal abilities and generate financial get-up for them. This was also proved in the work of Yunus (2004) with the Grameen Bank, the forerunner of micro-credit. The bank provided finance for non-agricultural self-employment activities to two millions borrowers. Among them 94 percent were women. Because loan repayment rate of women was over 90 per cent by 1994 also they allocate their incomes in attending the needs of the whole family. Therefore women were much more likely than men.

Further, Mayoux (2000, 1998) argued that micro-credit is much more than access to money; it is almost attaining control over the means of making a living, realizing pecuniary and political enablement. In response to the defy that leftovers is whether women have switch over credit utilization and takings from credit at domestic level, Some studies such as Kuntala and Samanta's (2006) display that the involvement proportion of womenfolk in supportive and micro-finance is subordinate than for men.

Women use of credit is inferior as compared to men because of weak Women Entrepreneurship Promotional activities. Because women as compared to men have

1. Derisory Preparation and Access to Gen

One defy often women entrepreneurs face in rising nations is that they relish a comparatively stumpy level of edification and dexterity training. This pooled with a want of business management mostly looks to bound their right to use different publically and privately existing upkeep amenities comprising business expansion amenities and gen on business growth (Kitching and Woldie, 2004; Davis, 2012). Gurmeet and Belwal(2008) remark that the deficiency of technical knowledge ,right use of new technology and ICTs departments challenge for women. Also women may not keep the needed skills to acclimatize the influence of globalization, embryonic technologies and varying decorations of trade.

2. Work-Family Crossing Point

Additional lately recurrent cited defy is the amalgamation of the business with family accountabilities. This may destabilize the realization of the business (Jennings and McDougald, 2007). Moreover mostly women's business is at their home. This weakens the acceptability of the business as professed by customers (Marlow, 2002). Certain readings specify that women sturdily dependent on backing from hubbies, cohorts, and kin in order to do and breed business (Brush, de Bruin and Welter, 2009; Jennings and McDougald, 2007).

3. Women's Security and Gender Built Ferocity

However less renowned in moot research, there are abundant sagas of butcheries, pestering and rape of feminine hawkers. This results in pressure, relentless panic and not having the prospect to liberally pick a business site and time of opening hours which really confines the ventures and ranges of becoming a fruitful entrepreneur for women in some developing countries (Rajender *et al*, 2012; Reeves, 2010 Chu *et al*, 2008;).

4. Lack of Communal Sustenance

Many intellectuals argument that normative checks and social arrogances grounded on traditional and devout dogmata in selected nations keep away women to do open business in general or that of womenfolk in entrepreneurship in specific (Jamali, 2009; Baughn *et al*, 2006). In a diversity of countries, the discernment is that entrepreneurship is a fitting career choice for men and not for women, or only for the meager and not the educated women. These observations are typically built on the connotation of entrepreneurship with old-style virile labels (Aidis *et al*, 2007; Bird and Brush, 2002).

5. Authorized Fences and Trials

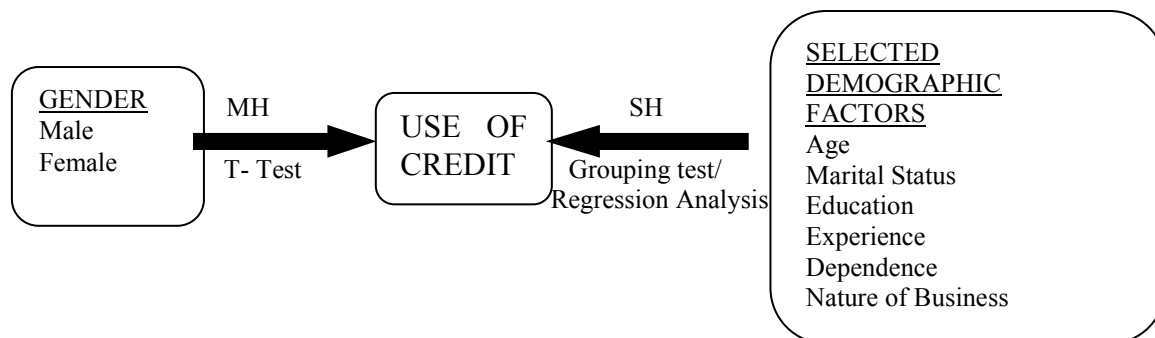
Capricious athwart realms, the deficiencies of government backing in terms of dogma, decrees and amenities have been recognized as a wall for womenfolk' tycoons (Jamali, 2009). Still this diverges prominently through realms, most research designates that rules, assessment and lawful blocks can stance stern problems for opening and running a business. This can disturb men as well as women to a definite degree and additional study is desirable to detect realm precise matters. Annual report statistics on Women Business and the Law reflect that women in all Middle Eastern and North African countries have scarcer legacy rights than men (World Bank, 2012).

