

**A CRITICAL EVALUATION OF THE RELATIONSHIP BETWEEN  
MICROCREDIT PROGRAMS AND WOMEN'S EMPOWERMENT IN  
BOGRA, BANGLADESH**

By

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## **DECLARATION**

I, Sultan Salah Uddin, declare that this thesis and any material of this work has not been submitted, either in whole or in part, for a degree or diploma at this university or any other academic institutions, and, to the best of my knowledge and belief, this is my own work and original except as acknowledged in the text.

Signature of the candidate

**DEDICATION**

To

My beloved parents

For their faith in me

And

For their encouragement and continuous prayer which helped accomplished the research

## ABSTRACT

From the inception of microcredit programs, women have been a key focus for microcredit organizations and empowerment has been considered the primary vehicle for the achievement of the wellbeing of women. The research, therefore, aimed to examine the relationship between microcredit and women's empowerment in Bogra district, Bangladesh. In this study, the researcher explored the understanding of empowerment amongst women microcredit members in Bogra district and the extent to which they felt that they were empowered through participation in microcredit programs. The thesis also examines to what extent religious and social practices affect women's participation in microcredit programs.

Over a period of six months, the research was conducted in three villages of Bogra District namely Gabtoli, Sonatola and Sariakandhi. It focused on four research questions: (i) How was the empowerment of women understood in Bogra district in rural Bangladesh? (ii) Had 'very poor' women been considered for microcredit programs? (iii) To what extent did religious beliefs and social practices affect women's empowerment and/or their participation in microcredit programs in Bangladesh, especially in Bogra district? (iv) And what was the role of microcredit programs in achieving women's empowerment, especially in terms of freedom of mobility, freedom of choice and participation in major decision-making in the household, key empowerment pathways derived from female participants' responses to their perceptions and experiences of 'empowerment'. To get answers of these research questions, primary data of the study was collected through 56 individual interviews, 5 focus group discussions (FGDs) and participant observation.

Findings of the research indicated that participation in microcredit programs did not have a significant impact on women's daily lives in Bogra district. 'Very poor' women of the study villages were not able to become microcredit members and hence could not receive loans from NGOs. It was also found that, for a variety of reasons, 'very poor' women sometimes did not want to join microcredit programs. In terms of pathways of empowerment (identified by local women) like, freedom of mobility, freedom of choice and ability to participate in major household decision-making processes, the research found no significant correlation between becoming microcredit members and achieving freedom of choice and participating in major household decision making processes. In terms of achieving freedom of mobility, however, women members achieved a level of mobility, which, they felt was indicative of significant freedom of movement.

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Figure 1: Map of Bangladesh

**A Critical Evaluation of the Relationship Between  
Microcredit Programs and Women's Empowerment in  
Bogra, Bangladesh.**

# CHAPTER ONE

## Introduction

### 1.1 Statement of Research Problem

This thesis examines the relationship between microcredit and women's empowerment in Bogra district, Bangladesh. In this study, I explored understandings of empowerment amongst women microcredit members in three villages of Bogra district, Bangladesh, and the extent to which their understandings and experiences contrasted with the literature on empowerment. The thesis describes the pathways of empowerment identified by women microcredit members and, also, to what extent they felt that they achieved these pathways through participation in microcredit programs. The research examined the extent to which microcredit programs provided loans to 'very poor' women in Bogra district and to what extent religious beliefs and social practices, like *purdah*, affected the participation of women in this district in microcredit programs and finding pathways towards empowerment. Apart from microcredit programs, I also assessed the extent to which control of assets and types of family (nuclear or extended) had an impact on women's lives and achieving what they felt to be empowered.

Empowerment has been considered a primary focal point towards the achievement of the wellbeing of women in Bangladesh. Different donor agencies and the government of Bangladesh have prioritized microcredit as a means to reach women, by involving them in social and development activities (Sen 2000). There are many definitions of empowerment. The Human Development Report, for example, defines it in a very simple way: 'empowerment is women's expansion of choices and ability to exercise those' (UNDP 1995). In my research, empowerment has been highlighted in two ways: first, as an analytical concept used by researchers and development personnel; and, second, how it was used by the local population during my research and, particularly, how women in Bogra district considered empowerment in their lives. It was, therefore, defined according to their everyday life experiences. This research dealt with empowerment and its indicators as stated and described by rural women microcredit members in Bogra district. The findings of this research will contribute to development studies in terms of local and global understandings and experiences of

empowerment and the impact of microcredit programs on women's lives.

Bangladesh is a developing country with a total population of 160,411,249 and the density of the population is 1,114 (p/skm) in a total area of 143, 998sq km<sup>1</sup>. Based mainly on agriculture, Bangladesh earns almost 21% of its total GDP from agriculture (National Agriculture Policy 2010) and more than half of the total population (around 75%) directly or indirectly depends on this sector for their survival (BBS 2006). But the people of Bangladesh, especially rural people, are shifting their dependence on agricultures due to the reduction of cultivating land caused by rapid population growth and natural calamities like river erosion and floods. A lack of a viable source of income and increased rural poverty has resulted from the loss of agricultural productivity. This has had a very significant impact on Bangladeshi women. As Balk (1997) notes, household power is vested in men and decision-making authority lies with men as well (Balk 1997: 154). Due to gender discrimination in almost every sector of the society, poverty is higher amongst women than men and most of women (80%) live in rural areas (Agricultural Diary, Bangladesh, 2007) and they are in a vulnerable position due to unpaid household labor (Khan et al. 2004). Unpaid household labor can leave rural women in a vulnerable position in the sense that, since household responsibilities like cooking, taking care of children and nurturing domestic livestock, are considered less important than work in a field, as a rickshaw puller, or running a grocery shop, their position might be less valued. They have little or no access to decision-making processes in the household and in wider society and hence have limited interaction with other people to share their issues or to look for income generating sources and activities (Quisumbing & McClafferty 2006: 5 & 7). After Bangladesh's independence in 1971, however, the possibility for Bangladeshi women to work outside of the home became a reality because of the loss of male breadwinners in the war. Women in many of these affected families were forced to take on the responsibilities of earning an income. Becoming a microcredit member was one of the priorities among women in Bangladesh at that time. In rural Bangladesh, however, it is often believed that to benefit women and children, money should go to men who then decide how the money should be spent (Ramirez 1990: 21).

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<sup>1</sup> CIA World Fact Book, 2014

And that is why, although women are active in microcredit programs, they are often unable to take control of their profits because of the effects of religious practices like *purdah* (a large cloth covering the whole body) and commonly held gendered beliefs like the perception that men can work more efficiently than women, especially in terms of work outside the home. Such beliefs might also prevent them from participating in the commercial world (Palmer 1992: 92).

Apart from religious practices like *purdah*, the patriarchal nature of Bangladesh makes social change a slow process. Patriarchal societies, in general, refer to sets of material-based social relations that favor men and male privilege. In Bangladesh, patriarchal structures ensure an unequal distribution of power and resources within families, in which men usually maintain control over resources (Cain et al. 1979: 406). ‘Patriarchy’ originated from a word *patriarch*, which was used to describe a specific type of ‘male-dominated family’ (Sultana 2011: 2). Bhasin (1994) argues that the patriarchal aspect of Bangladesh, “can be referred to gender relations and a system in which men dominate women and they are kept subordinate in numbers of ways” (Bhasin 1994:3). It has taken some time to change male views on women’s participation in microcredit programs (Carole 1990) because, in Bangladesh, certain gendered practices are expected to be followed by women, in particular that women can only be involved in income generating activities within home boundaries (Kabeer 1998: 13). In addition to religious doctrines and commonly held social norms, women in Bangladesh are not often confident about their capabilities and sometimes believe that they are incapable of the ‘proper’ use of money, including microcredit loans (Juliet & Nalini 2001: 44, 45). Fakir (2008) argues that these factors are responsible for women largely being economically and socially dependent on men (Fakir 2008). Discrimination is so deeply rooted in society that even though very few women are in the job market, they get less wages than men even when both men and women perform the same duties. It was reported that women receive only one-tenth of the world’s income though they perform two-thirds of the world’s work (Ramirez 1990: 19). It is also argued that women in Bangladesh, especially in rural areas, are systematically oppressed, ignored, exploited and deprived of their rights (Parveen 2007: 254). The Gender Development Index report of USAID considers women in Bangladesh, especially rural women, to be underprivileged and deprived of their rights (USAID 2009).

In Bangladesh, especially in rural areas, norms are the most important elements of society through which daily lifestyles and mode of conduct of inhabitants of a particular society are designed (Scott 2001: 54 & 57). Some of the gender norms in rural Bangladesh are that women should stay inside the home doing household duties; men are supposed to be the bread-winner of a household, wives should respect their husbands' decision and seek permission before doing anything or going anywhere. This constrains women's freedom of mobility, choice and ability to participate in making major household decisions.

Having noticed this kind of discrimination against women in Bangladeshi society, donor agencies along with the Bangladesh government have considered individual income sources for women to be a useful tool for minimizing household poverty and developing equal human rights (Department for International Development, DFID, 2000). Fakir, in his research in Bangladesh, found that an independent income source for rural women can eliminate poverty by enhancing their livelihood and socio-economic conditions (Fakir 2008). But women's involvement in formal jobs or income generating activities is often challenged by social and gendered norms and traditions, which are backed by social elites. Although some women are given permission to become involved in income generating activities, such as looking after livestock, poultry rearing and making handicraft, these are normally performed at home (Hoque & Itohara 2009: 229, 236). In reviewing the handbook (Gender Mainstreaming in Poverty Eradication and the Millennium Development Goals) for policy makers and other stakeholders written by Naila Kabeer, Tania Principe (2006) mention that in a developing country like Bangladesh, women's active participation in income generating activities outside of their home is necessary for sustainable development, and their contribution to their families and to society must be recognized (Principe 2006: 161). With the aim of enriching rural women with an independent income, information, knowledge, awareness about their rights and ability to speak out, a large number of NGOs operate in rural areas in Bangladesh. These non- government organizations, supported by international donor agencies and the Bangladesh government, aim to help vulnerable rural women by providing microcredit loans in the hope that they will become economically self-sufficient, which ultimately will lead to a change in their socio-economic status. Empowerment is one of the main objectives of international donor agencies and local NGOs in terms of microcredit programs.

In order to evaluate the relationship between NGOs and women's empowerment in Bangladesh, this study focused on NELS's (Noble Education & Literary Society) microcredit programs in Bogra district to explore answers to the research questions. According to the understanding of women microcredit members involved in the research, empowerment meant being 'self-sufficient' - *shabolombi*, which could be achieved through the power of movement, of choice and of participating in major household decision-making processes. Therefore, in this study, three factors namely, freedom of mobility, freedom of choice and an ability to participate in major household decision-making, were considered as locally perceived pathways to women's empowerment in Bogra, Bangladesh. The research program also explored the extent to which these pathways might have a negative impact on 'peace in their family', as the majority of women noted that they wanted to achieve and maintain *songsharer shukh-shanti* (literally 'peace in their family'), which also made them feel empowered. In conclusion, the study recommended some actions to be taken by the Bangladesh government, NGOs and donor agencies to ease the pathways of women's empowerment in Bangladesh, acknowledging at the same time the role of microcredit programs in bringing about a level of change in women's lives in rural Bangladesh.

## **1.2 Microcredit, Gender, and Development in Bangladesh**

Over 22,000 non-governmental organizations (NGOs) are working in Bangladesh, out of which nearly 2,000 are engaged in development work (Kabeer & Sulaiman 2015: 47). According to a survey conducted by the World Bank in Bangladesh in 2004, 92% of NGOs offered microcredit loans to their clients. One third of them operated only microcredit programs and the rest combined microcredit programs with others like, health, education and sanitation services (Kabeer & Sulaiman 2015: 48). Microcredit programs have long been depicted as a mechanism of poverty eradication and women's empowerment. Having received small loans from microcredit programs, some women apparently see improvement in the economic condition of their families. Microcredit is considered a tool for women to achieve freedom of mobility and to make major decisions or to participate in major decision-making processes in their household. Dobra (2011) argues that, apart from creating income generating sources, microcredit affects the socio-economic conditions of people and they eventually can play important roles in society (Dobra 2011: 135 & 136). But there

is no real acceptance among academics on the impact of microcredit on women's empowerment. It has even been suggested that microcredit sometimes causes a deterioration of conditions for women, particularly in the case of male household members controlling microcredit loans, which make women more vulnerable since they have to rely on their husbands to pay the installments (Goetz & Gupta 1996: 45). This study critically examines the relation between microcredit programs and women's empowerment among NELS's women members in three villages of Bogra district.

In the Human Development Report 2008, UNDP stated that more than 70% of the world's population are living on less 1 USD a day and the majority of them are women (UNDP 2008). Male domination,<sup>2</sup> especially in developing countries, makes women more vulnerable and it has been argued that without changing inequalities (in terms of education, job, resource distribution etc.) between men and women, development processes cannot proceed properly (Dobra 2011: 136, 137). The World Bank also emphasizes eradicating gender inequality to achieve economic growth and social development (World Bank 2012). There has been an increasing expectation that microcredit reduces male dominance and gender inequality and brings about women's empowerment. In this context, gender inequality or a gendered division of labor is used in the sense that taking care of family and performing household duties have become the sole responsibilities of women, while men are responsible primarily for household decision-making. There is limited access for women in terms of their mobility, education, employment, health care choices and decision-making. The UN argues that gender related norms in each society determine the level of empowerment for women (UN, DESA 2009: 5). Challenging gender related norms practiced in Bangladesh society, therefore, is very important. One of the study's aims was to find out whether microcredit programs challenged existing practices associated with male dominance in rural areas, especially in terms of women's mobility, decision-making power and freedom of choice.

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<sup>2</sup> Starting from the family, men are given preferences in every sector in the society. In Bangladesh rural society, male dominance is evident in education, income generating activities, decision making access to and ownership of resources.

It is important to mention that not all activities that lead to an increase in women's well-being are empowering. Microcredit might only create a condition for empowerment. Children's food habits, for example, might increase in a household by consuming more nutritious food through the provision of microcredit loans while, at the same time, reinforcing existing gender roles. It may, nonetheless, generate a feeling of well-being among women, which, in turn, might create conditions that lead to empowerment, but such activities themselves are not an empowering element on their own (Swain 2007: 75).

Studies conducted in Bangladesh show that improved socio-economic conditions and women's position in families and societies in Bangladesh might not be the result of microcredit programs, since villagers often seek financial help from traditional money lenders (Bibars 2012: 195). Bibars reviewed a book *Microcredit and women's empowerment: A case study of Bangladesh*, written by Fariza, Aminul, Taskinur and Jim (2011), where they argued that women considered microcredit programs as oppressive as traditional money lenders and sometimes they were even harmed by these loans (Bibars 2012: 195). Bibars notes that microcredit programs can lead women into prolonged disadvantage since traditional institutions and practices are not challenged by microcredit programs (Bibars 2012: 194, 196). The research conducted here explored whether existing social norms were challenged by microcredit programs being conducted in Bogra district. Although 'peace in family'<sup>3</sup> was greatly desired by most of the women, it was important to ensure the processes through which it could be achieved. Family peace is a gendered concept in Bangladesh, in which a woman is responsible to maintain peace in a family and she is held responsible if there is 'chaos'<sup>4</sup> in that particular family. Islamic activists, moreover, claim that family peace depends on women staying at home (Ahmed 2014: 188).<sup>5</sup> Unequal gender rights has resulted in many women living in despair and around 43% of the Bangladeshi population, which are mostly women, still live below the poverty line (World Bank 2013).

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<sup>3</sup> In Bangladesh rural society, 'peace in the family' represents good relationship between husband and wife in terms of understanding, showing respect and placing importance on a wife's decisions and choices. In addition, there should not be any violence, quarrel or humiliation, especially among husband and wife in a family.

<sup>4</sup> Defined by uncooperative relationship between husband and wife in a particular family.

<sup>5</sup> This might be due to the fact that women, staying at home, helps them performing their household duties like cooking food, washing clothes on time and taking care of children appropriately which, ultimately, might help reducing family violence and chaos.

The Bangladesh government has made efforts to bring about gender equality in every sector of the society, especially in the case of equal rights to education, equal access to jobs and equal wages for both sexes (UN, CEDAW 2010). But rural women in Bangladesh can't always avail themselves of their rights and, according to the Asian Development Bank's survey in Bangladesh, a lack of awareness amongst rural women about their rights has aided male dominance and unequal gender rights (ADB 2001). In this context, rather than claiming their share on land and property, Bangladeshi women are willing to hand over their share to their husbands in order to maintain good relations between them and also achieve peace in the family (FAO, IFAD and ILC 2004).

Empowerment is often focused on in the field of gender and development. Although definitions, meanings and terminologies associated with this term vary depending upon many factors, including the socio-economic conditions of a specific country or region, it has been acknowledged as an important goal in the development sector. In gender and development, empowerment is used to refer to 'expansion of freedom of choice and action' (Narayan 2002: 18). It has also been argued that empowerment is a primary force for minimizing poverty (World Bank 2000a). The majority of microfinance programs target women with the explicit goal of achieving women's empowerment, since they are amongst the poorest and the most vulnerable of the underprivileged (Armendariz & Morduch 2005: 8). Microcredit programs for women are increasingly understood by development agencies as having a positive impact on economic growth and a range of social development indicators (World Bank 2000). While most of the world's finance for small business continues to go to men (UNDP 1995), microcredit programs have targeted credit to significant numbers of women who are usually excluded by formal credit institutions. As mentioned earlier, based on the participants' opinion about pathways of empowerment, the thesis focuses mainly on three aspects of women's empowerment; freedom of movement, decision-making power and freedom of choice. The literature also shows that these might be key factors for women to be considered empowered. Mahmud and Smith, for example, argue that physical autonomy or freedom of movement is the key factor for women's empowerment, especially in developing countries like Bangladesh (Mahmud & Smith 1999: 177). Freedom of movement is a pathway towards women's empowerment in the sense that achieving it may change women's outlook, help build awareness about discriminatory social practice and gain more information,

which ultimately will help them to increase their ability to challenge the existing male dominance in the society (Schuler et al. 1997: 572, 573). Decision-making power, in another study conducted in Bangladesh, was considered an important factor for women's empowerment (Islam et al. 2008: 420).

Women in Bangladesh, especially in rural areas, are constrained by different male members at various stages of their life. In the childhood of a woman, her father holds authority over her, which becomes the role of her husband once married and, in old age, her sons also have authority over her. A woman's entire life-cycle is shaped and controlled by male members of her family (Islam et al. 2008: 415). As a result, women may never get a chance to take part in major decision-making processes in the family or wider society. Cash handling opportunities for women in rural Bangladesh are also restricted (Sultana 2011: 12) and both economic control and major decision-making are considered to be male jobs in Bangladeshi society, especially in rural areas (Sultana 2010: 125). It has also been found that most of the major decisions are taken by men alone without women's input or acknowledgement (Hoque & Itohara 2008: 229). Women, on the other hand, make decisions in terms of the jobs performed within the home boundary, like gardening, goat, poultry rearing, taking care of their children and selecting menus for daily meals (Bose et al. 2009). It has been argued that women's involvement in major decision-making process is important to challenge unequal gender rights and to bring about gender equality in Bangladesh (Hoque & Itohara 2008: 229). Previous studies have been conducted in Bangladesh and India to explore the impact of microcredit programs on women's empowerment. A research was conducted in Hyderabad, India by Banarjee, Duflo, Glennerster and Kinnan in 2009. They revealed that microcredit programs had a significant impact on villagers running their businesses successfully and many new businesses were launched with the help of microcredit loans (Banarjee et al. 2015: 25). Unlike the present study, their research focused on the overall impact of microcredit programs on the development of Indian society. But there has been no concrete consensus about the effect of microcredit programs, and both positive (microcredit programs helping achieving women's empowerment) and negative (microcredit programs disempowering women) impact of microcredit programs on women's empowerment were found throughout the literature (Graflund 2013: 16).<sup>6</sup>

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<sup>6</sup> Bachelor Thesis, Department of Economics, University of Lund, Sweden.