Many scholars' well-thought-out women as fore xample

1. As inexpert, less striking patrons etc. (Fletschner, 2009).
2. Frequently had not much knowledge in financing assets. Lack cognizance of the benefits of credit facilities (Anyanwu, 2004)
3. Spouses managed their income (Omorodion, 2007).
4. Had fewer rheostats in planning income and provisions within the family (Chen et al, 2004).
5. Due to lack of contact to or compositeness in international market, keeping out and lack of access to land, credit, training, know-how, infrastructure and information, lack of say and sign, lack of women's mobility and time arising from cultural reshuffle and family errands (Chen et al 2004).

Theoretical Framework

In the light of above literature the researcher settled the underneath theoretical framework from his possess



Research Methodology

The populace of attention in this reading remained entirely the borrowers of microfinance from Khushhali Bank D.I.Khan. The researchers settled sampling frame viz names and address of all the borrowers of microfinance from Khushhali Bank D.I.Khan. In current reading tester extent was 150 in the light of the formula for multiple regression analysis suggested by Tabachnick and fidell (2001) which is as follow

$$N \text{ (sample magnitude)} \geq 8 \times m \text{ (statistics of analyst variables)} + 50 \text{ (constant)}$$

Primary data was collected from the sample using cluster sampling technique with the help of controlled questionnaire that was clued-up by first mining variables and their linked aspects from the all-embracing literature study. The questionnaire was fitted by the variables that sheath all the associated qualities of the defendants which were anticipated to mark their retorts.

Researchers castoff succeeding mechanisms of charts, graphs and tables stand the diagnostic gears to realize descriptive indicators (Levin, 1984) for descriptive gears and for Inferential Statistical Measures manifold gears such as T-Tests & ANOVA, Regression scrutiny were used.

The subsequent regression model under usually anticipated the General Linear Model by ordinary least square. (Cleary And Angel 1984) was

$$\text{Use of credit (Y)} = a \text{ (constant)} + bX_1 \text{ (Age)} + bX_2 \text{ (Marital Status)} + bX_3 \text{ (Education)} + bX_4 \text{ (Dependence)} + bX_5 \text{ (Experience)} + bX_6 \text{ (Nature of Business)} + e_i \text{ (error term)}$$

The Reliability-analysis furnished Cronbach' Alpha of 0.79 for 47 items, which was superior to the conventionally satisfactory mark of 0 .70 in social research.

Empirical Analysis

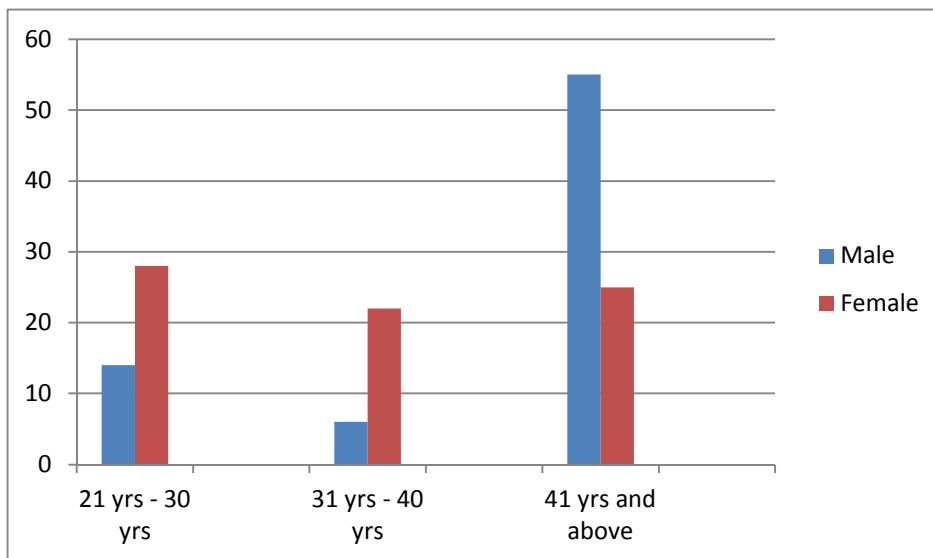
Descriptive Results

Also the approaching tables pageant fluctuating proportion of the respondents with respect to gender in their selected demographic traits.

Table 1 Gender Cross × Age tabulation

		Gender		Total
		Male	Female	
Age	21-30	14	28	42
	31-40	6	22	28
	41-above	55	25	80
Total		75	75	150

Table 1 confirms that out of 75, 75 masculine feminine respondents 14 and 28 are of the age 21-30 years respectively. Out of 75 male and 75 female respondents 6 and 22 are of the age 31-40 years respectively. Out of 75 male and 75 female respondents 55 and 25 are above 41 years respectively.

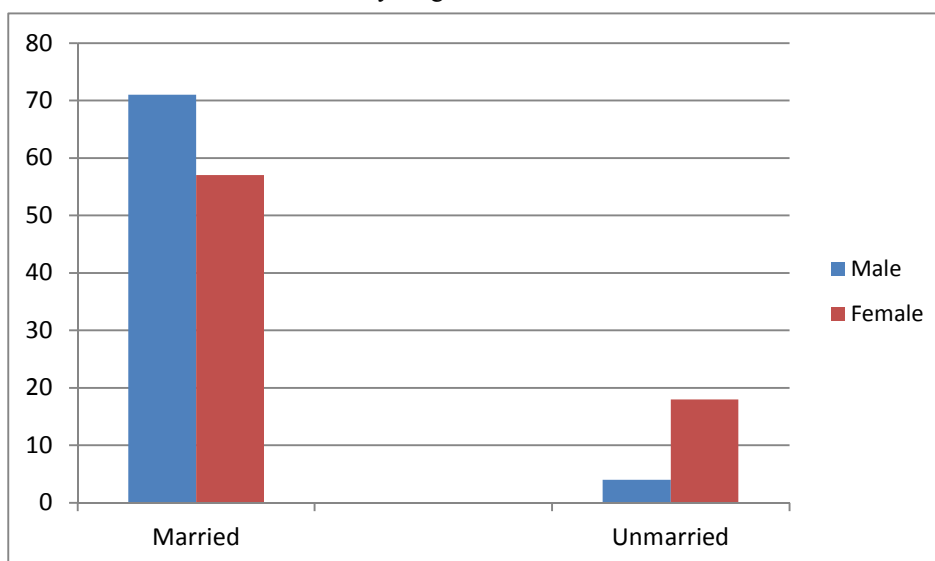


Under the study total respondents of the age 21-30 years are 42, of the age 31-40 years are 28 and of the age above 41 years were 80. The table replicates that in the study area typically the small entrepreneurship is mostly in the hands of aged people than in the hands of youngsters. Again when we see the table it seems that among aged entrepreneurs mostly are males. Among youngsters mostly are females. Involvement of younger females in business is to support the family in financial matter not because of change in culture. In small business under study area mostly there are married male. Out of 150 respondents 128 are married. Out of which 71 are males and 57 are females (Table 2).

Table 2 Gender Cross × Marital status tabulation

		Gender		Total
		Male	Female	
Marital status	Married	71	57	128
	Unmarried	4	18	22
Total		75	75	150

The table also reflects that numbers of unmarried female is much more than unmarried male. Unmarried female is 18 and number of unmarried male in business is only 4. Where these figures show greater dependence of house keepings on male there these show entrance of youngsters females in business and also cultural trend.