Holvoet conducted a survey in India in 2005 to explore the impact of microcredit programs on women's decision-making power. According to the findings, women who received microcredit loans could participate in decision-making but only in household decisions and they were not invited to take part in major household decision-making, like buying or selling land (Holvoet 2005: 97). Studies conducted in Bangladesh by different researchers found similar results about the impact of microcredit programs on women's empowerment. Kabeer, for example, conducted research in two districts in Bangladesh in 2001. She found that although engagement with NGOs' activities increased their workload, women receiving microcredit loans thought positively about their contributions to the household expenses. With regards to decision-making ability, she noted that women microcredit members had the ability to make decisions but only about internal household matters (Kabeer 2001: 73). Sen Gupta and Goetz conducted another survey amongst members of Grameen Bank and BRAC (Bangladesh Rural Advancement Committee) in Bangladesh in 1996. One of the aims of their study was to find out who controlled microcredit loans. They found that 37% women members had full or significant control over their loans compared to that of 22% who did not have any control over their loans (Goetz & Gupta 1996: 49). At the same time, the study revealed that married women had less control over their loans than unmarried women (Goetz & Gupta 1996: 50).

This study focused on understandings of empowerment amongst women in Bogra district and also tried to explore pathways, emphasized by the participants, to achieving women's empowerment in Bogra district. In understandings of empowerment, the majority of the women expressed that 'self-sufficiency' equaled empowerment: so that, if a woman was self-sufficient, she was *shabolombi* (empowered). According to participants, if a woman developed a sense of financial contribution to her family with microcredit loans, she may feel self-sufficient and that is also empowerment. This study found that there was not much difference amongst women members before and after joining microcredit programs in regard to achieving freedom of mobility, participation in major household decision-making or freedom of choice.

### 1.3 Brief Introduction to the research field, Bogra district<sup>7</sup>

Bogra district, one of the 64 districts of Bangladesh, is located in the Northern part of the country, with a total area of 2,919.9 km<sup>2</sup> (1,127.4 sq mi), which comprises 12 *upazillas* (sub- districts). There are 15,42,475 people living in this district (according to the data published 2010). In terms of educational institutions in this district, there are 1345 Primary schools, 591 Secondary schools and only 30 Higher Secondary Schools. The literacy rate of this area is about 50% (80% male and 20% female). Although detailed information about Bogra is presented in chapter two, through the map given below, we can understand the exact location and whereabouts of Bogra district.

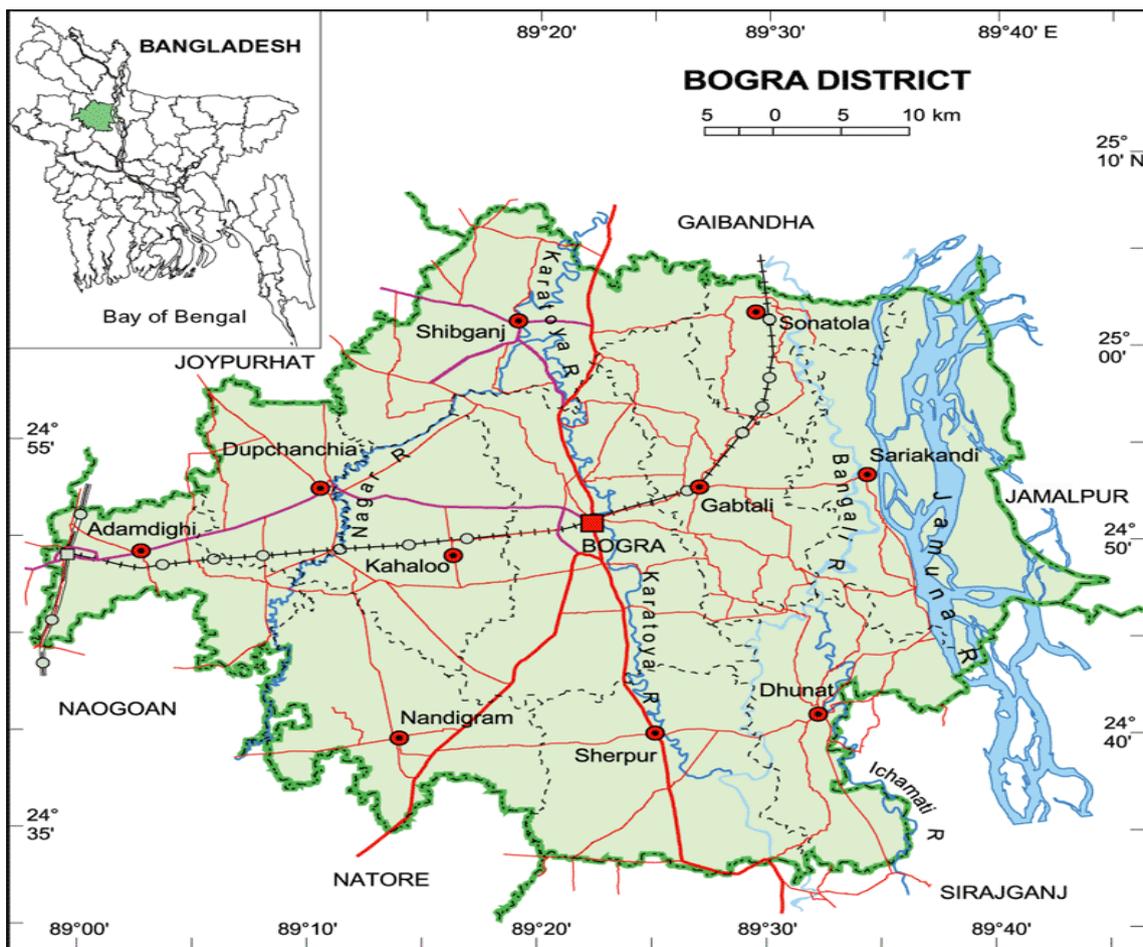


Figure 2: Map of Bogra district

<sup>7</sup> Banglapedia, 2006.

Although NGOs have been operating since the independence of Bangladesh in 1971, their activities have often been a source of suspicion especially among rural people in Bangladesh. The majority of the inhabitants of Bogra district, my research area, are Muslim. NGOs in Bangladesh faced the first obstacle in operating their programs, especially microcredit programs, in this district in 1993 (Naher 2010: 318). A confrontation became a hot issue for the nation when local respected religious leaders from Bogra district distributed leaflets declaring NGOs the opponents of Islam and their activities as destroying the 'Islamic way of life' by encouraging women to act in 'un-Islamic' ways (Naher 2010: 318). In rural areas in Bangladesh, from time to time, *shalishes* (informal arbitration by community/local leaders) are arranged to decide whether women participating in NGOs activities violates socially held norms (Rashiduzzaman 1997: 245). Microcredit activities have also been targeted by religious leaders in Bogra district because of the interest charged on microcredit loans. Since Islam prohibits interest, local religious leaders have declared that becoming microcredit members and taking interest based loans from NGOs, is not permissible in Islam. Local elites, village leaders and money lenders in the northern part of Bangladesh have made use of this religious sentiment against NGOs, out of fear of losing their business (Naher 2010: 318).

It is also argued that the attacks on NGOs in rural areas in Bangladesh may be an attempt to maintain gender hierarchies that favor and empower men. But the situation has changed a lot in Bangladesh. From the literature, it is obvious that husbands or male members of the households have begun to change their views in terms of allowing wives or female members of the households to attend microcredit programs in rural areas of Bangladesh. This thesis aims to explore whether social traditions presented an obstacle to participate in microcredit programs or whether these were increasingly favoring women in rural areas of Bangladesh, especially in Bogra district, in accepting their participation in microcredit programs.

#### **1.4 Research Questions**

Central research questions of the project were :

1. How is women's empowerment understood in Bogra district in rural Bangladesh?
2. Have women who are often understood to be 'the poorest of the poor' been considered for microcredit programs? Why or why not?

3. To what extent do religious and social practices affect women's empowerment and/or their participation in microcredit programs in Bogra district?
4. What is the role of microcredit programs in achieving women's freedom of mobility, freedom of choice and participation in major decision-making in the household and more generally in achieving women's empowerment?

### **1.5 Aims/Objectives of the Project**

Within the overall aim of this project to critically evaluate the relationship between microcredit programs and women's empowerment in Bangladesh, the research project had four primary objectives:

1. To explore the effects of microcredit programs on rural women in Bangladesh and the impact of these programs on women's empowerment in general.

One of the main objectives of microcredit programs in Bangladesh is to eradicate or at least minimize the gender gap in all spheres of life. Since microcredit programs aim to ensure that women are given access to facilities in Bangladesh that will ultimately make them 'empowered', an understanding of the potential for microcredit in the achievement of empowerment for rural women in Bangladesh was a central focus of this research.

2. To examine the extent to which microcredit programs are designed to involve 'very poor' rural women.

Empowerment is highlighted as one of the primary forces for poverty reduction (World Bank 2000). Microcredit programs operating in rural Bangladesh set conditions that can be met by rural poor women who have a small amount of land or assets, but membership may not be managed by 'very poor' women who have no lands or assets. I explored this question through informal discussions with NGO field workers to find out whether very poor women were excluded from microcredit loan access and, if so, why this was the case.

3. To explore the extent to which women engaging in microcredit programs

achieve more freedom in their movement and choice and take on a different and/or more significant role in decision-making in the family or household as a direct result of participation in these programs.

Playing a role in family decision-making has been considered as one of the indicators of women's empowerment by the participants. But family decision-making varies in regard to its nature and values. Major decision-making, like buying a piece of land or house, will have a different impact on women's lives from that of day-to-day family decision-making, like buying cooking oil or cloths (Swain & Wallentin 2009: 543). Thus, different levels of decision-making may have different implications on women's empowerment. This research examined any changes of women's status and respect from male family members after their engagement in microcredit programs in terms of making major decisions or at least sharing their ideas and opinions in making major household decisions.

4. To critically study the role of religious and social practices in the process of bringing about empowerment in Bogra district in Bangladesh.

I examined if there were any impediments to achieve empowerment based on various religious beliefs, practices and gendered social norms. By interviewing female microcredit members as well as male members of households in Bogra district, the study compiled information about members' and households' religious beliefs and how these beliefs affected the processes of women's involvement in microcredit programs and women's empowerment in Bangladesh.

### **1.6 Significance of the study**

There has been a great deal of research and debate about women's empowerment and microcredit programs. But in each of these studies the indicators of empowerment were established by the researchers prior to the study. In my study, there were not pre-set indicators for empowerment; all indicators and pathways of women's empowerment were identified by the participants. There is little research based on the ways in which female participants perceive empowerment. This thesis is based on the categories of empowerment articulated by women involved in microcredit activities in Bogra district, Bangladesh.

In addition, very few studies of the connection between microcredit and empowerment have addressed the issue of women receiving loans without becoming microcredit members – that is, the non-members obtaining loans from friends or relatives. Few studies have conducted research based on individual interviews and focus group discussions and the comparison of data through analytical insights gained through participant observation.

There are several gaps in the literature on microcredit and empowerment and by addressing whether very poor women in the district were willing or reluctant to become microcredit members, and whether non-members were receiving microcredit loans from secondary sources, my study allows new insights into the key research questions of the study program and particularly to the relation between microcredit programs and women's empowerment in Bogra district. This research also focused on the opinions of male members of family and elite leaders of villages regarding their opinions of women's involvement in microcredit programs; work in income-generating activities outside the home (even sometimes out of the village); becoming economically self-sufficient, and more aware of their rights in the family and society. Such factors, it has been argued, ultimately might help changing existing gender norms in Bangladesh and might lead to women's empowerment. The research, in this regard, posed several questions such as -

1. What is decision-making and how it is understood in Bogra?

It is observed from the literature that a significant role in family decision-making has been taken as one of the indicators of women empowerment. But family decision-making varies in regard to its nature and values. Both major and minor decisions have different implications and impact on women's empowerment (Swain & Wallentin 2009: 543).

2. Is microfinance enough to bring about empowerment?

Another shortcoming of the programs designed to empower women is that empowerment does not imply that each and every woman who has joined a microcredit program has been empowered at all or to the same degree, or that they all progress at the same pace. There is a suggestion from the literature that besides providing microcredit loans, NGOs, donor agencies and policy makers should also

provide training and workshops on awareness building about patriarchal social norms and culture. Relying only on financial services may not be enough to empower women.

### 3. Is there equality and /or gender equality in microcredit programs?

Often the very poor are not able to access microcredit loans in Bangladesh. A range of microfinance packages is required to meet the needs of poor and the poorest. Another observation from the literature is that there are limited studies conducted in exploring whether or not microcredit brings about changes to women's traditional roles (gender specific roles) or whether it promotes gender equality. Little has been done to explore whether microcredit activities in Bangladesh have really been able to change social norms and assumptions about women held by male family members, especially in the elite/leader class of rural Bangladesh.

## **1.7 Methodology**

I employed several research methodologies, including individual interviews, focus group discussions (FGDs) and participant observation, to meet the aims of the project. The participants in the interviews and focus group discussions were twenty eight female microcredit members, twenty eight male household members and two NGO (NELS) field officers, directly involved with loan disbursement and collection.

The study plan and design incorporated research methods that were flexible and open as the research participants came from various backgrounds and had different levels of age, literacy and family status. The main processes involved in the study were: (a) a critical review of literature on Bangladesh society, women, and women's empowerment, (b) research into understandings of women's empowerment with particular attention paid to women microcredit members, male household members, and NELS officials. Further processes of the study that required face-to-face interactions/interviews were: (a) engagement with members of microcredit programs and their husbands/male household members in the study areas (Gabtoli, Sonatola and Sariakandhi village) and (b) engagement with members of NELS field officers work in microcredit programs. This engagement was undertaken in the following ways::

## **Interviews**

In this research, fifty-six interviews were conducted. They were based on open-ended questions and recorded by audio and notes. These records are research data and have also been transcribed. Interviews took place in locations that were mutually acceptable to the participants and to researcher. The interviews were in the form of: (a) structured interviews – which followed a set list of questions, (b) semi-structured interviews – which used an interview guide listing a set of issues to be explored, and, (c) open ended – interviewees were given opportunity to express their views about microcredit programs and women’s empowerment through NELS.

## **Focus Group Discussions**

To discuss a set of research questions or topics, five focus groups of consenting participants were conducted by me. Each focus group consisted of eight participants. These focus groups enabled me to gain a large data set in a relatively short amount of time from group responses to questions about opinions, attitudes and beliefs on a particular topic. I was acting, in these FGDs, as a moderator for the discussion and ensuring in a courteous and respectful manner that all participants were able to contribute to the discussion equally, even when contrasting attitudes and opinions surfaced.

## **Participant Observation**

Through participant observation, I observed the operation of microcredit programs, which included the project and criteria of becoming a microcredit member, the loan disbursement process, interactions between NGO officials and women members, loan repayment and group meetings. I kept notes on my observations of these influential themes of the project and used these observations to clarify the extent to which microcredit programs played a vital role in women’s empowerment in Bangladesh.

### **1.8 Research site and duration of the study**

The study was conducted in three villages of Bogra district namely Gabtoli, Sonatola and Sariakandhi, which were selected by judgmental sampling. Basic information regarding the number of women microcredit members per village was collected from NELS, one of the NGOs working in that area providing microcredit loans to rural women. The duration of study’s field research was six months.

## 1.9 Findings and discussion of the study in brief

Throughout the fieldwork, some key points were focused on: particularly, I sought to explore whether religion and gendered norms had an impact on women's lives and levels of participation in microcredit programs. From the responses of women microcredit members, male household members and NGO's officials, it was obvious that most of them felt that religious values did not have any significant impact on women's lives and participation in microcredit programs. It was observed that the practice of women staying inside the home was a very common in the study villages, and women observing *purdha* and restrictions on women's movement were common practice amongst rural people in Bogra district, including Hindus as well as Muslims. Regardless of the type or form of religion, existing social practices seemed to have an impact on women's lives and their participation in microcredit programs.

Although the study's main focus was to critically analyze the relationship between microcredit programs and women's empowerment, I questioned whether NGOs, especially NELS, provided loans to 'very poor' women. 'Very poor' according to this study, was referred to those women who could not afford to feed themselves properly, did not own any cultivating land and could not manage to obtain collateral. It was found that 'very poor' women in these villages were not able to become microcredit members and hence could not receive loans from NGOs. Since they could not become microcredit members and receive loans from NGOs, they relied on traditional money lenders to meet their basic needs, who charged very high interest. It was also found that 'very poor' women sometimes did not want to join microcredit programs due to the routines and schedules associated with them, such as attending weekly group meeting, maintaining paper work, and paying installments on time.

Some non-microcredit members also received loans from relatives or friends who were microcredit members. This was very interesting, because I have not found any literature mentioning this in previous studies conducted in Bangladesh. In examining whether there was any impact of the types of family and control or ownership of assets, it was found that control of assets had significant impact on women's lives in accessing freedom of mobility and decision-making power. Women living in extended families were found to have less freedom of mobility and decision-making power than those women living with their husbands in a separate home. I also found

that women owning or having control over assets lived with their husbands, separate from extended families.

I also sought to critically analyze local understandings of empowerment amongst women in Bogra district and, at the same time, if and how empowerment resulted amongst women in Bogra district through participation in microcredit programs. Women participants identified three primary factors or pathways for empowerment. To examine whether there was any relation between microcredit programs and women's empowerment, these three factors (freedom of mobility, ability to participate in major decision-making process in households and freedom of choice) were taken into consideration in this study as potential factors and pathways for empowerment. I then focused on these three factors to explore whether women members felt that these were achieved through microcredit programs. Findings and discussion about these factors towards pathway of women's empowerment are briefly described below:

### **Freedom of mobility**

In terms of accessing levels of freedom of mobility of women, I focused mainly on the movement of women in which they did not seek permission from their husbands and/or were not accompanied by male members. I, in this study, did not consider NGO related activities, such as going to the office to receive loans or going out to attend group meetings as freedom of movement. In this context, it was found that there was no significant correlation between participation in microcredit programs and women's freedom of movement in terms of going to the local market or visiting relatives or neighborhood villages as women still needed to ask permission from their husbands. It also seemed that women themselves considered asking permission from husbands as appropriate since it, according to them, made husbands happy and maintained peace in their families.

### **Major decision-making power**

Decision-making power exercises the capacity of women to say something in favor of, or against a certain decision in the household. Household decision-making might take different forms, such as minor decisions about buying daily consumable goods, and major decisions like purchasing or selling fixed property such as land or a house, the utilization of microcredit loans, to make decisions about buying expensive

furniture like TVs, refrigerators and being involved in decision-making processes about family planning or to send children to school. In this study, I explored whether there was an impact of microcredit programs on women's lives in making major household decisions and found that NELS microcredit programs did not have any impact on women members in terms of being involved in major household decision-making processes. There was, however, a positive correlation between microcredit programs and decision-making process in purchasing daily necessary food items and the schooling of children. Most of the women participants responded that they were not able to participate even in minor household decisions before joining microcredit programs.

### **Freedom of choice**

In terms of freedom of choice, I mainly focused on whether women joined microcredit programs as a result of their own choice or were coerced or encouraged by their husbands. From the responses of the women, it was found that the majority of women microcredit members were asked to join (and sometimes forced) microcredit programs by their husbands. A few women, though, mentioned that they had noticed neighbors receiving microcredit loans and then informed their husbands about this and subsequently joined the NGO. These women took the initiative in becoming NGOs members. But this number was very small and the majority of women joined microcredit programs due to their husbands' (rather than their own) interest. Moreover, I also found that some women members did not want to continue their membership due to family problems, but could not quit because of their husbands' desire to stay in the programs.

### **1.10 Structure of the thesis**

This thesis consists of seven chapters followed by a reference section. A brief outline of the chapters is as follows:

Chapter Two. This chapter explores the methods utilized in the study. The chapter is divided into four main sections – starting with general information about the chapter contents and how they are presented, it discusses the research design, including the field work plan to evaluate the relationship between microcredit and women's empowerment in Gabtoli, Sonatola and Sariakandhi village in Bogra district,

Bangladesh. This chapter then describes the details of the research field work followed by a summary of the chapter. Chapter Three opens with a discussion on gender relations in Bangladesh, and then provides an elaboration on women in rural Bangladesh with subsections of women's economic liability, the constitution and women's socio-economic status in Bangladesh society. Descriptions about microcredit programs with the emergence and operation of microcredit programs in Bangladesh, followed by Islamic views and people's perception about women are also explored in this chapter. The chapter ends with discussion about empowerment and microcredit programs.

Chapter four, five and six present findings and discussions of the research, which are divided into three themes: (a) the impact of religious and social practices on women's lives in the study areas (b) whether 'very poor' women in villages are becoming microcredit members and receiving loans from microcredit programs, and (c) whether women feel empowered (in terms of having freedom of mobility, accessing major decision-making power and having freedom of choice) through participation in microcredit programs in these three villages in Bogra district.

Chapter Four explores participants' opinions about religious and cultural influences on women's lives, including in terms of becoming members of microcredit programs in these villages. Chapter Five is divided into four main sections. With the description of findings about 'very poor' women's access in receiving microcredit loans with a sub-section of reasons NGOs might not consider including the 'very poor' in their activities, this chapter then notes the extent to which temporary financial support (disaster help) is provided to 'very poor' women and whether is it sufficient for them to change their lives. How some of the 'very poor' women receive loans without becoming microcredit members is also described in this chapter followed by the arguments that there might be some 'very poor' women who do not want to join microcredit programs for a variety of reasons.

Chapter Six first explores understandings of women's empowerment and strategies expressed by study participants including NGO officials, women microcredit members and male household members. It also describes the acceptance of, and barriers to, women's freedom of mobility, decision-making power and women's empowerment in the three villages studied from the perspective of the research participants. To

what extent women's possession of assets and types of family leads towards empowerment is also illustrated in this chapter, followed by an analysis and discussion of women's empowerment through microcredit programs. The analysis of the findings is based mainly on three questions - (a) do women want freedom of mobility and decision-making power? (b) does the control of assets by women and their family's socio-economic condition influence their freedom of choice and power of mobility (c) and, are women really empowered through microcredit programs? Chapter Seven summaries the study's findings followed by some proposed actions to be taken by the government of Bangladesh, NGOs and donor agencies to overcome barriers of and challenges to women's empowerment in Bogra district. This chapter also provides some empowerment related questions for further study followed by some of the limitations of the research. Chapter seven finishes with some concluding remarks about empowerment, microcredit and gender in development.

# CHAPTER TWO

## Methodology

### 2.1 Introduction

This chapter describes the methods of the research program. The chapter is organized into seven sections, which are as follows: Section 1, introduction, provides general information about the chapter contents and how they are presented. Section 2 discusses the research design, including the field work plan to evaluate the relationship between microcredit and women's empowerment in Gabtoli, Sonatola and Sariakandhi village in Bogra District, Bangladesh. Section 3 describes details of the research fieldwork in terms of the research design. Three types of procedures, namely, face-to-face interviews, focus group discussions and participant observation, are explained in this section. A description of the study NGO and Bogra district is provided in section 4 and 5 respectively. Section 6 elaborates on the villages studied followed by section 7- a summary of the chapter. Since the approach was to generate data from microcredit women members, male household members and NGO officials and compare those with their daily activities observed by me through participant observation, it was assumed that, the notion of microcredit programs among its members, the religious/social impact on microcredit programs and the relationship between microcredit programs and women's empowerment, could be explored.

### 2.2 Research Design

Initially, I reviewed relevant literature concerning microcredit and women's empowerment with especial focus on Bogra district of Bangladesh. Evidence from this review provided a foundation for the research questions posed in individual interviews with NGOs women members, male household members and NGO officials, focus group discussions and participant observation. I then held interviews with women microcredit members and their male household members. The study managed to get fifty six individual face-to-face interviews (28 women microcredit members of NELs and 28 of their male household members). After finishing the individual interviews, I was involved with focus group discussions and two

interviews with NGO officials. During the research, participant observation was also employed. The study used a questionnaire to obtain data from the participants and a qualitative approach in analyzing the data. The rationale behind using a questionnaire was that it helped in obtaining good quality data with less potential bias in a situation where the budget was limited (Marshall 2005: 132). The literature shows that by using this method, a researcher can obtain prompt responses from interviews and focus group discussions and, therefore, can collect responses of large numbers of people quickly (McKernan 2013). Klofstad (2005) also notes that interviews can be conducted on an individual basis or with groups or using a pre-set questionnaire; and can employ close and open ended question formats (Klofstad 2005: 360). They can be conducted by telephone, internet, or face-to face interaction (Marvasti 2010).

I used judgmental sampling technique to select participants throughout the research. This is also known as the purposive sampling technique. Using the purposive sampling technique, fifty six participants for individual interviews, around forty participants for focus group discussion (5 FGDs with 6-8 participants in each group), and two NGO officials, directly involved with the field operation of microcredit programs of Noble Education and Literacy Society- NELS were selected for the study.

I used this technique because it is a non-random technique and does not require a set number of informants (Tongco 2007: 147). Another advantage of judgmental sampling is that I can find informants who can and are willing to provide information based on their experiences (Bernard 2002: 189). This technique is also useful when research funds and other resources are very limited (Tongco 2007: 154) and when the study has a limited timeframe (Tongco 2007: 154). Since the aim was to follow non-random techniques for sample selection and looked for women members who were experienced and willing to provide time for interviews and data collection, I felt that this methodology would aid in the exploration of the relationship between microcredit and women's empowerment, the notion of microcredit among its members and religious and cultural impacts on microcredit programs and attempts to achieve 'empowerment'.

Since judgmental sampling was used in this study, I could use any number of informants as long as sufficient information to cover the study's objectives was obtained (Bernard 2002: 190). According to the research design, I used participant

observation as well to get more accurate data about daily life and practical activities. The judgmental sampling technique is suitable for a study using both individual interviews and participant observation to collect data (Walker 2004: 21).

The survey was carried out in three villages of Bogra district, in the northern part of Bangladesh. Judgmental sampling was used in this study to select the villages. Every village of Bogra district in which women were getting microcredit loans was considered as a cluster. Among these villages, Gabtoli, Sonatola and Sariakandhi were randomly selected. Basic information regarding the number of women microcredit members per village was collected from NELS, one of the largest NGOs working in that area. To accomplish the field research, I spent six months in Bogra district.

### **2.3 Details of the field work**

The overall aim of the research was to identify the relationship between microcredit programs and women's empowerment in Bangladesh with a focus on Bogra district. Specifically, it aimed to: (1) explore the effects of microcredit programs on rural women in Bangladesh and the impact of these programs on female empowerment, (2) examine the extent to which microcredit programs designed to involve poor rural women achieve their stated aim, (3) find out the extent to which women engaging in microcredit programs take on a different or more significant role in decision-making in the family or household as a direct result of participation in microcredit programs, and (4) critically study the role of religious and social practices in the process of bringing about empowerment among women microcredit members in Bogra district, Bangladesh. The study used qualitative approaches to analyze the data.

The qualitative approach in data analysis has become more popular during the 1900s. To obtain data, the qualitative approach relies on structured/semi-structured face to face interviews, focus group discussions (FGDs) and participant observation (Marshall & Rossman 1998: 33). Three methods were used to obtain information from the informants. The research also considered the use of the qualitative approach to analyze the data because of its capacity to investigate the *why* and *how* of a certain situation or a phenomenon rather than just describing *what*, *where* and *when* (Denzin & Lincoln 2005). The below figure summarizes all steps involved in the study.

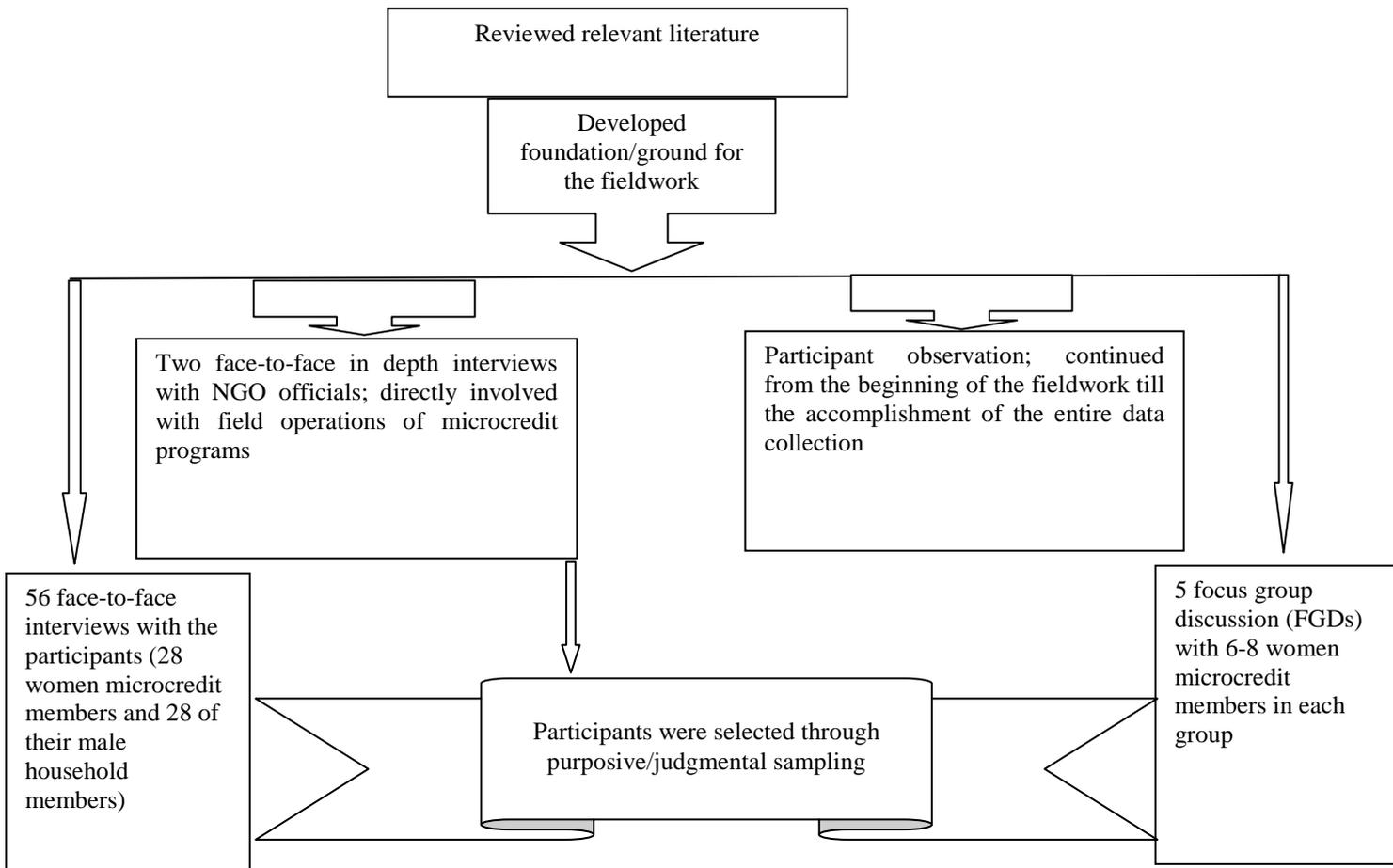


Figure 3: Steps of the study

### 2.3.1 Individual interviews (step 1)

The thesis employed fifty six individual face-to-face interviews and five FGDs (6-8 microcredit members in each FGD) using both structured and semi-structured questionnaires and participants' responses were recorded and noted with the consent of the participants. All individual interviews and FGDs were conducted in locations that were mutually acceptable to participants and the participants' choice of locations was given preference. It is found in the literature that interviews provide insight into the participants' world and it can be an advantage if the interviewer and interviewees have the same cultural background/tradition as Qu and Dumay (2011) argue that differences in cultural background may influence individuals' interpretation of and responses to interview questions (Qu & Dumay 2011: 241). Having the same cultural background and tradition, I had some advantages in getting responses from the interviewees.

Recruitment of participants for individual interviews and FGDs was very similar to each other. During the meeting with the Chief Executive Officer of NELS, I, at first, managed to get his consent to conduct individual interviews and FGDs among the women microcredit members of NELS and I accordingly, asked the CEO to circulate an announcement about the research objectives and provide my contact details so that interested participants could contact me to participate in this research program. Once the interested participants contacted me, the same processes for both individual interviews and FGDs were followed, which were, providing participant information sheet (in Bengali), informing about the purpose and procedures of the research, potential risks and benefits; a briefing that their participation was voluntary, anonymous, and confidential and that they could withdraw from the study at any time. They were also provided with a consent form to sign. Women who gave consent to participate in individual interviews were not allowed to be participants of focus group discussions and both individual interviews and focus group discussion participants were different from those who participated in either the individual interviews or focus group discussions. To recruit participants for both individual interviews and FGDs, I used judgmental method. Rationale behind this and benefit of using judgmental method is described later in this chapter.

The research was approved by the Human Research Ethics Committee (HREC) of University of Adelaide (ethics approval number of the project – HP-2012-101; see appendix 1). All participants received a consent form and information sheet (see appendix 2). Interviews were conducted after receiving written consent from respondents. For face-to-face interviews, consent forms were provided to participants for signature at the beginning of each interview.

Since the research program aimed to engage women microcredit members of NELS as participants of the research, I first managed to get written consent from the Chief Executive Officer (CEO) of the NGO explaining the aims and uses of the data to be collected from NELS women microcredit members and their male household members (see appendix 3). I, in the meeting with the CEO of the NGO, requested to circulate an announcement with the project's aims and my contact details during their group meeting or loan disbursement or repayment session and to ask interested participants to contact me through my contact details.

All participants were given a participant information sheet (in Bengali) when they

contacted me and were informed about the study’s purposes, procedures, and potential risks and benefits, orally and via the information sheet. They were also briefed that their participation was voluntary, anonymous, and confidential and they could withdraw from the study at any time or not answer any given question without penalty. Then they were asked to carefully consider their participation in the project before giving their consent. After signing the consent form, the participants were provided with a copy of the independent complaints procedure form, which enabled the participants to register any concerns or complaints they might have about the research project in a confidential manner.

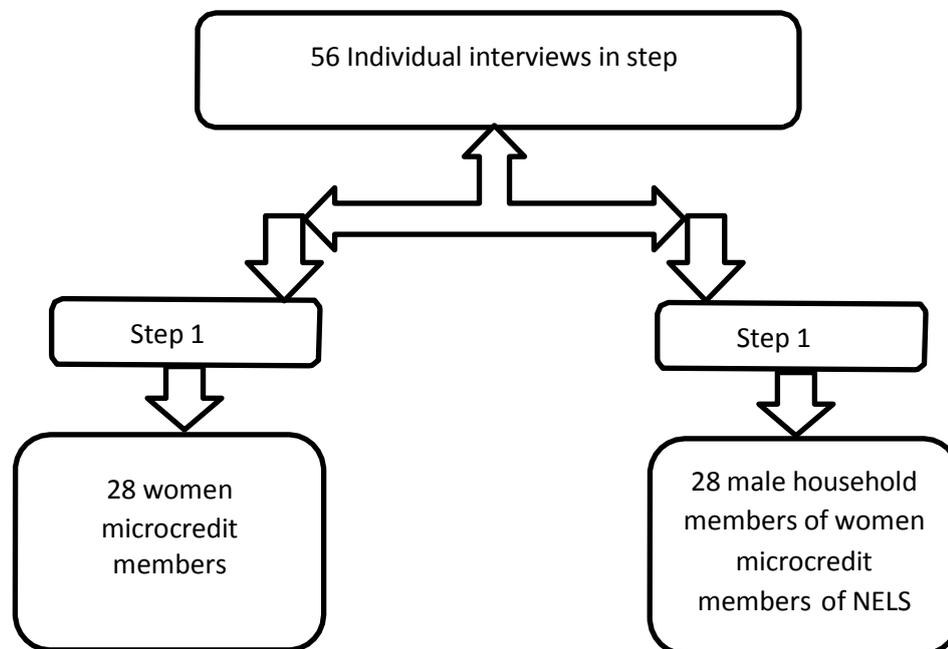


Figure 4: Participants of individual interview

Male household members were selected depending on the marital status of women microcredit members (that is, her husband for married women, her father/father-in-laws for widow women, and father or elder brother for unmarried women). Inclusion criteria were that the women must be existing microcredit members of NELS and they were between 18 to 50 years old. In the case of widowed, separated or unmarried women members, I held interviews with their father, father-in-law or their elder brother. Selection of male household members to be interviewed depended on the status of ‘guarantor’ of the loans taken out by the women; if the guarantor (normally a guarantor is responsible to pay back the installments whenever a member fails to do so) of a particular women was her husband, then he was interviewed.

Both structured and semi-structured interview questions were used in individual interviews to collect data from participants. The questions explored the participants' views about microcredit programs in their village, whether they thought microcredit was successful in bringing about change in their lives, and their understanding about or perception of empowerment. Additionally, in interviews with structured questionnaires, all participants were asked about their background including name, age, how long they had held loans from NELS, their family members, their husband's occupation and address. Table 1 presents the interview guide for the step 1(A).

Subject/topic of the interview	Questions asked
Involvement with NGOs	<ul style="list-style-type: none"> <li>• Why did you join NELS microcredit programs?</li> <li>• For how long have you been involved in microcredit programs?</li> <li>• How did you come to know about microcredit programs?</li> </ul>
Decision-making behind joining NGOs	<ul style="list-style-type: none"> <li>• Did you join the group willingly?</li> <li>• If not, who made or encouraged you to join microcredit programs?</li> </ul>
Life of women member (before/after joining NGOs)	<ul style="list-style-type: none"> <li>• Do you get support from your husband or male household members in attending NELS programs?</li> <li>• Do you think that your life is changing because of attending and participating in microcredit programs? How? Why/why not?</li> <li>• How would you compare your life before and after joining microcredit programs?</li> <li>• Have you noticed any changes of attitude of your husband or male household members towards you after joining these programs? If so, can you give some examples?</li> </ul>
Understanding of empowerment	<ul style="list-style-type: none"> <li>• What do you know about empowerment?</li> <li>• Do you think that women need to be empowered? Why/why not?</li> </ul>

<p style="text-align: center;">Religious and cultural involvement towards empowerment</p>	<ul style="list-style-type: none"> <li>• What are the common beliefs and norms in your society about women’s empowerment, women’s freedom of speech and equal rights?</li> <li>• Do you think that any religious belief or practice or other social norms restrict women going outside of the village area for income generating activities or joining microcredit programs?</li> </ul>
<p style="text-align: center;">Recommendations</p>	<ul style="list-style-type: none"> <li>• What is your overall comment or advice, if any, about the effects of microcredit programs on women’s empowerment in Bangladesh and especially in your village?</li> </ul>

Table 1: Interview guide for step 1 (A)

Data were collected through in-depth structured and semi-structured face-to-face interviews. The interviews took around 30–60 minutes of participants’ time and were conducted in the Bengali language to allow participants to express their ideas comfortably. The dates, times and places for the interviews were determined by participants based on their convenience.

Like step 1(A), both structured and semi-structured interview questions were used in interviewing male household members of NELS women members. I conducted male household members’ interviews to ascertain men’s acceptance and opinion of microcredit programs operating in their villages. The thesis also intended to seek their perceptions about women’s empowerment and women’s rights, especially in terms of freedom of movement, participation in major household decision-making and freedom of choice in joining microcredit programs. I, moreover, was keen to know from the village men whether religion or society encouraged or acted as a constraint for women joining microcredit programs. Table 2 presents the interview guide for the step 1(B).