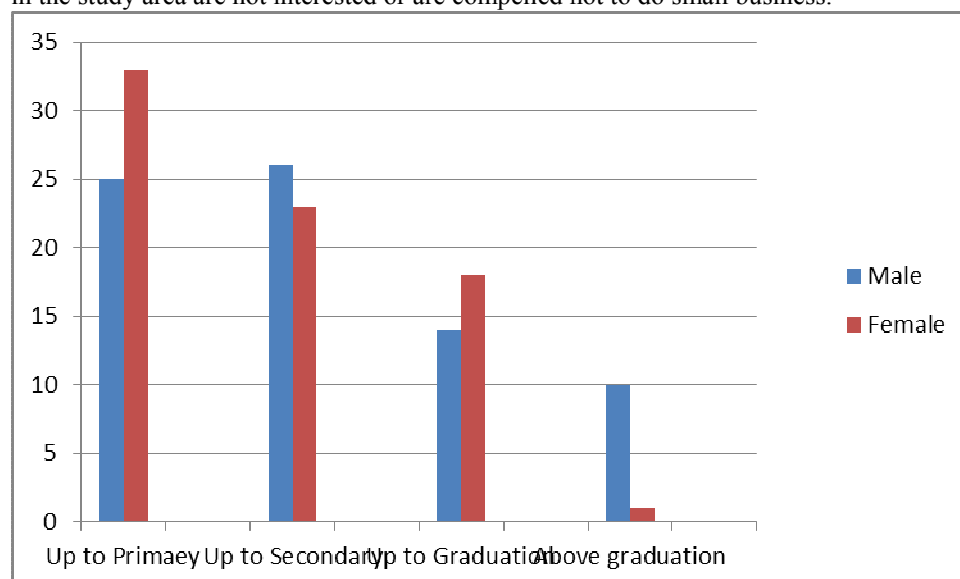
In the study area proportion of female population is more than male. Most of them are under primary (Table 3). Therefore they cannot get jobs in public or private sectors in order to meet their expenses for livings. To fight

with inflation as an independent woman or to support financially their spouse they have to do small business in their homes and grounds for change in the existing culture.

Table 3 Gender Cross × Education tabulation

		Gender		Total
		Male	Female	
Edu	Up to primary	25	33	58
	Up to secondary	26	23	49
	Up to Graduation	14	18	32
	Above graduation	10	1	11
Total		75	75	150

Above table reflects that in the area under study mostly entrepreneurs are below primary. Out of 150 respondents 58 respondents are below primary while 49 have education up to secondary. Only one female is in small business who is above graduation. The trend in above table also make it clear that highly educated both men and women in the study area are not interested or are compelled not to do small business.



In the study area 72 out of 149 respondents have more than 5 dependents on them for their livings (table 4).

Table 4 Gender Cross × Dependence tabulation

		Gender G		Total
		Male	Female	
Dep	1-2	13	2	15
	3-5	17	45	62
	more than 5	44	28	72
Total		74	75	149

Trend in the table show that as numbers of dependents increase people adopt small business perhaps to meet daily increasing living expenses. Table also reflects that greater load to meet the expenses of dependents is on male. Out of 72 those entrepreneurs who have more than 5 dependents 44 belong to male. At the same time table 5 demonstrates that in full time business numbers of female is greater than male. This is because of financial support to their spouse.