Subject/topic of the interview	Questions asked
Opinion about microcredit programs in general and microcredit programs of NELS	<ul style="list-style-type: none"> <li>• How would you describe microcredit programs operating in Bangladesh?</li> <li>• What's your opinion about microcredit programs of NELS in your areas?</li> </ul>
Opinion about women empowerment and women's freedom	<ul style="list-style-type: none"> <li>• Do you believe that the status of women in the family and in the society should be changed? How can we make the change in women's lives?</li> <li>• What do you know about women empowerment? How do you think it can be achieved?</li> <li>• Do you encourage your wife/daughter/daughter-in-law to attend group meeting of microcredit programs? Why?</li> <li>• In your village, are women equal to men in terms of getting respect, status and right?</li> <li>• Do you believe that men and women should get equal right and privilege in all sectors? Why do you think so?</li> <li>• Is there any economic or social change in your family since your wife/daughter/daughter-in-laws/sister joined microcredit programs of NELS?</li> </ul>
Whether religious beliefs and cultural practices hamper microcredit programs and its achievement	<ul style="list-style-type: none"> <li>• How far do social and religious beliefs/practices in your village permit women joining microcredit programs?</li> <li>• Is there any barrier/obstacle, in your opinion, from a religious point of view for women to be empowered?</li> </ul>
Overall comment/recommendation	<ul style="list-style-type: none"> <li>• How do you think overall microcredit programs operating in Bangladesh and more specifically microcredit programs of NELS operating in your village can be more effective towards achieving women's empowerment and freedom?</li> </ul>

Table 2: Interview guide for step 1 (B)

### **2.3.2 Focus group discussions (step2)**

After finishing the individual interviews with the women microcredit members of NELS, the study began the Focus Group Discussions (FGDs). As Hennink suggests, focus groups typically comprise between six and eight participants, with a discussion that lasts between one to two hours (Hennink 2007: 6), in this research program, there were 6-8 women microcredit members in each focus group and lasted around one and half hours on an average. According to Huston & Hobson (2008), focus group discussions can be used as the only method to assess qualitative information from participants, or can be combined with other methods, such as in mixed or multi-method studies (Huston & Hobson 2008: 188). Secor (2009) defines focus groups as “group discussions for the purposes of research that are comprised of a moderator, a set of questions, a number of recruited participants, and a determined time and place within which the discussion takes place” (Secor 2009: 201).

Focus groups have a number of advantages and fit well within the research design. First, focus groups are regarded as cost effective and enable researchers to collect data from participants quickly. Second, focus groups facilitate the exchange of ideas among participants by listening to others, asking questions of each other, and identifying contrasting or disagreeing views with each other. Third, focus groups can be a comfortable place to discuss sensitive issues, because in focus groups participants do not need to answer every question directly but discuss topic questions with other group members (Huston & Hobson 2008: 188). Fourth, most importantly, focus groups provide much richer data about topics of interest compared with individual interviews and lastly, focus groups are flexible, they can be unstructured or structured, used alone or combined with other data collection methods, and are suited to many research goals (Morgan & Hoffman 2010).

In this research, focus groups were employed in the evaluation of the relationship between microcredit and women’s empowerment in Bogra district. The group discussions aimed at gaining an understanding of the empowerment of women and the effectiveness and appropriateness of microcredit programs in Bogra district towards achieving women’s empowerment. It was hoped that, by using a focus group method, we could get a deeper understanding of the issues that were found in the individual interviews of this study.

Data from FGDs were collected using 6 core questions related to the effectiveness of the microcredit programs towards achieving women’s empowerment. These semi-structured discussions asked the participants to describe their experiences and expectations of the microcredit programs and any impact of religious and social practices on women’s lives in that particular village. The below table provides a detailed description of the questions for the discussions.

Subject/topic of FGDs	Questions asked
Knowledge/opinion about microcredit programs	<ul style="list-style-type: none"> <li>• Why did you join NELS microcredit programs?</li> <li>• How did you come to know about this program?</li> <li>• In your opinion what are the good and bad things of microcredit programs.</li> </ul>
Knowledge/opinion about empowerment	<ul style="list-style-type: none"> <li>• Are you familiar with the word empowerment? Can you give some examples?</li> <li>• Do you think being empowered is important in your life? Why?</li> <li>• How microcredit programs can bring about change in women’s life? Can you give some examples from your life please?</li> </ul>
Religious/cultural involvement towards empowerment	<ul style="list-style-type: none"> <li>• How does religion or social tradition in your society affects women’s lives, especially in your village?</li> </ul>
Recommendation	<ul style="list-style-type: none"> <li>• What is your overall comment on microcredit programs and their effects on women’s empowerment?</li> </ul>

Table 3: Interview guide for step 2

The FGDs were conducted in women’s houses. Each place/house was selected with the permission of the house owner, who was also a member of NELS, depending on the acceptability of this to all other interested participants. Each FGD lasted about 60 to 90 minutes, depending on participants’ responses or their desire to talk. The dates, times and places for the FGDs were determined by participants based on their convenience. The responses of the participants were recorded and I took notes as well. The field officer of NELS helped me to arrange the time and place for discussions. For their contribution in this activity, women members were provided with

light refreshments. The FGDs were conducted in the Bengali language. Initially I introduced myself to the groups and described the discussion's objectives and strategies. Then each group member introduced herself. Next, the groups started sharing information based on the proposed questions. The discussions were concluded by asking participants to provide a summary statement about the topics discussed. An audio recorder was used to record the discussions with the consent of the members participating in the group discussion.

### **2.3.3 Interviews with NGO officials (step3)**

After conducting step-2 of the study, I managed to undertake in-depth face-to-face interviews from 2 NELS officials. In accordance with the consent and convenience of the NELS field officers, interviews were conducted in the NELS field office. The inclusion criteria for NELS officers were – the officers must be involved with the field operation of the microcredit programs, their service duration with NELS must not be below two years, and their duty areas must include Gabtoli, Sonatola and Sariakandhi villages. Though the criteria to get microcredit loans were much more flexible than formal financial institutions like banks, there was still dispute as to whether 'very poor' women, with limited or no assets at all, could become microcredit members. The officials of the study NGO were interviewed in order to examine the extent to which microcredit programs of NELS were designed to involve 'very poor' rural women of Gabtoli, Sonatola and Sariakandhi.

Both structured and semi-structured interview questions were used in interviewing NGO officials and 12 core questions were asked. The questions were designed in such way so that the study could explore the recruitment system in NELS and the possibility of very poor women to become microcredit members. The questions also tried to explore the field officers' views about the success of NELS microcredit programs in the study villages; particularly, whether microcredit is successful in bringing about change in women members' lives. Additionally, in interviews with the field officers of NELS, I tried to examine to what extent the social and religious practices of the study villages were an influence on women in terms of becoming microcredit members or achieving empowerment. The interviews were completed by getting recommendation/ comments on how to improve NELS microcredit programs and make these programs more effective and accessible for very poor women

in the villages. Table 4 presents the interview guide for the step 3.

Subject/topic of NGO officials' interview	Questions asked
Involvement with microcredit programs	<ul style="list-style-type: none"> <li>• How long have you been working with NELs?</li> <li>• How long have you been involved with field operations of microcredit programs?</li> </ul>
Recruitment of poor rural women in microcredit programs	<ul style="list-style-type: none"> <li>• How do you recruit women members? Can you please describe the eligibility of becoming microcredit members of your organization?</li> <li>• How much possibility is there that the poorest women in the surrounding villages become microcredit members in your organization?</li> </ul>
Impact of microcredit programs on women's life	<ul style="list-style-type: none"> <li>• In your opinion how are women members utilizing the loans effectively?</li> <li>• How do you think microcredit programs can have an impact on their family and social life?</li> <li>• How would you describe the relationship between microcredit programs and women's empowerment? Do you think that there is a connection between microcredit programs and women's empowerment in your operation areas?</li> <li>• How do you think the family and social life of female microcredit members of NELs have been changed after joining microcredit programs of your organization? (If at all), can you give some examples from the field please?</li> </ul>
Religious/cultural involvement towards empowerment	<ul style="list-style-type: none"> <li>• In your opinion, how do the social system and religious belief of Gabtoli, Sonatola and Sariakandhi villagers affect women in becoming microcredit members?</li> <li>• Does social tradition or religious belief present any barriers towards achieving women's freedom and empowerment in</li> </ul>
	your field operation villages.

Recommendation	<ul style="list-style-type: none"> <li>• What’s your overall comment about NELS microcredit programs and its relationship to the empowerment of women in Bangladesh,</li> <li>• How do you think microcredit programs of NELS can be more effective for the villagers and especially for the very poor women in your areas?</li> </ul>
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Table 4: Interview guide for step 3

Data from study NGO’s officials were collected through in-depth structured and semi-structured face-to-face interviews. The length of both interviews was around 60-75 minutes depending on the participants’ convenience and willingness to participate in the interview. The questionnaire and the interview session were conducted in the Bengali language. A voice recorder, with their permission, was used to record their responses and I took notes as well.

In summary, step 3 employed in depth interviews with NELS field officers to obtain information to examine the extent to which microcredit programs are designed to involve ‘very poor’ women of the study villages and how to make the microcredit programs, according to their opinion, more effective to bring about change in rural women’s lives.

### 2.3.4 Participant Observation

The research also conducted participant observation. I, during the six month period of field work, observed the daily life style/daily routine of the participants’ family and social life and tried to mix with the participants of the study. Although participant observation is accepted almost universally as the central and defining method of ethnographic research, it is believed that Malinowski might have been the first anthropologist to consider participant observation as a research method (DeWalt & DeWalt 2011). Renowned sociologist and anthropologist, Bernard (2006) suggests that participant observation is the primary method of field research (Bernard 2006). He sees participant observation as a “strategic method”, because it comprises several methods at once. Like Bernard, I also did think that participant observation could encompass all the data collection methods (individual interviews, FGDs) of the study.

There are various advantages of participant observation in conducting field work.

Kathleen DeWalt and Billie DeWalt (2011), for example, describe various advantages of participant observation in their book titled “Participant Observation: A Guide for Fieldworkers”. They note that participant observation can be both a data collection and analytical tool, because it enhances both the quality of data and the quality of interpretation of data. They argue that participant observation aims to achieve an understanding of the nature of a situation in a particular environment on a daily basis, rather than assessing the magnitude of the phenomena (DeWalt & DeWalt 2011). I conducted participant observation method during the entire data collection process of the study; from the beginning of step-1 (individual interviews with women members of microcredit programs and their male household members) to step-3 (interviews with NGO officials). By conducting participant observation, I received information from village women not disclosed by any women microcredit members or male household members during interviews and FGDs. Some of the information received via participant observation, such as the realization that very poor women did not like to join microcredit programs and some women received microcredit loans without becoming microcredit members, added the unique dimensions to my research. Moreover, as the literature shows, participant observation also encourages the formulation of new research questions (DeWalt & DeWalt 2011); having utilized this method, I was able to create grounds for further studies to investigate whether women’s freedom of movement and their involvement with income generating activities depended on their socio-economic status, and also to find out the extent to which non-microcredit members also received loans from other people.

Participant observation was used throughout the entire field work. The interviews were unscheduled and it was largely an open discussion, although there were probe questions depending upon the responses of the participants. Some of the topics covered in participant observation were:

Subject/topic of PO	Questions asked
Knowledge/opinion about microcredit programs	<ul style="list-style-type: none"> <li>• Are you microcredit member?</li> <li>• What do you know about microcredit programs?</li> <li>• What do you know about the NELS microcredit program?</li> <li>• In your opinion what are the good and bad things about microcredit programs.</li> </ul>

	<ul style="list-style-type: none"> <li>• If you are not a member, do you intend to join microcredit programs? Why/why not?</li> </ul>
Knowledge/opinion about empowerment	<ul style="list-style-type: none"> <li>• What do you know about empowerment?</li> <li>• Do you think microcredit can bring about changes in women's lives in your villages?</li> </ul>
Recommendation	<ul style="list-style-type: none"> <li>• What is your overall comment about the relation between women's empowerment and microcredit programs?</li> </ul>

Table 5: Topics covered in participant observation

## 2.4 The study NGO, NELS

I selected NELS as study organization mainly for two reasons. First, NELS has been operating in such areas (Sariakandhi, Sonatola, Gabtoli), which are frequently affected by flood and river erosion. People living in these areas are very vulnerable because of natural calamity. Second, microcredit program was the main program the organization had been operating since its inception. Although there were other programs operated by NELS, its main focus was on microcredit programs. There were other NGOs operating in Bogra district, which focused on (apart from microcredit programs) various programs, like education, skill development training for poultry, fisheries and so on. Since the study's focus was microcredit programs and its relationship with women's empowerment, I chose NELS as the NGO to research.

NELS started its operation in January 1993. With head office located in Gabtoli, Bogra, it limits its services to Bogra district only and that was another reason of choosing NELS as the study organization. Currently it has eight (08) staff members to cover 34 villages in Bogra district. Total beneficiaries are 1123 and among them 972 are receiving microcredit loans with formation of 54 groups. It mainly provides individual loans to women and so far the organization has disbursed 305, 75,000 BDT. According to NELS profile, its current loan recovery rate is 100%. The organization was registered under registration of societies (Act xxi of 1860) vide registration no. S-1595 (10)/94 dated 19-10-1994, Registrar of Joint Stock Companies, Bangladesh and also registered with Microcredit Regulatory Authority, vide no. 01361-00347-33418 & MRA no. 0000423, dated 25-06-2009 from Bangladesh Bank. NELS was also registered under Registration Act of Joint Stock Company, The People's Republic of Bangladesh. Registration no - S 1595(10)94. It has joint collaboration with Palli Karma Sahayak

Foundation (PKSF), a Govt. NGO and Association of Muslim Welfare Agencies in Bangladesh (AMWAB).

NELS has been engaged in ensuring income generation for poor families in the region. It has also gained considerable experiences in working with the community based organizations (CBOs), involving CBOs in economic and other productive activities through adopting modern technologies and through a participatory development approach. NELS focused on people's potentials and aimed to utilize these potentials for a fruitful outcome. NELS detailed activities and outcomes are described below:

### **Aim & Purpose**

Although NELS's main aim is to alleviate poverty through providing microcredit loans, some of its other purposes are –

- Removing unemployment & acquire self-sufficiency,
- Implementation of welfare activities,
- Development of Education,
- Health & Environment,
- Establishment of Education & cultural values and
- Development of Moral value & life standard.

### **Management and project areas**

A board of directors, comprising of ten executive members. Each project is managed by a selected director. Current project areas are – Gabtoli, Sherpur, Sonatola, Dhunot, Majhira, and Sariakandhi under Bogra district.

### **Ongoing Projects**

NELS has been focusing mainly on Micro-Credit Program. Apart from this, it has other small programs like, Sanitation and drinking water, Education & Literary Program, fisheries and Forestry Program.

#### **Project under plan**

- a) Scholarship for poor & genius students
- b) Non-formal Education
- c) Pre-Engineering school
- d) Vocational Training Center

- e) Residential Model School & College
- f) Health & Medical services
- g) Rehabilitation for orphans & vulnerable
- h) Development of Agri & Irrigation
- i) Handicraft project
- j) Self-sufficiency
- k) Sewing project
- l) Small Industry project
- m) Housing project

## **2.5 The Study district, Bogra<sup>8</sup>**

Bogra is one of the northern districts of Rajshahi Division of Bangladesh. It became a district in 1821. It is a general belief that Bogra was named after Sultan Mohammad Nasiruddin Bughra Khan, an independent ruler of Bengal from 1279-1282 A.D. Bogra is comprised of 12 sub-districts (*upazila*) namely, Adamdighi, Bogra Sadar, Dhunat, Dupchanchia, Gabtali, Kahaloo, Nandigram, Saria Kandhi, Sherpur, Shibgonj, Sonatola and Shajahanpur. It is surrounded by Gaibandha and Joypurhat district on its north, Jamalpur and Sirajganj district on its east, southern part of Bogra district is bounded by Sirajganj and on the west it has Naogaon and Joypurhat districts. Bogra got its municipality in 1884. With approximate area of 18.85 sq km, it has familiarity as industrial city of North Bengal.

### **Historical Background of Bogra district**

This region was ruled by various dynasties especially during 4<sup>th</sup> to 8<sup>th</sup> century BC and it was under *Pala* rule from the middle of 8<sup>th</sup> century and continued till 12<sup>th</sup> century after being defeated by Sena King *Vijayasena*. After the regime of Sena king, Bogra came under Muslim rulers especially after the conquer of *Nadia* by Bakhtiyar Khalji. According to Population Census 2011, total population of Bogra district is 34,00,874 (male is 17,08,806 and female is 16,92,068). Bogra has 8,67,137 household with 1173 people per sq km. literacy rate of this Bogra is 49.4% (male 52.9% and female 45.9%).

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<sup>8</sup> Community Report; Bogra District, June 2012. Prepared by: Population and Housing Census 2011. Bangladesh Bureau of Statistics and Information Division, Ministry of Planning, Bangladesh.

## General Information of Bogra District

### Area classification (sq. km.) 2011

Upazilla	Total area	Riverine area
Adamdighi	168.83	0
Bogra sadar	176.58	1.3
Dhunat	247.73	1.96
Dhupchachia	162.44	0.31
Gabtolli	239.61	30
Kahaloo	240.42	0.6
Nandigram	265.22	0.09
Sariakandhi	408.50	168.46
Shajahanpur	221.69	1.22
Sherpur	295.93	0
Shibganj	314.92	2.62
Sonatola	156.75	11.61
<b>Total</b>	<b>2898.68</b>	<b>218.17</b>

Table 6: Area classification of Bogra district, 2011

### Population by Religion 2011

Upazilla	Muslim	Hindu	Buddhist	Christian	Others	Total
Adamdighi	178640	16072	0	21	453	195186
Bogra sadar	521303	33002	55	622	32	555014
Dhunat	279796	12515	1	8	84	292404
Dhupchachia	162682	13933	0	6	57	176678
Gabtolli	300025	19558	0	0	5	319588
Kahaloo	208315	14031	0	6	24	222376
Nandigram	158288	22205	0	3	306	180802
Sariakandhi	264733	5955	1	1	29	270719
Shajahanpur	278139	11557	42	41	25	289804
Sherpur	301519	30726	9	81	490	332825
Shibganj	361614	16811	2	73	200	378700
Sonatola	177674	8968	5	1	130	186778
<b>Total</b>	<b>3192728</b>	<b>205333</b>	<b>115</b>	<b>863</b>	<b>1835</b>	<b>3400874</b>

Table 7: Population by religion in Bogra district, 2011

### Distribution of population (10 years and above) by marital status 2011

Upazilla	Total		Widowed (%)		Divorced/separated (%)	
	Male	Female	Male	Female	Male	Female
Adamdighi	78573	80456	1.0	10.2	0.3	1.5
Bogra sadar	235781	217607	0.7	8.6	0.2	1.1
Dhunat	108505	116124	0.8	10.9	0.2	1.3
Dhupchachia	124542	127465	0.8	10.3	0.2	1.0
Gabtolli	70087	73434	0.8	9.4	0.3	1.5

Kahaloo	88115	90303	0.9	10.0	0.3	1.7
Nandigram	72406	73240	0.9	9.6	0.2	1.6
Sariakandhi	100435	103346	0.7	9.7	0.2	0.8
Shajahanpur	130620	134156	0.7	10.1	0.2	1.3
Sherpur	152181	151778	0.8	9.2	0.2	1.3
Shibganj	69523	73333	0.6	10.2	0.2	1.0
Sonatola	120437	113222	0.7	8.8	0.2	1.3
<b>Total</b>	<b>1351205</b>	<b>1354464</b>	<b>0.8</b>	<b>9.6</b>	<b>0.2</b>	<b>1.3</b>

Table 8: Population by marital status in Bogra district, 2011

River erosion during the years 2008-2011<sup>9</sup>

Upazilla	2008	2009	2010	2011
Adamdighi	Yes	Yes	Yes	Yes
Bogra sadar	No	No	No	No
Dhunat	Yes	Yes	No	Yes
Dhupchachia	No	No	No	No
Gabtoli	Yes	Yes	Yes	Yes
Kahaloo	No	No	No	No
Nandigram	No	No	No	No
Sariakandhi	Yes	Yes	Yes	Yes
Shajahanpur	No	No	No	No
Sherpur	No	No	No	No
Shibganj	No	No	No	No
Sonatola	yes	yes	Yes	yes

Table 9: River erosion data in Bogra district, 2008-2011

Comparative literacy rate of 2001 & 2011

Upazilla	2001			2011		
	Male	Female	Both	Male	Female	Both
Adamdighi	55.5	45.1	50.4	57.09	51.3	54.6
Bogra sadar	60.0	50.5	55.5	68.6	62.6	65.7
Dhunat	35.5	26.8	31.1	38.3	33.1	35.6
Dhupchachia	43.4	35.8	39.7	43.4	35.8	39.7
Gabtoli	51.6	39.1	45.4	55.6	47.9	51.7
Kahaloo	53.2	42.4	47.9	54.9	49.2	52.1
Nandigram	48.4	35.7	42.2	51.7	43.4	47.5
Sariakandhi	37.1	27.3	32.3	40.6	33.4	36.9
Shajahanpur	41.5	31.0	36.3	47.0	39.1	43.0
Sherpur	41.9	29.8	36.0	47.9	40.2	44.1
Shibganj	43.3	32.3	37.9	47.4	39.1	43.2
Sonatola	-	-	-	60.5	54.7	57.7
<b>Total</b>	<b>48.0</b>	<b>37.5</b>	<b>42.9</b>	<b>52.9</b>	<b>45.9</b>	<b>49.4</b>

Table 10: Literacy rate in Bogra district, 2001 & 2011

<sup>9</sup> Source : Bangladesh Meteorological Department

## **2.6 The study villages**

Below tables describe overall pictures of three study areas (3 sub-districts) of Bogra namely, Gabtoli, Sonatola and Sariakandhi.

### **SONATOLA**

Sonatola came into existence on January, 1981. It occupies an area of 156.75 sq. km. It is surrounded by Sughatta and Gobindagonj upazilas on its north and Islampur *upazila* on east side. Sariakandhi and Gabtoli *upazilas* are on its south and its west side occupied by Shibgonj *upazila*. To compare the progress in education, density, school attendance and households, details of Sonatola village are given in two different year (2001 & 2011) and the data were found from Bangladesh Meteorological Department. It was noticed that in 2001 in Sonatola, there were 167,547 inhabitants from which 85,206 were male and 82,341 were female. Annual growth rate was 1.38%. In terms of households, density and literacy, in 2001, Sonatola had 38,364 households with a density of 1069 people (per sq. km). Female literacy rate was found lower than male. In 2001 female literacy rate was 32.3% while male was 43.3% and school attendance of male was higher than female as well. Male attendance was 54.0% while female was only 44.4%. The scenario is slightly improved in 2011 for both sex. Density of Sonatola in 2011 was 1191 people (per sq. km). Literacy rate of male was 47.4% while female was 39.1%. School attendance for both sexes was higher than previous year as well. In 2011, school attendance for boys was 61.8% and girls was 49.7%. Literacy rate and school attendance for both boys and girls are seemingly improving in Sonatola village.

### **SARIAKANDHI**

Sariakandhi came into existence on March 1886. It has 408.50 sq. km. area. It is bounded by Sonatola *upazila* on North and Islampur and Madargonj *upazila* on its East. Its South is surrounded by Sarishabari and Kazipur *upazila* and Shibgonj *upazila* borders its West. Details about density, literacy rate and school attendance in 2001 and 2011 about Sariakandhi village will also be described. It was noticed that in 2001 in Sariakandhi, there were 240,083 inhabitants from which 122,884 were male and 117,199 were female. Annual growth rate was lower than Sonatola and it was only 0.45%. In terms of households, density and literacy, in 2001, Sariakandhi had 55,719 households with a density of 588 people (per sq. km). Female literacy rate was found lower than male. In 2001 female literacy rate was 27.3% while male was 37.1% and school attendance of male was higher than female as well. Male attendance was 47.7% while

female was only 37.7%. The scenario is slightly improved in 2011 for both sexes. Density of Sariakandhi in 2011 was 663 people (per sq. km). Literacy rate of male was 40.6% while female was 33.4%. School attendance for both sexes was higher than previous year as well. In 2011, school attendance for boys was 61.8% and girls was 49.7%. Literacy rate and school attendance for both boys and girls in Sariakandhi are seemingly lower than Sonatola village.

## **GABTOLI**

Gabtoli *upazila* came into being on July 1917. It is a general belief that the name of this *upazila* has come from *Gab gachh* (gab tree). It occupies 239.61 sq. km. Shibgonj and Sonatola *upazilas* are on its North and East is surrounded by Sariakandhi. Bogra sadar *upazila* is on its West. It was noticed that in 2001 in Gabtoli, there were 290,190 inhabitants from which 148,727 were male and 141,463 were female. Annual growth rate was lower than lower than Sonatola but higher than Sariakandhi and it was 0.88%. In terms of households, density and literacy, in 2001, Gabtoli had 67,685 households with a density of 1211 people (per sq. km). Female literacy rate was found lower than male. In 2001 female literacy rate was 35.8% while male was 43.4% and school attendance of male was higher than female as well. Male attendance was 48.3% while female was only 42.9%. In 2011 for both sexes, density of Gabtoli was 1334 people (per sq. km) with total households of 83,411. Literacy rate of male was 48.9% while female was 44.3%. School attendance for both sexes was higher than previous year as well. In 2011, school attendance for boys was 57.3% and girls was 51.1%. To compare with Gabtoli and Sonatola in terms of literacy rate and school attendance for both boys and girls, it is found that in Sonatola, school attendance for both sexes was higher than Gabtoli but surprisingly literacy rate for both sexes in Gabtoli was higher than Sonatola village.

## **2.7 Summary**

The research was based on the idea that the data collected from face to face interviews with women members and their male household members, focus group discussions and in-depth individual interviews with NGO officials could be considered reliable as consistency of the information provided by the participants was noticed. Using judgmental sampling in the research was another strong point behind reliability of data. Due to use judgmental sampling, the respondents selected for the study were

competent enough to answer the questions. I acted as interviewer and was well acquainted with the social environment. Traditionally, rural Bangladeshi women are reluctant to talk with other people about their family lives, like relationships between husband and wife, income source, performing household duties etc. But, since I made some pre-visits to the study villages and was able to present myself quite friendly and familiar to the villagers, spontaneous participation was noticed throughout the field work. I believe that the findings of this research will aid the readers to understand local perceptions about women's empowerment, the relationship of microcredit programs to empowerment, the reality of whether very poor rural women have access to microcredit loans and the impact of religion and society on microcredit programs towards the achievement of women's empowerment in Bogra district. The next chapter will focus on a literature review related to gender relations in Bangladesh, women in rural areas and microcredit, NGOs and women's empowerment with a particular focus on Bangladesh.

## **CHAPTER THREE**

### **Gender Relations, Microcredit and NGOs in Bangladesh**

#### **3.1 Introduction**

In this chapter I am going to elaborate on the literature on gender relations and women in Bangladesh, microcredit programs and NGOs. First, the chapter will discuss gender and development and gender relations, followed by a discussion of rural women in Bangladesh. This section includes literature on the perception of women as an economic liability in Bangladesh, the Bangladesh constitution in relation to social practices about women, women's socio-economic status in Bangladesh society and Islamic doctrines about women. The second section of this chapter elaborates on microcredit programs and NGOs in Bangladesh, which includes the emergence of rural credit programs in Bangladesh and the operation of the rural credit programs, followed by a critical analysis of the proposition that microcredit is a 'magic bullet' for women's empowerment.

After its independence in 1971, working outside the home became a necessity for many Bangladeshi women because of the loss of male household members in the war. Women of many of these affected families were forced to take on the responsibilities of earning an income (Palmer 1992: 90). Becoming a microcredit member was a priority in Bangladesh at that time. Though it is difficult to cite the exact number of women involved in microcredit programs in Bangladesh, the microcredit summit campaign has provided a tentative figure of microcredit clients in the world. According to the Microcredit Summit Campaign Report (2011), there were 128.2 million microcredit clients at the end of 2009 of which 81.7% (104.7 million) were women (Khan et al. 2011: 3). Women are, thus, the focal point of microcredit programs and NGOs running these programs are reluctant to challenge existing power structures even though they sometimes know that it may be the root of many problems. NGO staff may not know how to challenge these power inequalities and may be reluctant to become involved, thinking that microcredit programs might be jeopardized (Schuler et al. 1996: 1740). One researcher, moreover, reported that during the research period in Bangladesh, there was not a single protest by NGO staff in group meetings against unequal power relations or women's exploitation by male members of their family, nor did they ask whether members faced any difficulties

in paying the instalments of the loans (Schuler et al. 1996: 1740).

### **3.2 Gender and Development**

In gender and development, gender mainstreaming has become the most common approach taken in relation to gender equality by international organizations like the United Nations and European Union (Daly 2005: 433). This approach critically analyses how gender inequality is maintained in a particular society with a focus to introducing a range of activities to challenge this inequality (Daly 2005: 435 & 436). Booth and Bennett consider gender mainstreaming to be made up of three approaches namely; the equal treatment approach, the focus on a woman's perspective and the gender perspective approach (Booth & Bennett 2002: 435). GM<sup>10</sup> theory focuses on gender inequality based on a claim that unequal gender relations exist in every aspect of social and political behavior (Sonia 2000: 336). According to this approach, a strategy needs to be implemented to change existing tradition or norms associated with gender inequality with a focus on policy-makers (Daly 2005: 440). This approach may shift its focus, if necessary, from women only to men and women (Daly 2005: 442). There are some problems in applying this theory: particularly because GM does not always consider the relationship between state and society as important. But the state and society are interlinked and gender inequality can't be addressed if there is no collaboration between policies undertaken by the state and implemented in wider society. Moreover, GM does not clarify how changes among decision and policy makers about equal rights have an impact at the ground level. It has also been argued that GM does not consider gender inequality as a structural problem and assumes that the degree of social change brought about by gender mainstreaming is limited (Daly 2005: 448).

#### **Gender Framing Processes**

Through use of the term of 'framed by gender', Cecilia Ridgeway argued that gender inequality persists in society because both men and women unintentionally contribute to the system. Ridgeway uses the concept 'framed by gender' in two ways; first, gender framing re-enforces existing gender discrimination through a dynamic relationship between culture and social interactions and, secondly, gender framing is the cause of continuous gender inequality in society (Ridgeway 2007: 312).

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<sup>10</sup> GM = Gender Mainstreaming

Ridgeway's theory is significant for this study as it explores the extent to which men and women in rural areas of Bogra district internalize existing male dominance. According to Ridgeway, every culture categorizes its people with certain codes like 'poor' or 'rich', 'young' or 'old' and 'male' or 'female' and cultural beliefs about these categories shape our desires, abilities and expectations. Cultural categorization in fact teaches men about the actions and responses they should expect from women in a certain situation or environment. People's actions are guided by gender according to which things are done and relationships are made in the society (Ridgeway 2007: 325). Ridgeway argues that, rather than focusing on gender inequality, our consideration should be diverted to the point of why and how men and women participate in a culture that is male dominated even if it is an unconscious process (Ridgeway 2007: 326). Ridgeway explores why both women and men internalize the dominant culture values and she argues that where gender inequality is a common practice and stable interactions between men and women are framed in terms of a dominant and subordinate group, this will re-enforce gender inequality (Jackson 2012: 788). It has also been argued that gender inequality persists in societies mainly because of two reasons – (a) men's greater ability over women becomes a general belief of most of the people and (b) in circumstances where both men and women work and interact together, it is a common expectation that accomplishment of a certain task by men will be more proficient and valuable than women (Jackson 2012: 789).

Ely and Meyerson argue that social practices are in fact created by and for men which tends to support the idea that men's responsibilities are more important and that is the basis for the process by which a gendered social order in which masculinity dominates is maintained (Ely & Meyerson 2000: 103). They also explore why women in the workplace are still powerless or having less power relative to men, despite organizational efforts in recruiting and advancing women (Ely & Meyerson 2000: 104). They claim that because of 'traditional' concepts and practices around gender are common in these organizations, the intention of minimizing gender discrimination fails to address gender discrimination and bring about gender equity. Ely and Meyerson propose four different approaches (each approach is considered as a 'frame') to understand why gender discrimination still exists. Four approaches/frames are – (a) 'fix the women', (b) 'value the feminine', (c) create equal opportunity for both men and women and (d) non-traditional approaches to gender (Ely & Meyerson 2000: 105).

### **Fix the women**

This approach originated from a liberal strain of political theory, according to which, individuals rise and fall depending on their own merits. This approach is based on the idea that gender is an individual characteristic based on the biological categories of male or female. Traditional segregation in sex roles develops different attitudes between men and women, which, ultimately, is responsible for gender inequality in workplaces. This approach thus seeks to enhance women's performance skills required in the job market through which process, gender-oriented jobs and socialized gender differences in society, and especially in the job market, can be eradicated (Ely & Meyerson 2000: 106). Powell argues that to be able to recruit women in positions occupied by men, organizations need to provide skill development trainings, leadership development courses to women and also try to develop self-awareness regarding their rights (Powell 1987: 731). 'Fix the women' frame also suggests that efforts to change women's abilities and skills in organizations must challenge the existing arrangement of positions in organizations; otherwise women, even though they are skilled and trained, will remain marginalized (Thomas & Ely 1996).

### **Value the feminine**

This approach is based on the idea that different roles and responsibilities in household and in societies are gender based. But in this approach, rather than changing those roles or jobs, it looks to how these differences in job responsibilities and performance can be acknowledged and celebrated by both men and women (Belenky et al. 1986). This approach notes that women's tasks and roles in the household and in societies are often devaluated, degraded and, sometimes, even unrecognized by men (Fletcher 1999: 11). Rather than changing women's roles and positions in societies and families, this approach focuses on changes in thinking about women's roles. Interventions based on this approach suggest that rather than maintaining a focus on women, conscious raising and awareness training should be provided also to men so that they can become aware of differences between men and women in terms of capabilities, skills and performance. Women's roles in households, families and societies should be given importance and value and, this should be developed amongst men to acknowledge the benefits of feminine activities like cooking, child rearing, and performing household jobs in the families and in societies (Ely & Meyerson 2000: 109).

### **Create equal opportunity**

This approach is also based on the idea that there is gender discrimination in every sector in society, but the socialization process or social system is not held solely responsible for this. Rather, difference in accessing opportunities and power is seen as the main factor. Limited or no access to opportunities makes women vulnerable in a society. Ridgeway, for example argues that hiring, evaluation and promotion in favor of men reflects a structural position over women, not sexist attitudes towards them (Ridgeway 2014: 2). Rather than being discriminated by society, men often have better professional and social networks which can give them more access to information and support than women (Podolny & Baron 1996: 673). It has also been found that even after getting a job, women are not represented properly in their organizations. The under-representation of women may have a negative impact on them in the workplace. This problem ultimately enhances the gendered segregation of occupations and workplaces, which, again might be a cause of inequalities in wages and status between men and women (Ridgeway 2014: 2).

### **A non-traditional approach to gender**

This perspective looks at gender in a different way. According to this perspective, gender is neither an individual characteristic nor simply a basis for discrimination. It is, rather, a complex set of social relations sanctioned across a range of social practices that have been created for men and tend to support men's experiences and life situations (Ely & Meyerson 2000: 113). These social practices maintain a gendered social order dominated by men. This approach is based on the idea that gender is a set of social relations through which the categories of male and female, masculine and feminine are experienced and these categories are nurtured in a specific social and political condition and influenced by factors like race, class, religion, age and sexual identity. The assumption is that the meaning of gender is not static and its meaning and consequences are socially constituted (Ely & Meyerson 2000: 114).

### 3.3 Gender relations in Bangladesh

In this section, I adopt the concept of Kandiyoti about ‘bargaining with patriarchy’. Kandiyoti argues that patriarchal bargains refer to a set of concrete constraints that a woman goes through. In this approach, two systems of male dominance are focused on: a sub-Saharan Africa pattern and what Kandiyoti refers to as classic patriarchy, which is characterized by a South and East Asia pattern. Kandiyoti argues that classic patriarchy is more prevalent in South East Asian countries like India, Pakistan and Bangladesh (Kandiyoti 1988: 278). In classical patriarchy, girls are married at a very young age and given away into a household headed by their husbands’ father. In this position, they are subordinated not only to other men but also to senior women like the grandmother. This model asserts that women internalize the patriarchal social system with a belief that the deprivation and hardship she experiences as a young bride will be superseded by the control and authority she will have over her daughter-in-law later in life. Such anticipation of inheriting the authority of senior women encourages women to act within the structures of patriarchy. I utilize this concept here because it also focuses on the breakdown of classic patriarchy. According to Kandiyoti, early separation of younger men from their parental household might breakdown the classic patriarchy. While newly married women can escape the control of mother-in-law, it also means that they themselves can no longer look forward to control their daughters-in-law (Kandiyoti 1988: 282). Paternal households, in this context, are the main cause for subordination of women, especially at a young age. The idea is that if a newly married couple can stay out of the parental home, young woman can enjoy more freedom.

Though women and men are, according to the constitution of Bangladesh, equal, we see a different picture on the ground (Islam 2000: 4). Gender relations are, in fact, structured by the ‘gender ideology’ of a particular society. “Gender ideology” can be defined as people’s attitudes towards gender specific roles, rights and responsibilities (Kroska 2000: 369), which can also be divided into: (i) a conservative gender ideology, in which men are expected to perform breadwinning activities and women take domestic and care taking roles and (ii) a liberal gender ideology, in which earnings and care-taking activities are expected to be shared by both men and women. (Kroska 2000: 377). I found a similar gender ideology amongst men in the villages, as male household members in these particular study villages were more likely to enjoy liberal gender ideology. The majority of male household members in

the study responded that husbands needed to help their wives in completing household or domestic activities. One male member said,

“People in our village are now more conscious about girls and women. In our childhood, we have seen that girls were not encouraged to go to school and they were taught to do the household jobs like cooking, washing dishes and take care of their younger siblings from their very early age. It was believed that husbands were not supposed to help the household works. I still remember many incidences in which wives were humiliated and sometimes even beaten in our village due to just not preparing food in time, but husbands would never give a helping hand in cooking. Most of the families in our villages were suffering from financial crisis; nonetheless, wives were not allowed to work or even to become microcredit members to take loans from NGO. Now attitudes of male members, especially in our villages, towards their wives/daughter/daughter-in-law or any other women have enormously been changed. Women now are joining microcredit programs without any barrier; although there might be very few examples in which, their husbands or father or father-in-law do not allow them taking loan from NGO or work outside. But, generally, sharing tendencies with their wives have been developed amongst male members in our villages. If you live couple of days in our villages, you can notice that women are working in paddy field, going to NGOs for taking microcredit loans, husbands are taking care of their children while their wives are attending group meeting in NGOs.”

Some facets relating to gender relations in Bangladesh, including patriarchy, inheritance practice, women’s perceptions and cultural and religious practices, are described below:

### **3.3.1 Patriarchal society**

Patriarchy has been defined in many ways by different feminists. According to radical feminists, patriarchy is a universal phenomenon in which men are considered as oppressors and women as oppressed (Walby 1990: 214). Wilson argues that due to the effect of globalization and a shift from agricultural to industrial society, the

isolated nature of women's work and consideration of women as dependent is widely accepted in society (Wilson 2000: 1495). According to Marilyn French (1985) patriarchy is-

'the manifestation and institutionalization of male dominance over women and children in the family and the extension of male dominance over women in society in general. It implies that men hold power in all the important institutions of society and women are deprived of access to such power. It does not imply that women are either totally powerless or totally deprived of rights, influences and resources' (Marilyn 1985: 239).

Patriarchy, from the above description, is based mainly on an unequal distribution of power and resources through which men dominate women. Women, in a patriarchal society, depend on men in terms of economic and other social needs. Almost all kinds of property, income and women's labor are controlled by men and the system is sustained through the support of kinship relationships, political structures and religious beliefs (Cain et al. 1979: 406). Bangladesh can be characterized as an unequal gendered society in the sense that, traditionally, in Bangladesh, it is accepted that men are the prime earners, which makes women economically dependent (especially rural women) and, sometimes, considered to be a burden on the family. This largely determines power relations within households, kinship & marriage and inheritance patterns (Parveen 2007: 253). Thus, women's freedom of choice, decision-making power and access to resources is constrained in rural areas of Bangladesh (Sebstad & Cohen 2000).

In this context, bearing and rearing children is considered the major responsibility of women in Bangladesh (Parvin 2007: 254). Though many women are microcredit members, it has been noted that initially husbands were reluctant to let their wives become involved in microcredit programs. It has taken some time to change their views in terms of permitting wives to join these programs (Eggen 1990). Women's participation in microcredit programs or involvement in income generating activities, then, depends on the approval of their husbands or male members of the family.