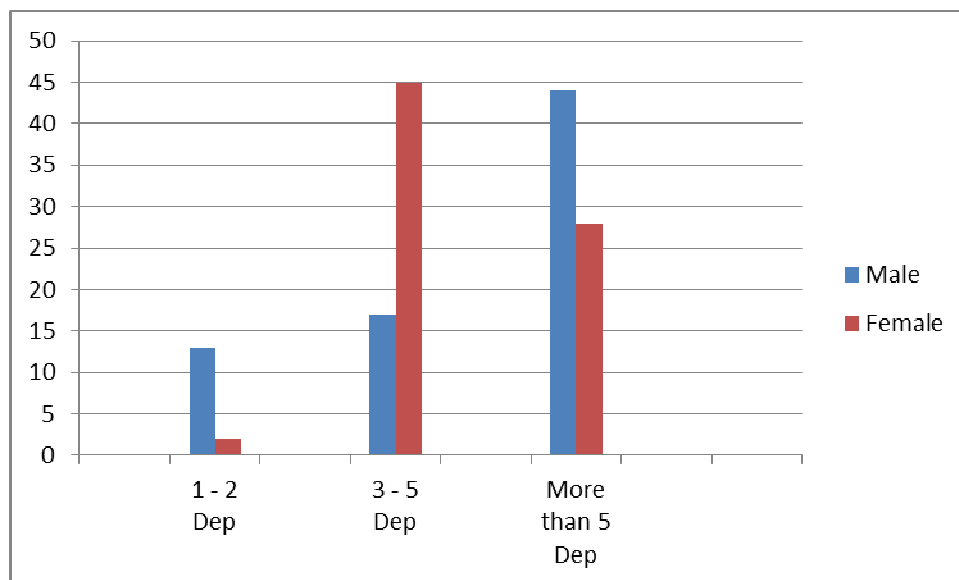
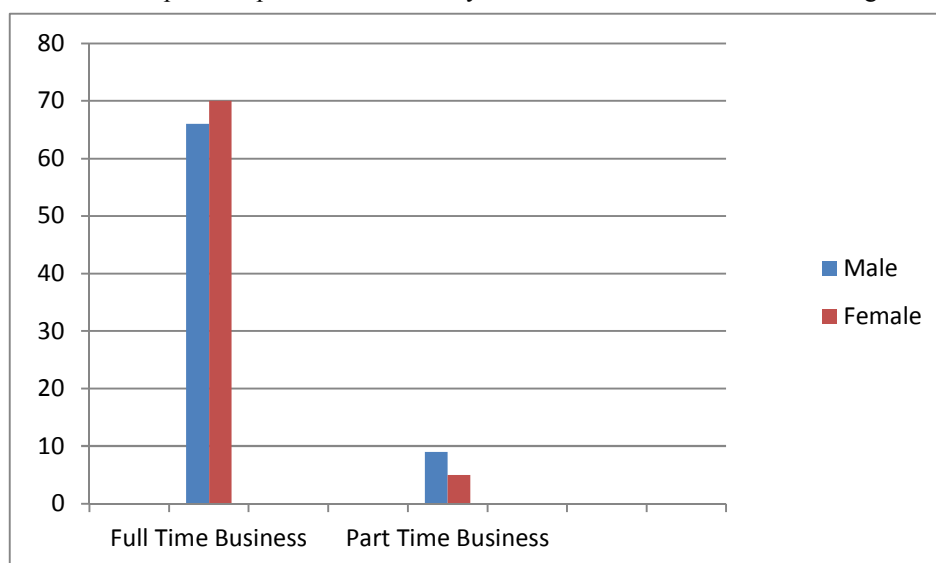


Table 5 Gender Cross × Nature of Business tabulation

		Gender		Total
		Male	Female	
Nature of Business	Full time	66	70	136
	Part time	9	5	14
Total		75	75	150

Out of 150 sample entrepreneurs in the study area 136 are in full business. Among 136 70 are female.



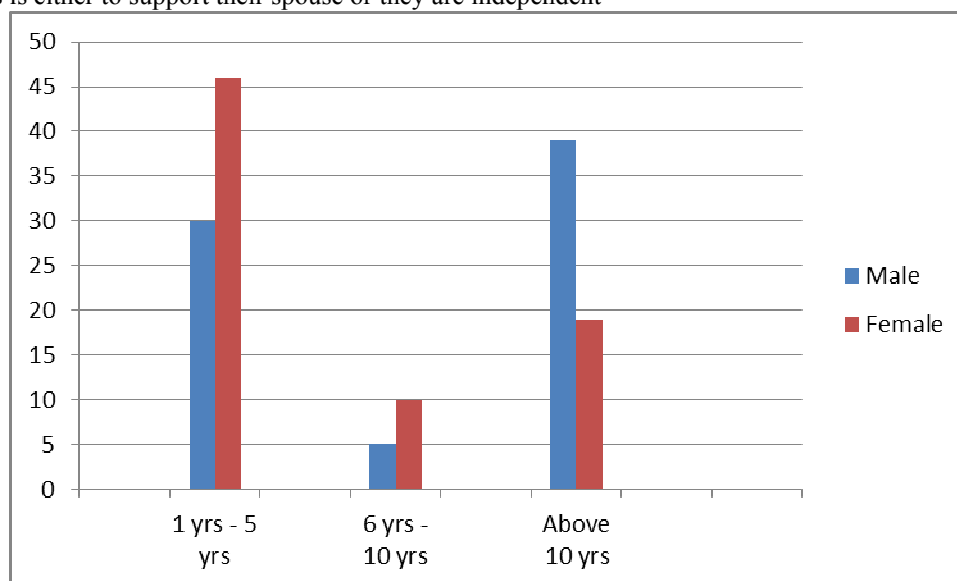
Greater trend of full time business show that mostly entrepreneurs in the study area have been getting their livings from the business. While in the study area people are willing to seek jobs either in public or private sectors. Main cause behind this to be in full time business is their low education.

Out of 149 sample respondents 76 have been doing business for 5 years or below (table 6).

Table 6 Gender Cross × Experience tabulation

		Gender		Total
		Male	Female	
Exp	1-5	30	46	76
	6-10	5	10	15
	above 10 years	39	19	58
Total		74	75	149

Out of this 76 of small experienced entrepreneurs 46 belong to female. But when it is seen from the table that male entrepreneurs are too greater than female who have more than 19 years of experience, that female entrance in business is either to support their spouse or they are independent



Testing of Hypothesis

Main Hypothesis Male makes better use of micro-credit in the business than female

Table 7 Impact of gender on use of credit in business

Variable	F- Value	df	Sig	Attributes	Mean	S.D
Gender	4.928	148	0.010	Male	22.5467	4.12407
				Female	20.0400	2.70355

Table 7 show 99% significant impact of gender on the use of micro credit in business ($F = 4.928, p = 0.010$). Mean values in above table make it clear that Male makes better use of micro-credit in the business than female accepting the hypothesis. Smaller standard deviation values show that responses of sample respondents in using credit are closer to one another. Most of them either they are male or female use credit for the business and may manage use of credit in the business .

Sub Hypothesis Aged, Married, Highly educated, With more dependence, Experienced and full time business owners make better use of micro credit in their business.

In using credit greater role is of marital status, education, dependence, experience and nature of the business of respondents (table 8).

Table 8 Impact of genders' demographics on use of credit in business

Variable	Type of Test	F Value	df	Sig	Attributes	Mean	S.D
Age	ANOVA	1.508	148	.225	21-30 years	20.5000	3.97093
					31-40 years	21.4286	3.37121
					More than 41 years	21.6625	3.36002
Marital Status	T	2.674	148	.088	Married	17.4375	2.77999
					Unmarried	18.5000	1.94569
Education	ANOVA	4.675	149	.004	Up to Primary	22.1724	2.37042
					Up to secondary	21.2857	3.32290
					Graduation	20.8125	2.93409
					Above graduation	18.0909	7.75183
Dependence	ANOVA	21.54	148	.000	1-2	16.4667	5.34344
					3-5	21.4677	3.18664
					More than 5	22.2500	2.35420
Experience	ANOVA	4.586	148	.012	1-5 years	18.1447	2.62147
					6-10 years	18.0667	1.57963
					Above 10 years	16.7931	2.84549
Nature of Business	T	4.371	148	.003	Full time	21.5662	3.22422
					Part time	18.6429	5.34368