### 3.3.2 Inheritance

The laws of inheritance in Bangladesh are also shaped in favor of men. Habiba Zaman argues:

‘Inheritance laws perpetuate gender inequalities by placing women under the control and authority of men. For example, a wife inherits only one eighth of her husband’s property if she has one or more children and one fourth if she is childless; a daughter inherits only half of a son’s share; if there are no male children, a daughter inherits a fixed share and the rest of the estate is inherited by other agnatic relatives (relatives only on the male side of the family), such as a brother or father of the deceased. In brief, under the rules of inheritance, men always inherit more than women’ (Zaman 1999: 39).

Women in Bangladesh, to keep the land and assets amongst their family members, willingly register their assets in their husband’s name. Since a son can only inherit the assets of mother if the assets are registered in a woman’s husband’s name, sometimes there might be a great deal of pressure on women to register their land and assets (Kabeer 1998: 58).

### 3.3.3 Cultural and religious practices about gender in Bangladesh

Women in Bangladesh, especially rural women, may not be confident about their own capabilities to use the money they receive from microcredit programs appropriately. They do not understand how to use it, and hence they often willingly give it to their husbands (Hunt & Kasynathan 2001: 44). In a study on the need to educate both male and female children, for example, one group of women (interviewed by Ruchira Naved 1994) said that ‘boys should be more educated than girls, because they did not see any economic value in educating a girl’ (Naved 1994: 173). There are some cultural and religious practices that regulate everyday lives in Bangladesh. Habiba Zaman also states that,

‘the discrimination against women starts at the time of birth through ritual practices in Bangladesh. For example, the birth of a baby boy is announced through *azan* (call for prayer), welcoming the baby to the community. In contrast, no *azan* is given when a girl is born, and thus

her arrival is not ritually recognized by the family or the community’ (Zaman 1999: 41).

Women are raised to take a gender-specific role in the family like, rearing children, serving husbands and other family members by cooking, keeping the house clean (Faraizi et al. 2014) and honoring traditional religious values and social practices, like remaining inside the house, obeying orders of husbands, observing *purdah* if going outside for emergency, sanctioned by the community or religious leaders (Zaman 1996). These social practices are backed by religious doctrines in Bangladesh society. Religious practices in Bangladesh, regardless of the religion are unambiguous about the sexual division of labor and male dominance. In terms of religion, it has been said in Bangladeshi rural society that income should be earned by men and women should depend on them (Cain et al. 1979: 406). Arberry quotes from the Qur’an:

‘men are the managers of the affairs of women, for that God has preferred in bounty one of them over another, and for that they have expanded their property. Righteous women are therefore obedient, guarding the secret for God’s guarding’ (Arberry 1996: 307).

Abul Ala Maududi, an Islamic scholar, on the other hand, has given another explanation for a gendered division of labor from Islam. He argues that men and women, according to Islam, can perform their own sphere of activities, and the differences between men and women are entirely because of their natural disposition (Maududi 1968: 308).

### **3.4 Women in rural Bangladesh**

#### **3.4.1 Women - an economic liability in Bangladesh?**

In Bangladesh, even if women work and play a significant role in the domestic economy, their contributions are still undervalued (Mahmud 1990: 99). Rahman (1986) argues that due to the nature of rural women’s works, like domestic/household works, paid in food rather than money, their contribution remains unseen (Rahman 1986). The traditional dowry, especially in rural areas of Bangladesh, has become another issue for mothers giving birth to a girl. Providing a dowry to the groom’s family is sometimes very hard for a poor family to manage (Blei 1990). This tradition

of Bangladesh, according to Lindenbaum (1981), may be one cause behind the perception that daughters are an economic liability (Lindenbaum 1981: 398). Because of social traditions like the preference for sons, a lack of obedience to husbands, dowry and so on, marital relations become instable and incidences like polygamy, divorce, separation and domestic violence are very common, especially among poor families (Alam 1985: 361). The literature has revealed that there have been some changes in men's perception of the value of their wives becoming microcredit members. This may not be because of respecting the wishes of their wives; rather men have realized the economic benefits of women's participation in microcredit programs (Kabeer 2011: 510). In all spheres of society, unequal power distribution has so intensely been practiced that, it may not be easy to minimize, if not eradicate, women's vulnerability and their economic dependency (Cain et al. 1979: 410).

#### **3.4.2 Bangladesh constitution, women and social practice and norms**

According to the Bangladesh constitution, men and women must be treated equally and there should not be any hierarchy. The constitution also states that the government must ensure equal opportunity to all citizens and the country's rules and regulations must be implemented neutrally and fairly regardless of gender. Liability or restriction, according to the constitution, in accessing the country's facilities, like access to education, job, recreation, disability care, must be based on eligibility rather than sex. However, in practice, discrimination in education, job facility, wages, recreation and household decision-making against women has become a common practice in Bangladesh and there is limited scope for women to reveal their talent and potentiality (Huda 1981: 77 & 78). To boost women's socio-economic status, some initiatives were taken by the government of Bangladesh, like the ministry of Women and Children that was established in 1978, and women's development has been tagged in the National Action Plan (NAP) in the government's fifth five-year plan- 1997-2002 (Naz 2006: 15). Furthermore, the government of Bangladesh has declared that decisions, like succession, inheritance, dissolution of marriage and trust property can be taken according to the wishes of families and based on religious laws. In a multi-religious country, family problem-solving procedures vary depending on different religious laws and values (Huda 1981:79). Regardless of religious and government statements, however, local elites or household male members impose certain constraints on women. Some rural elites in Bangladesh, for example, dictate that women should be confined within the house and impose restrictions on activities that require exposure

to people outside. The Bangladesh constitution, however, encourages women's equal participation in all sectors.<sup>11</sup> Article 28 of the Bangladesh constitution clearly states that there should not be any discrimination on the basis of religion, class, race or sex and women shall have equal rights as men and if needed the state can provide special facilities for women, children and disabled people (Monsoor 1999: 122).

### **3.4.3 Women's socio-economic status in Bangladesh society**

In describing women's socio-economic status in Bangladesh, the literature argues that being poor in Bangladesh is tough for everyone, but being a poor woman is toughest of all (Yunus & Jolis 1998) and like all other developing countries in the world, women's empowerment is an essential factor in Bangladesh (Ahmed et al. 2011: 878). With a lower socio-economic status, rural women in Bangladesh have a limited access to income generating activities due to prevailing practices and religious beliefs (Sarkar & Rahman 2007: 100). In describing women in Bangladesh, it is important to distinguish between women living in rural areas and those in urban areas. Rural women lag behind urban women in Bangladesh and Hamidul Huq believes that economy is the main reason behind that as rural women have very little opportunity to be involved in an income generating activity (Huq 1990). A woman's status in Bangladesh, especially in rural areas, depends on her husband's income, on her age, and her ability to bear children, especially sons (Eggen 1990). Almost all income generating activities and financial benefits are in favor of men and it is a general belief that family and children will automatically benefit if a male member of the family has a source of income or some financial benefit. Money is usually spent according to the desires and decisions of male members of the family, who may be reluctant to spend money to meet the basic needs of their families (Ramirez 1990: 21).

The Bengali concept of the 'ideal wife' is characterized by seclusion, domesticity and a clear sexual division of labor. Rural women believe in marital relationship which leads to peace in the household. Women in Bangladesh, especially in middle class, are taught to be "good wives" and "wise mothers" (Hussain 2010: 328). Regardless of how educated are they, women are expected to internalize these feminine values, and face punishment or sanctions if they do not appear to be maintaining these norms and values. On the other hand, by internalizing the existing norms, women are in a

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<sup>11</sup> This was substituted by the proclamation order no. 1 of 1977.

sense, accepting the notion that they are inferior (Hussain 2010: 332) and their submissive position ultimately leads to inequitable gendered relationships between men and women (Sayem & Nury 2013: 103). There are some themes exploring how and why women in Bangladesh, especially in rural areas internalize male dominance, with a focus on gender socialization, which starts from the very early stage of childhood. Gender socialization, according to social learning theory, gender schema theory and social construction theory, is probably the main cause for women internalizing male dominance in Bangladeshi society (Stockyard 1999). Social learning theory argues that children in any given society learn gender appropriate behavior within a continuous process along with other general learning (Wharton 2005). Gender schema theory, similarly emphasizes the developmental nature of socialization processes through which a child develops his or her gender identity (Stockyard 1999). In a certain society, according to schema theory, where gender discrimination is encouraged and distinctions between men and women are given importance, children's gender identity develops accordingly (Bem 1985). Supporting the above arguments, social constructionist theory defines gender relations in terms of cultural factors and argues that gender relations are temporary and change over time. This theory proposes that perceptions of gender are not inherent but constructed through the practice of social values and traditions. Gender relations or sexual behavior is not biological but an outcome of social conditioning (Barker 2000: 267). Barker argues that, gender socialization mainly teaches inequitable gender norms through which men and women learn principles and behaviors by internalizing social practices that may encourage unequal gender relations in a society (Barker 2000: 270).

Through gender socialization, Bengali men consider themselves as only earners and responsible for activities outside of the house, whereas women consider themselves responsible for reproductive and productive works within home and, as a result, they have less access to and control over productive resources like income and land. This socialization process also teaches women to consider themselves as comparatively weak and reliant on men and hence to be submissive (Sayem & Nury 2013: 103). Although in rural societies of Bangladesh, social traditions and practices play a vital role in formulating gender relations (Zaman 1999: 41), other studies conducted in Bangladesh also revealed that, because of inequitable gender relations and due to internalizing of certain unequal gender relations and behaviors from the very beginning of their lives, it may be very difficult to bring about more equitable gender relations

and practices in the contexts of individual, family and society (Sayem & Nury 2013: 103). In Bangladesh, simply being a man means that he possesses more power and authority and is considered the head of family (Sayem & Nury 2013: 104). Based on this perception, bargaining power within a household, inheritance patterns and discriminatory gender ideology becomes a part of being a man (Parveen 2007: 254). Sultana, Jawan and Hashim write in their analysis of survey data that, in rural Bangladesh, girls learn domestic skills like cooking, sewing, washing, caring for children from very young age (Sultana 2009: 269). As a result, a belief develops amongst women that becoming a wife or mother is their primary role (Sultana 2010: 125) which makes them more vulnerable. Yunus (1999) noted:

‘A poor woman in our society is totally insecure; she is insecure in her husband’s house because he can throw her out any time he wishes... She cannot read and write and generally she has never been allowed out of her house to earn money, even if she has wanted to. She is insecure in her in-law’s house, for the same reason as she was in her parents’ house: they are just waiting to get her out so they will have one less mouth to feed’ (Yunus 1999 : 88).

This level of female dependence and lack of self-awareness about their rights and contributions to their families may be because of their illiteracy, as BBS (2001) notes that overall women literacy rate in Bangladesh is around 38.1% (Bangladesh Bureau of Statistics, 2001) and especially in rural areas nearly 20% girls quit study while they are in primary school (ADB report on Country Briefing paper on women, 2001). Farzana Naz (2006) demonstrates some of the probable causes contribute to the dependence of women in Bangladesh especially in rural areas (Naz 2006: 17)

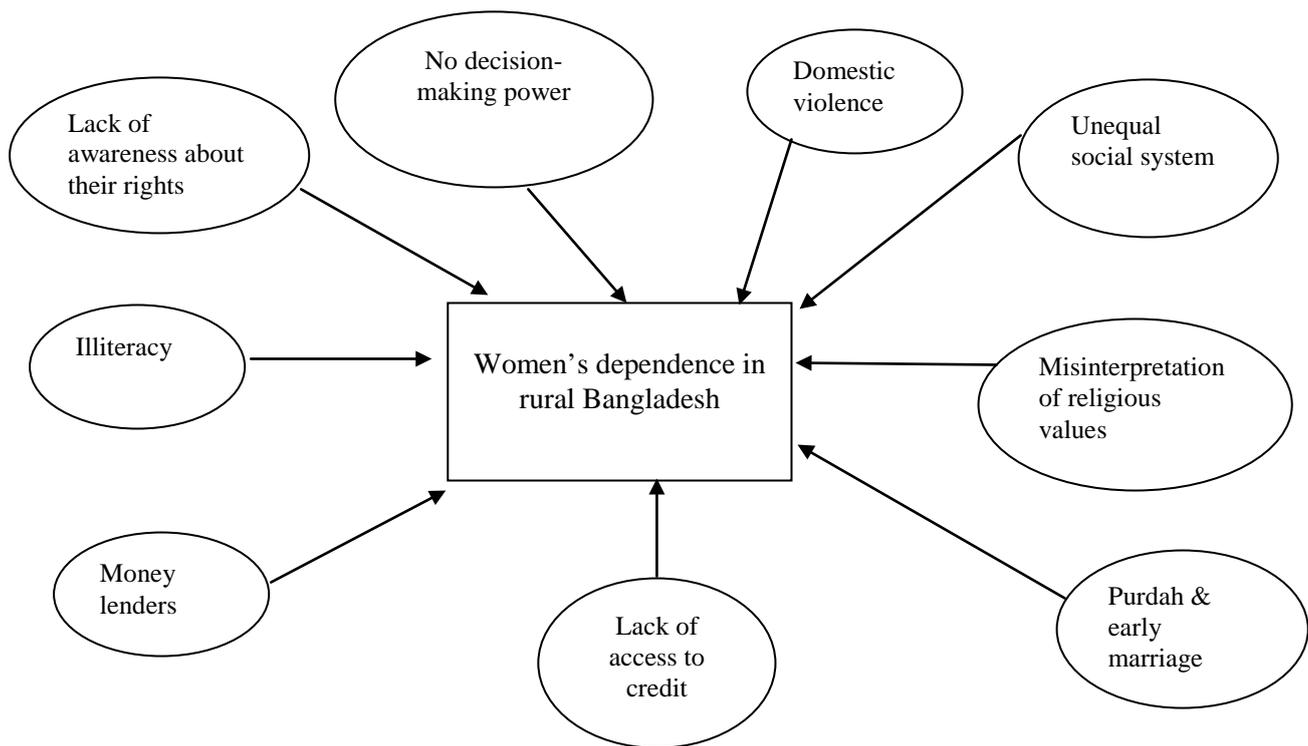


Figure 5: Causes for women's dependence

Although there are some incidences of women possessing power and status in the family and wider society, women's position and power in her family changes over time and circumstances. Very common transitions of their life are through marriage, death of a father-in-law, death of a husband and marriage of sons. Each of these transitions represents a different status, workload, power and position in the household (Chowdhury et al. 1978). For example, becoming a newly married wife, her daily activities and work skills are monitored by her mother-in-law. This dependence decreases with age and the birth of children. The death of her father-in-law again minimizes the dominance of her mother-in-law and she achieves autonomy when she becomes a mother-in-law (Cain et al. 1979: 422). The focus then shifts to the family's position and acquiring power in that locality. The social power/position and income of a family in rural areas in some extent are related to the amount of land the household members possess (Jannuzi & Peach 1977). The household is the main focal point of production and consumption in rural areas in Bangladesh, which can be of landed and landless household or landlord and tenant household (Cain et al. 1979: 406).

Apart from discrimination in household, there is one more stratification in rural Bangladesh, which is based on economic differentiation between male and female

(Cain et al. 1979: 406). The base of economic differentiation in rural Bangladesh is unequal property distribution – men control property, income and women's labor, which is backed by a gender based division of labor. According to the inheritance system of Bangladesh, women normally don't possess land and their social status, therefore, depends on their husbands or father's social class. Both a gendered hierarchy and social class constrain women's autonomy and their control over resources and this is more prevalent in rural areas in Bangladesh (Amin & Pebley 1994: 123). It seems that women are expected to accept the prevailing unequal power distribution in Bangladesh so as to avoid chaos and even domestic violence in the family. In a conservative area like Sirajgonj, for example, the neighbors district of the study district, it was noted that more freedom and consciousness of the rights among women, and challenging traditions through women's exposure to the outside world, affected family life, which even resulted in domestic violence (Koenig et al. 2003 : 285).

### **3.5 Women and development in Islam and in Bangladeshi society**

#### **3.5.1 Women and development in Islam**

The majority of people in Bangladesh are Muslim. Social laws, culture, tradition and other daily activities are based primarily on Islamic rules. For rural people, discrimination has a religious base and is accepted with little protest (Monsoor 1999: 22). It considers this relationship as natural and recognizes both men and women play different but vital roles for the betterment of society-*ummah* (Monsoor 1999: 23). In Islam, men in some instances are given a kind of superiority over women. Verse 4:34 of the Holy Qur'an states that men are superior to women, provided that they remain the protector and maintainers of women and support them (Fazlur 1982: 294). In analyzing the concept of sexual equality in Islam, Asghar Ali (1992) has argued that, according to Islam, men are *qawwam* (in charge) over women but this statement has been misinterpreted and implemented in the society for the benefit of men (Ali 1992: 46). Men, in fact, may claim authority over women as long as they are responsible of taking care of them (Smith 1987: 239). Islamic *sharia* (jurisprudence) moreover, affirms that it is an obligation for a husband to provide protection for his wife regardless of how wealthy and rich his wife is. The level of maintenance must meet their social class and position as well (Norman 1976: 132).

It seems from the above discussion that, according to Islamic family jurisdiction, men should take on the responsibilities of running a family. His earnings are for the family, while his wife's income belongs to herself and sharing family expenses depends on her wishes (Aisha & Heeren 1976: 18). In terms of development, Islam always encourages development regardless of any gender. A study on women's development in Islam conducted by Mesbahuddin, argued that development in Islamic perspective emphasizes values. It also stresses that Islamic development refers to the welfare of human beings as a whole (Mesbahuddin 2010: 221). Islamic development argues that, whatever we do in this world should be spiritually linked and for the sake of hereafter. In this sense, humans should develop their spiritual aspects before developing the material aspects of society. Islamic development is not just creating 'rights for human' rather it is creating 'rights with responsibilities' where one's actions and intentions are accounted for. Islamic economic development system in fact, emphasizes non-economic factors in which humanity and alleviation of poverty are a major concern (Mesbahuddin 2010: 224).

### **3.5.2 Women and development in Bangladeshi society**

In rural areas of Bangladesh, gender discrimination perhaps starts from the birth and early childhood. Mothers prefer sons based on a belief that sons will protect the family in the absence of the husband (Aziz 1989: 56). With reference of *purdah*, for example, women are kept in their homes and are not allowed to be involved with income generating activities or to achieve higher education. But *purdah* does not mean that women are to live within their home boundary or not to be involved in any job or achieve education. Islam in fact, encourages acquiring knowledge regardless of gender. The ultimate meaning of *purdah* can be illustrated as to preserve women's honor and dignity (Pastner 1982: 168). Female's subordination in the household is another incidence, under the name of religion, practiced as a social tradition and is a symbol of modesty. Apart from the encouragement of women's subordination by existing social practices and structures (Rounaq 1973), print and electronic media of Bangladesh also represent the subordinate status of women (Monowar & Waliullah 1975). Religion, therefore, may not be the main reason of women's subordination. Sobhan (1978) argues –

‘There have been several studies of women’s subordination relating to the life style and status of women in Bangladesh. All of these studies commented that, though the average Bengali women, particularly in the rural areas contributes very significantly to the households, doing laborious jobs day in and day out and no less vital than that done by her close counterparts in the fields, yet her worth in the eyes not of her father, brother and husband is low’ (Sobhan 1978: 2).

Islam gives women an important role in the family and they can also take part in the financial spheres and, according to Islamic law, women can inherit and own their property (Monsoor 1999: 52). There are few female headed households, known as ‘matri-weighted’ households (Rahat 1990), in rural areas of Bangladesh. Mahmuda Islam (1990) argues that these female headed household are not very common and occur in some situations like, in the case of divorce or widowed women where there is no male member to act as decision-maker, when there is a disabled man in the household, when the man of a household lives far away or migrated to another city or country, or the male member is the son of the woman heading the household (Islam 1990: 42 & 43). Except of these rare situations, most of the households in Bangladesh, especially in rural areas, are controlled by male household members. Moreover, from the literature it has also been noted that the Bangladeshi society has been shaped in such a way that although women are involved in income generating activities or other kinds of production, the higher status of male in the household and female subordination in the society as a whole may remain the same (Kabeer 1991: 20) and their economic involvement may not have any impact on social systems practiced mainly in rural Bangladesh (Khan 1992: 198).

### **3.6 Microcredit programs in Bangladesh**

#### **3.6.1 Emergence of rural credit programs in Bangladesh**

Before discussing the rural credit programs in Bangladesh, I would like to shed some light on the emergence of credit programs in rural areas of Bangladesh and how rural people were provided credit/loan facility before the existence of microcredit programs in their areas. The emergence of microfinance aimed to promote self-dependency and income generating activities of landless people, disadvantaged women and marginal farmers of rural dwellers through providing small financial

assistance in the form of small loans. Over the past two and half decades, there has been tremendous growth of microfinance institutions (NGOs) in Bangladesh because of poor-oriented features like collateral free small loans (guaranteed by groups), access to larger loans depending on successful repayment of previous loans, close monitoring to ensure the proper utilization of the loans and so on. There is an encouragement of these programs from both the government of Bangladesh and donor agencies working in Bangladesh, due to their aims of poverty alleviation and women's empowerment through microcredit programs in Bangladesh (Abed 2000: 2). A World Bank study, for example, revealed that there have been improvements in their wealth, assets, level of cash earned and total household expenditure, yet the question remains: if microcredit programs are so effective, why are microcredit recipients not all above the poverty line (Hussain 1998: 23).

In the past, poor men and women of rural areas around the world had to depend on money lenders to get a loan and money lenders often used to exploit the borrowers as there were no specific rules to regulate these transactions. To combat this dependency and bring about the wellbeing of rural poor women, Friedrich Wilhelm Raiffeisen and Jonathan Swift first developed the concept of microfinance or microcredit programs with a purpose of providing small loans with short term interest (Ali & Hatta 2012:112). Since the 1870s, microfinance institutions around the world have expanded rapidly (Global Vision 2006). After independence, Dr. Muhammad Yunus in 1976 initiated the concept of microcredit programs in Bangladesh as a mean to alleviate poverty and improve living conditions of poor people of the country (Grameen Bank 2012). The historical event of the 'Microcredit Summit' of 1997 held in Washington D.C by the United Nations' General Assembly further boosted the popularity of gender-based microcredit and empowerment approaches that claimed to 'free' poor men and women and to liberate women from male domination (Fernando 2006). Microcredit is believed to alleviate poverty, which will ultimately lead to women's empowerment and the programs for women are increasingly seen by development agencies to have a positive impact on social development (World Bank 2000). 'While most of the world's finance for small business continues to go to men' (UNDP 1995), microfinance programs have targeted significant numbers of women excluded by formal credit institutions.

There were varieties of social groups (landlord to poor farmers/labors) comprising the rural credit market and in most of the cases the loans were taken in order to meet daily basic needs or for consumption purposes. To meet their daily needs, poor people required small and quick loans and, to take advantage of this, professional money lenders, landlords and sometimes grain traders appeared as loan providers. The monopoly on business, high interest rates and exploitation of rural poor people by these loan providers in developing countries have been noted by many scholars (Bagchi 1992: 1). Basu (1997) notes some of the features of the informal rural credit market captured by money lenders (Basu 1997: 273):

- a) The market is based on interaction with the money lender or the relationship with the money lender; repaying the loan in time is not considered as eligibility to receive the loan,
- b) The size of the loan is very small and usually to meet the basic daily needs,
- c) To receive the loan, poor villagers do not need to have assets as mortgage.
- d) Borrowers' access to loans is restricted to one particular lender and he/she can't switch lenders or take loans from other lenders.
- e) The interest rate of the loans offered by money lenders vary depending on the purpose of taking out the loans.

To save poor people from these money lenders, governments of developing countries like India and Bangladesh initiated government sponsored agencies or commercial banks to provide credit to poor rural people with easy procedures and low interest. But these government sponsored financial institutions target the same group of people (landowner or middle class farmers) to disburse the loans and the poor again have to rely on local money lenders to get loans, and are forced to accept conditions imposed on them by the lenders (Basu 1997: 267). That is how local money lenders sustain their monopoly over their business, which is based mainly on lenders' knowledge about borrowers and borrowers' knowledge about lenders. Knowledge of borrowers' socio-economic conditions help the lenders maintain their monopoly over lending money. The lenders in this case are fully aware of the usage and time of repayment of the loans (when the borrower can repay the loan) and hence lenders can provide the loan to local people without any security or guarantor (All India Credit Survey: 171). In this circumstance, another competitor from a different village cannot run his/her business in this particular village and, perhaps for the same reason,

government subsidized money lending organizations working in rural areas fail to break down the monopoly of local money lenders (Tuck 1956: 26). The borrowers, at the same time, may have a lack of knowledge about the existence of other money lenders who may be providing loans with less interest or better conditions. The borrower may also be reluctant to contact other lenders due to his/her lack of educational skills and lack of trust (Srinivasan 1954: 136). In this situation, the Grameen Bank, an NGO, first began to do something for these poor people oppressed by money lenders and neglected by traditional banking facilities (Naz 2006: 18), however, there was doubt among the people whether women's involvement in formal microcredit programs would reduce women's vulnerable position and violence against them and increase their social status (Srinivasan 1954: 136).

In the traditional banking system, woman are not considered creditworthy unless they have a male guarantor and banks can keep deposits from them (Naz 2006: 20). Having observed this, Nobel Laureates Professor Yunus first criticised traditional banking system and asked, 'why shouldn't poor persons have access to institutional credit?' (Naz 2006: 21) He is considered the pioneer of *grameen* (village) microcredit programs in Bangladesh and he initiated the program with the belief that 'microcredit is not about money at all but helping person achieves his/her fullest potential. It is not about cash capital, but about human capital. Money is merely a tool that helps unlock human dreams and credit is more than business, just like food, credit is human right' (Yunus & Jolis 1998). He also explained that,

“The starving people did not chant any slogans. They did not demand anything from us well-fed city folk. They simply lay down very quietly on our doorsteps and waited to die. There are many ways for people to die, but somehow dying of starvation is the most unacceptable of all. It happens in slow motion. Second by second, the distance between life and death becomes smaller and smaller, until the two are in such close proximity that one can hardly tell the difference. Like sleep, death by starvation happens so quietly, so inexorably, one does not even sense it happening. And all for lack of a handful of rice at each meal” (Fishman 2012: 588).

### **3.6.2 Operation of credit program in rural areas of Bangladesh**

It has been found that, in terms of household income and expenditure, loanees may have higher levels of living standard than non-loanees (Rahman 1986). But the question remains: are higher living standards and access to income indicators of empowerment? Though microcredit programs have been claiming the reduction of gender disparity and poverty, there is little evidence that gender divisions and hierarchies have been eradicated or reduced because of women's access to microcredit loans rather than confining them to a domestic activities like livestock rearing, paddy husking (Kabeer 2001: 66). Kabeer also points out that, due to access to loans, women are now capable of communicating with local elites and other dignitaries, which allows them going outside of homes in order to sell their products (Kabeer 2001: 65). Rahman (1999) conducted a study in Bangladesh in the 1990s and found that nearly 70% of microcredit women members confessed that domestic violence and their dependence had increased after being involved with the programs (Rahman 1999: 74). Moreover, group pressure for timely repayment compelled women to ask their husbands to pay back the money; and the failure to obtain new loans; the disturbance of domestic activities for attendance at group meetings; and a woman's awareness of her rights in challenging male dominance in decision-making processes, may result in more conflict in marital life (Rahman 1999: 72). Having the above discussion in mind, the research focused on whether in Bogra district there was any noticeable changes of preference of women's decision (whose decisions were not considered necessary) in major household decision-making processes after joining microcredit programs.

### **3.6.3 Women and Microcredit; Why the Focus on Women?**

Before discussing microcredit programs dealing with women, I would like to focus on why women rely on microcredit programs for getting loans and not on conventional banks. While there might be many reasons, it is mainly due to a lack of credit worthiness and collateral, which means that poor people usually can't obtain loans from a conventional bank. Microcredit programs, at the same time, have dissolved some of the barriers for poor people gaining access to loans from microcredit organizations. They have developed group lending and progressive lending systems that minimize the problems faced by conventional banking. Group lending can ensure loan repayments as there is pressure on each individual within the group to repay the loan on time. Doing so makes the loan available for another group

member. Progressive lending, on the other hand, provides very small loans to the borrower and requires a quick repayment. After a period of time during which loans are repaid in time, a good relationship often develops between borrowers and microcredit officials, which ensures larger loans in the future (Lott 2009: 223).

The question may arise as to why loans are given to group instead of individuals? Muhammad Yunus and Alan Jolis have described the benefits of lending to groups. They argue that peer- group lending is ultimately lending to individuals within the group. Receiving loans starts with some members of the group and, after their successful repayment of the loan, other members can access the loan. In terms of receiving loans in the first or second phase, the group selects its members (Yunus & Jolis 2010: 63). The group, in this way, is taking the risk of timely loan repayment. Since, besides providing loans, microcredit organizations emphasize on the development of skills, group lending can aid in the development of skills of its members by attending group meetings, group trainings and even repayment of the loan in a public setting. The lacking of credit worthiness of borrowers can be overcome by group lending as well (Armendariz & Morduch 2005: 89). This sort of peer pressure to repay the loans in due time also solves the collateral problems faced by the conventional bank (Morduch 1995: 1575). Dealing with the group rather than individual can also minimize the account management cost of the microfinance institutions (Armendariz & Morduch 2005: 86).

There are discussions throughout most of the literature about why microcredit organizations focus on women more than men. This might be because of the interest of the microcredit organizations. From the literature it is clear that women are the main borrowers of microcredit programs and by focusing on them, these organizations gaining more benefits (Vidyamali 1990: 30). From the inception of microcredit programs around the world, women have played a vital role and have been a key focal point for microcredit organizations. The methodologies of microcredit loans are established in such a way to benefit their female clients and it is a widespread belief around the microcredit arena that providing loans to women can reduce poverty and alter the unequal gender hierarchy (Lott 2009: 226). But very little of the literature focuses on why women join microcredit programs. In Bangladesh, where the wealth and assets are controlled by men, women find it very difficult to access loans from formal banking due to a lack of collateral. Women also are willing

to attend regular group meetings to have skill trainings and more likely to abide by group decisions. Another reason and perhaps the most important reason for women to be involved with microcredit organizations may be because they don't have to challenge existing social practices and can repay their loan by operating some home-based income generating activities (Lott 2009: 226 ).

It is argued that though some households benefit by providing loans to women, this does not necessarily empower the women, which is very difficult to achieve without challenging the unequal social system (Garikipati 2008: 2620). Nevertheless, most of the microcredit organizations around the world are lending primarily to women. A reason might be that women are good at credit handling and that they use loan money well, have a high repayment rate and share the benefits with their families, especially with children (Daley-Harris 2006). It is argued that women's increasing role in their families, after getting a loan, will boost the chance of becoming empowered. Muhammad Yunus, the pioneer of microcredit programs in Bangladesh, argues that 'women spent increased income on children and the household while men spent more on themselves; the different spending pattern is one of the reasons Grameen Bank targeted women as customers for microcredit' (Yunus & Jolis 2010: 72). Zaman also argues for Bangladesh that 'for every 100 taka lent to woman, household consumption increases by 18 taka; interestingly the figure is 11 taka if the same amount was lent to a man' (Zaman 1999: 45). Different authors, however, have tried to explore the reasons behind lending loans primarily to women. Cheston and Kuhn (2002) note that because of being cooperative and having punctuality in loan repayment, NGOs might choose women as low credit risk group (Cheston & Kuhn 2002: 9). It is often assumed that women are keen to share loan benefits with other members of their family, which is not necessarily found in the majority of cases of men taking loans (Chant 1997:35). It is also expected that credit programs provide women with the income necessary to improve their status and give them a sense of empowerment. It has been suggested that participating in groups, women can improve the quality of their well-being, level of literacy and, at the same time, they can benefit from group solidarity (Palmer 1992: 90).

### 3.6.4 Women's loan repayment rate

It has been argued that if a group of people or an individual has less access of money/loan, they will have more return to investment (Lott 2009: 225). Lower rates of mobility and higher risk averseness could be other reasons of being higher rate of repayment. Since women are given loans while they are in a particular group, getting a loan for one member is subject to the repayment of previous loans given to other members of that group. Therefore, while a loan is given to one member, other members monitor the proper utilization of the loan and ensure the repayment of the loan in due time which ensures obtaining a loan for another member. In that case, lower rates of mobility make it easy to monitor each member and ensure the repayment of the loan. Conservative expenses sometimes help proper utilization of the loans and the reasons mentioned above ensure that women repay their loans in established timeframe (Armendariz & Morduch 2005: 89).

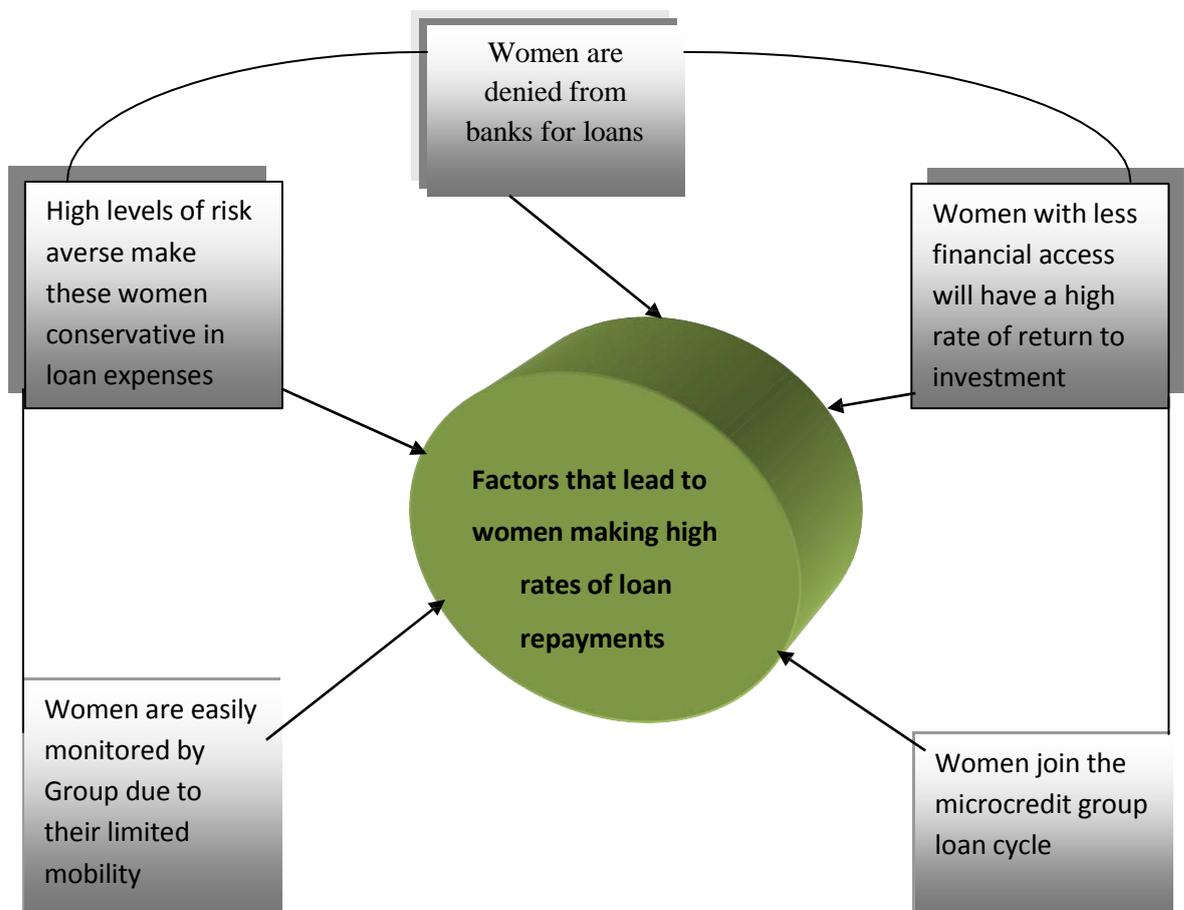


Figure 6: Factors behind women's high loan repayment

As discussed earlier, most microcredit organizations believe that women's household income level is improved by lending money to them. They also believe that

increased household income will not only lead to increased livelihood diversification and increased activities but also to better education and health for their children (Zaman 2004). Some argue that apart from income earning capabilities, lending to women develops confidence to challenge existing gender discrimination in the society (Pitt et al. 2006: 817). Other studies conducted in Bangladesh find that although the impact of lending to women might be positive for the households, the impact on women themselves is not certain (Kabeer 2001: 71). In fact it may enhance women's dependence on male household members for loan installments and/or give rise to domestic violence, since the loans given to women are often controlled by their husbands (Leach & Sitaram 2002: 576). If microcredit loans are only to benefit the households of women then, the main aim of microcredit loans, the empowerment of women, seems to be diverted from "women's welfare" to "household's welfare" and the aim of microcredit may fail if women's lack of control over their family assets is not challenged (Garikipati 2008: 2626). Women are thus targeted in the majority of microfinance programs with the explicit goal of empowering them, since they are seen amongst the poorest and the most neglected. It is based on the belief that 'investing in women's capabilities empowers them to make certain choices, which is valuable in itself and also contributes to greater economic growth and development' (Swain & Wallentin 2009: 545). It is also argued that the greater well-being of a family is a result of an increase in women's access to resources (Armendariz & Morduch 2005: 161). Another reason for the focus of microfinance institutions on women may be due to the belief that women are better and more trustworthy borrowers and according to the grass-root-level microcredit practitioners report, women's repayment rate, on average, is significantly higher than men's in Bangladesh (Khandker 2003).

There are, in fact, two opposing views behind lending money to women. Some argue that lending to women is helpful because of its financial and social effects on them and at the same time, awareness building may take place amongst the women borrowers (Kabeer 2001: 65). But others have suggested that since loans given to women are controlled by their husband or male members of their family, women are becoming more dependent on their husband or male members for the repayment of loans, which may turn into domestic violence (Goetz & Gupta 1996: 54). Kabeer (2001) notes the effect of loans on women's empowerment will depend on how we look at or consider the effect. Different ways of looking at the effect of these loans on women's empowerment will create different views on whether microcredit is

positive for women. For example, some view empowerment as an ‘outcome’, reflecting the life style of women borrowers; how they contribute to their family and household expenditures, how they contribute to the decision-making process in their families, their access to the outside world, of becoming a member and accessing the loan. Others view empowerment as a ‘process’ in terms of how the loans are used, how they are managing their income source, how the loan repayment has been organized and so on and empowerment depends on how significantly women can play their role in these processes (Kabeer 2001: 65). It is argued that a negative impact on empowerment for women if the focus is given to the ‘process’ of the loan and positive impact if the focus is given to ‘outcomes’ of the loans (Kabeer 2001: 65).