Marital status (unmarried), education (low educated), dependence (with more dependence), experience (less experienced) and nature of the business (full time business) have been showing significant impact in the use of credit for business with p values 0.088, 0.004, 0.000, 0.012 and 0.003 respectively. Among the marital status unmarried make better use of credit. Rejecting sub hypothesis. It is because mostly unmarried are youngers, energetic and insightful with sunny future. They wish to enlarge their business. By right use of credit they may make market both for generating fund and promoting business. The respondents up to primary education try to make better use of credit in business. Rejecting sub hypothesis. Because this class of respondents knows that these days they cannot get jobs both in public or private sectors with this education. In order to survey and keep their generation alive they have to do business to meet living expenses. Decreasing trend in mean values (table 8 under the attributes of education of respondents) show that with increase in the level of education interest of respondents in business losses. Highly educated people in study area try to seek jobs in public sector.

The respondents who have more than 5 dependents on them take comparatively more interest in business. They try to make better use of credits. Accepting sub hypothesis. Because their house keeping expenses are comparatively more. The business is the only source to meet these expenses.

The respondents with 1-5 years of business experience try to use credit for which it is obtained. Rejecting sub hypothesis. This also reflects that this experienced group of respondents with low education may not find other employment opportunity. Not only have they had to do business but also to promote it. They try to make right use of credit and take interest in business so that they may survey. Mean values of all variables used in the model are reliable because standard deviations for all variables are not considerable.

Also during survey researchers found that aged, married, more educated, more experienced, with more dependents and full time business entrepreneurs have greater access to credit. Therefore aged, unmarried, low educated etc need greater access to credit because they have to do business and have no other opportunity for their livings and also to support their dependence. Hence they make better use of credit than others.

Table 9 to 11 reflects 100% impact of collectively selected demographic variables on the use of credit but other than age factor. Table 9 shows that 1% collective change in selected demographic variables brings 25% positive change in the use of credit

Table 9 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.499 ^a	.249	.217	3.14507

a. Predictors: (Constant), Experience Nature of Biz, Education, Marital status, Dependence, Age

Table 10 shows 100% impact of collectively selected demographic variables on the use of credit with F value 7.896.

Table 10 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	468.614	6	78.102	7.896	.000 ^b
	Residual	1414.480	143	9.891		
	Total	1883.093	149			

a. Dependent Variable: Use of credit

b. Predictors: (Constant), Experience, Nature of Biz, Education, Marital status, Dependence, Age

Table 11 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	17.203	2.299		7.483	.000
Age	.032	.037	.097	.870	.386
Marital status	2.057	.949	.205	2.167	.032
1 Education	-.077	.055	-.127	-1.399	.164
Dependence	.695	.170	.368	4.084	.000
Nature of Biz	-1.565	.935	-.128	-1.674	.096
Experience	-.082	.038	-.205	-2.179	.031

a. Dependent Variable: Use of credit

Table 11 depicts that all selected independent variables have significant positive impact on the use of credit except age and education. In this collective impact marital status role is 97%, dependence role is 100%, nature of business play 91% role and experience part is 97%.

Conclusion

In the light of the questions asked during survey from respondents it appears that male know better use of micro credit in business than female and also use micro credit accordingly. But mean values in this respect show that females' knowledge and skill in using credit is not too behind than male (mean values for male 22.5467, mean values for female 20.0400 (table 7). Standard deviations on the part of male reveal greater difference than female (S.D for mal 4.1241, S.D for female 2.7036, table 7). This shows that some males are at extreme in using credit. Where there may not be too extremist female in using credit. It means consistency is found in the use of credit by female in study area. Findings become that T-test analysis favoring male in using credit may be the result of prevailing political and socio cultural factors. In group analysis it is clear that unmarried, low educated, low experienced and respondents who have more dependence on them and do full time business try to make use of credit accordingly. In study area preference of the population is to seek jobs to meet their livings in public or private sectors because of either reasons. But during these days low educated populace cannot find jobs. They have to do business. Being deprived they have to depend on external financing. Use of credit accordingly may enable their access to credit better one. If the population is business trained and the women are provided favorable culture in which they can have a stage to show their talents, they would become strong competitors in this field with their counter parts and would play attractive role in development.

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