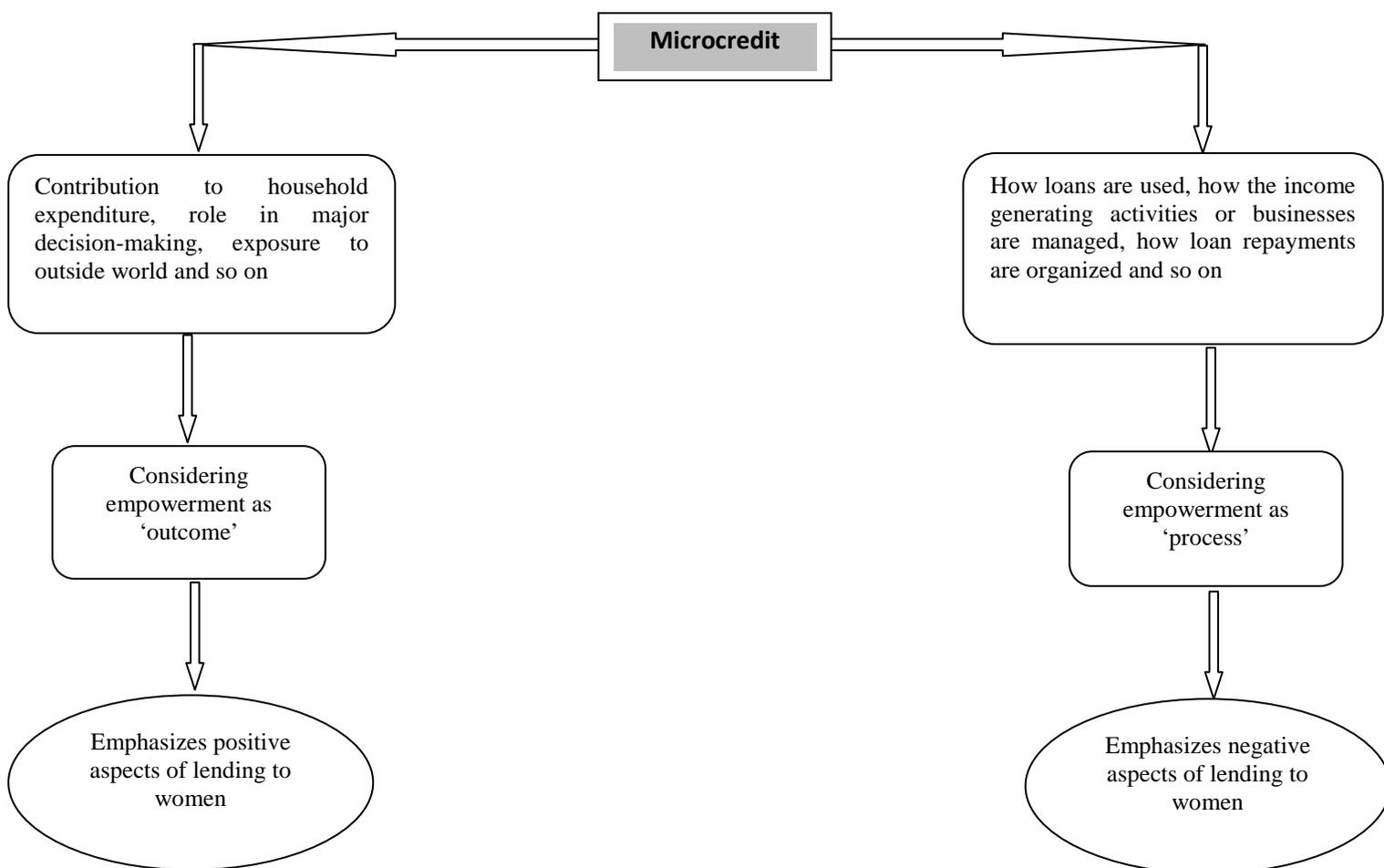


Figure 7: Positive and negative impact on empowerment for women

### **3.7 NGOs and Microcredit**

NGOs emerged with microcredit programs as the favored institutions because of the nature of their flexible operations. They generally operate on a small scale, with a more flexible approach and they have proved that they can overcome the shortcomings of existing financial institutions in providing microcredit loans or financial benefits to the poor with minimal conditions. NGOs also draw on the existing traditions, indigenous knowledge and social networks of poor and rural women and their communities (Sagamba et al. 2013: 182). Providing loans to poor women is one of the prime considerations of microcredit programs. Field officers are being employed by microfinance institutions (MFIs)/NGOs to select the needy women and disburse the loans among them. The outcome or the success of loans, hence, is dependent on staff skills, proper selection of members and the impartiality of MFIs/NGOs' staff (Armendariz & Morduch 2010). The importance of microcredit officers in the successful implementation of the programs has been considered due to the failure of microcredit programs especially in Morocco, Bosnia, India, Pakistan and other countries (Chen et al. 2010).

The literature also shows why and how officers of microcredit programs play a vital role in the proper implementation of these programs and the achievement of its goals. Microcredit field officers are the main persons considering potential borrowers and monitoring the proper utilization of the loans. Depending on their recommendations, further loans or larger loans are approved (Mersland & Storm 2010: 29). Agier and Szafarz, in a related study, reveal that allocations of microcredit loans are sometimes biased by the preferences of NGOs' officers (Agier & Szafarz 2013: 263). If, on the other hand, microcredit officers possess altruistic qualities, as discussed by Roy and Chowdhury (2009), they will assess who is the neediest regardless of his/her credit worthiness (Roy & Chowdhury 2009: 201). It was an important finding of a study conducted in Burundi that client selection was shaped and influenced by the incentives provided to NGOs' field officers (Sagamba et al. 2013: 191).

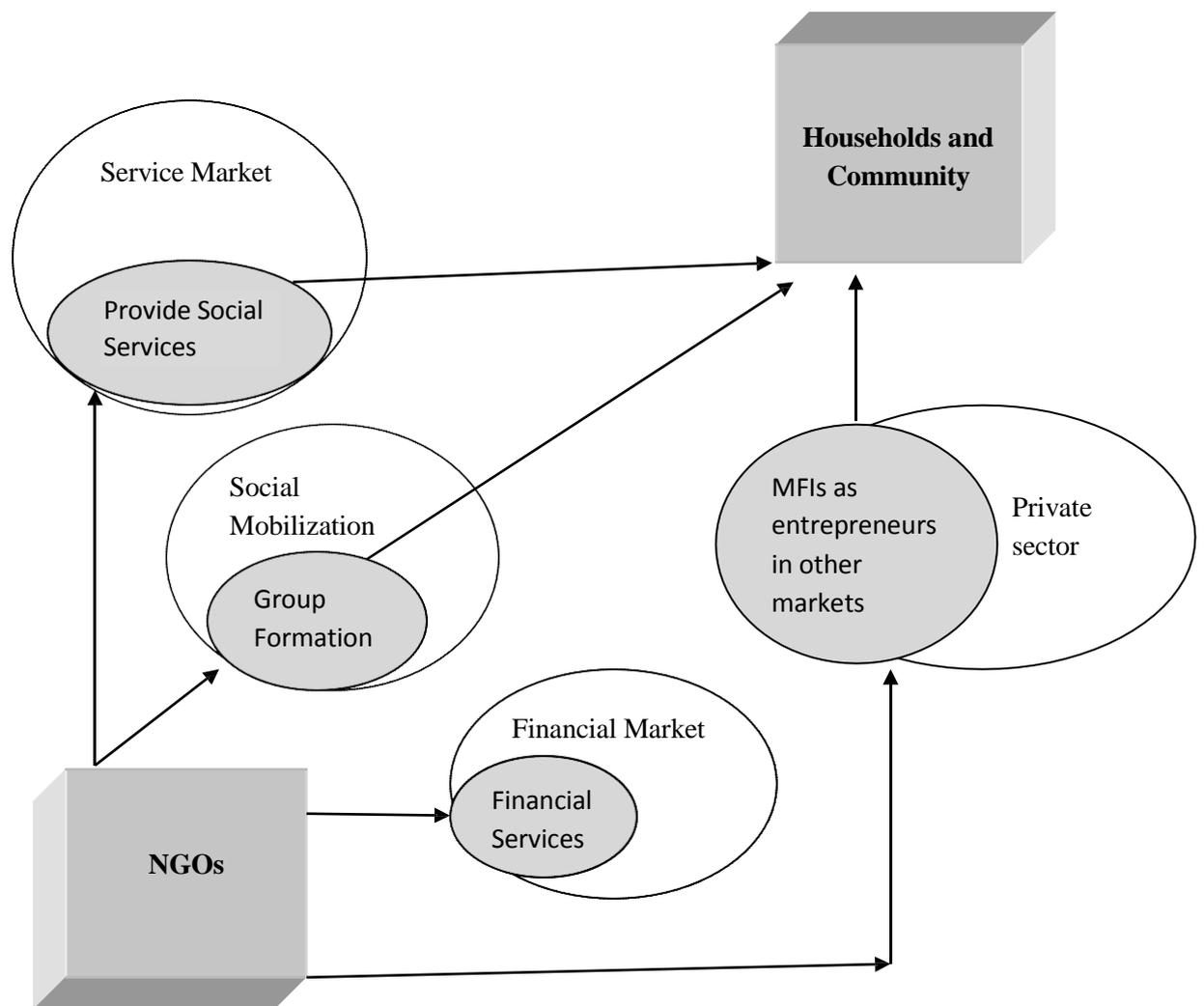


Figure 8: Areas of NGOs intervention

### 3.7.1 Empowerment and Microcredit

Development agencies, non-government organizations (NGOs) and government organizations around the world aim for the betterment of women in all spheres of their life, i.e. family life and social life. Empowerment has been considered the main focal point towards the achievement of the wellbeing of women. Different donor agencies working in Bangladesh and the government of Bangladesh have given priority to microcredit as a means to reach women through involving them in social and development activities (Sen 2000). In Bangladesh, as a developing country, gender discrimination is an obstacle to its development (World Economic Forum 2007). The neglect of women in Bangladesh has become clearer following the report of

<sup>12</sup> Zohir, S & Matin, I 2004, 'Wider impacts of microfinance institutions: Issues and Concepts', *Journal of International Development*, Wiley and Co, UK.

the gender gap index of the World Economic Forum, 2007. Only 55% Women in Bangladesh, according to the report, participate in the workforce compared to men with 88% (World Economic Forum 2007).

In Bangladesh, men are given preference in terms of making decision, especially, in terms of major household decisions. This kind of male dominance is more acute in rural areas of Bangladesh and as a result, women in these areas are lagging behind in terms of education, work, wealth and social exposure to life outside of their homes. Having focused on these issues, many development organizations around the world are considering gender issues in their agendas in the form of gender inequality, gender disparity, gender discrimination, women's participation in paid work and women's empowerment. Women's empowerment has been considered a vital issue and included in the Millennium Development Goals (MDGs) of the United Nations, which aimed to reduce poverty and improve the socio-economic conditions of underdeveloped countries around the world by 2015. To assess the economic status of women and to explore the impact of development programs on women's empowerment, numbers of studies have been carried out by national and international donor agencies. In 1999, the World Survey on the Role of Women in Development, for example, examined the role of globalization towards women's empowerment and poverty reduction (Ramani & Sethi 2007 : 6).

In general, women's empowerment can be considered in two ways: on an individual level – a woman achieves more control in family decision-making; and, on collective level – women as a group work together for changing social structures not in favor of them (Young 1997). According to the Human Development Report, empowerment is women's expansion of choices and ability to exercise those (UNDP 1995). 'Empowerment, in a generic sense, is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control and hold accountable institutions that affect their lives.' (Narayan 2002). From the above definitions, we can assume that empowerment is not the final result of any development initiative or a state that can be attained within defined time-frames. It is, instead, a dynamic, time consuming and on-going process that can only be located on a continuum.

Empowerment has been described and defined in the development literature in several different ways:

Malhotra and others state that women’s participation in the society and organizations might empower them (Malhotra et al. 2002: 4). Social participation is also encouraged for women to be empowered by Saraswathy, Panicker and Sumi. They state empowerment as ‘a continuous process where the powerless people become conscious of their situation and organize themselves to improve it and access opportunities, as an outcome of which women take control over their lives, set their own agenda, gain skills, solve problems and develop self-reliance’ (Sarawathy et al. 2008: 186-187). Apart from social inclusion, according to Bali Swain and Wallentin, existing unequal social system must be challenged to bring about women’s empowerment (Swain & Wallentin 2007:1). Sarawathy reiterates that self-efficacy or self-consciousness is the main thing in empowerment process and by identifying their inner strength, opportunities and growth, women can reshape their own destiny (Sarawathy 2008: 190). To empower women, social system needs to be changed first. According to Goswami, women in Bangladesh are ignored in society and in family and given less priority in accessing education, health and nutrition and in the case of limited resources, men are given priority. This must be changed (Goswami 1998: 4). Kabeer has emphasized on freedom of choice as the prime focal point of women’s empowerment and she mentioned three dimensions of freedom of choice, namely resources, agency and achievements (Kabeer 1999).

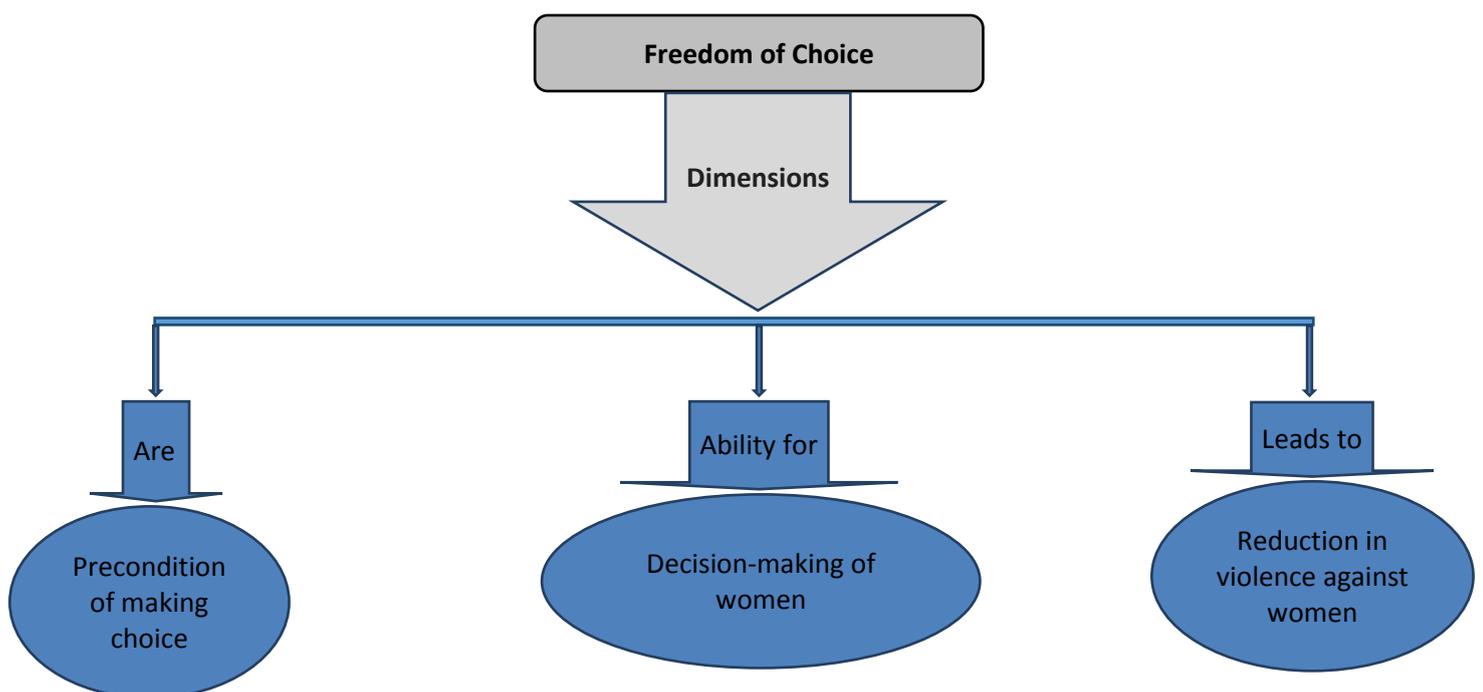


Figure: 9 Dimensions of freedom of choice

Empowerment is often seen as a process of self-consciousness leading to decision-making power and ultimately changes in ability or capacity to act in the society (Karl 1995: 370). It has also been described by Fagan (Fagan 1979) and O'Connell (O'Connell 1978) as a process of increasing social responsibilities to improve collective political power (Gutierrez 1990: 150). Kishore and Gupta assume empowerment as the process by which the weak gain control over their lives (Kishore & Gupta 2004: 697). It has also been described as a dynamic process of change whereby 'those who have been denied the ability to make choices acquire such an ability' (Kabeer 1999: 435). Rowlands further elaborates empowerment as a process by which women are able to get together to build up their awareness, to attain their right to make choices and to control resources, which ultimately will help minimizing their subordination (Rowlands 1997). In defining empowerment as a process, Smith argues that 'empowerment is basically a property of social or cultural systems rather than of individual experiences and traits' (Smith 1989: 173).

In defining empowerment as agency, researchers, like Pernell (1985), Pinderhughes (1983), Sherman (1983) and Simmons (1983a) described it as a 'development of a personal feeling of increased power or control without an actual change in structural arrangements' (Gutierrez 1990: 150) and it is also highlighted as an instrument of poverty reduction (World Bank 2000a). Kilby has described empowerment as about people having various choices and level of interest in all parts of their family and community lives (Kilby 2004: 221). Urging the idea of empowerment as agency, Kabeer argues that 'empowerment is an expansion in the range of potential choices available to women so that actual outcomes reflect the particular set of choices which women value' (Kabeer 2001: 63). Empowerment has also been defined by Alsop and Heinsohn (2005); according to them, women's empowerment helps women make effective decisions that are then converted into desired outcomes (Alsop & Heinsohn 2005).

In defining empowerment as a holistic approach, Dessy & Ewoudou (2006), Mayoux (2006), Amin, Rai and Topa (2003) and Kabeer (2001) describe empowerment as 'an all- encompassing term in which a whole range of economic and social activities including group organization, agriculture and income generating initiatives, education and integrated health care, work synergistically towards the common goal of empowering the poor' (Martinez & Torri 2011: 12). In holistic approach, empowerment has also been described as the means of taking control of situations on

an individual, group and community level; of achieving their own goals, and being able to work together to maximize the quality of their lives (Adams 1994). Schuler and Sakuntala define it ‘as the individual and collective dimensions of developing the capacities needed to act to confront and change unequal gender-based power relations. Such action change women’s views of themselves and the world; it also alters their social and economic roles’ (Schuler & Sakuntala 1992). In a broader sense, Narayan defines empowerment as the exercise of extended freedom of choice and action (Narayan 2002).

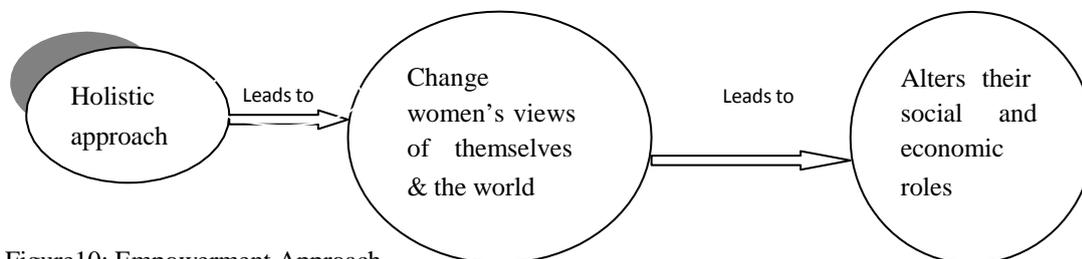


Figure10: Empowerment Approach

In development terms, empowerment processes have been focused primarily on women since their disempowerment is prevalent in every segment of society and social systems are shaped in such a way that women are often powerless in terms of the system itself (Malhotra & Schuler 2005: 71). Microfinance movement, in this juncture, emerged with diverse programs, with a particular focus on providing loans poor households (Morduch 2000: 626) and it is argued that the whole family is more likely to benefit from credit if loans are given to women rather men (Kabeer 1998: 88). Credit, money or resources are seemingly main factor for women to be empowered. Nawaz, Jahanian and Manzoor (2012) mention that making or controlling money is the main factor for women’s empowerment through which they can manage cash and their enterprise which will ultimately make them capable of controlling and monitoring family expenses. This will also allow women to participate in household decision-making processes ( Nawaz et al. 2012 : 18).

### 3.7.2 Is microcredit a ‘magic bullet’ for women’s empowerment?

Empowerment is not something that can happen overnight (Kabeer 1999: 436). In South Asia, women are expected to be dependent on men and are assigned minor tasks in their households and in society as a whole. They are devaluated by existing social

practices/traditions and restrictions in going outside the home, are making them more dependent (Cain et al. 1979: 411). In rural areas of Bangladesh, women are socially neglected. Among many other factors, *pardah* prevents them participating in different social, economic, cultural and political activities and women staying at home is considered as norms that promote the seclusion of women (Goswami 1998 : 45). But without outside exposure and social inclusion of women, microcredit programs alone cannot bring women’s empowerment. Jessica Jonsson also links empowerment to social participation and self-realization. Women need to understand/acknowledge the constraints imposed by social systems and at the same time feel that they have the capability to change both themselves and the society (Jonsson 2010: 396) and by changing the existing unequal social system, women can exercise enhanced control over tangible and intangible resources which is an indicator of their empowerment (Baltiwala 1994). Kabeer (2002) mentions that when women achieve the ability to make major decisions in their households, this basically is empowerment (Kabeer 2002). Empowerment, in fact, is a procedure allowing individuals to be in charge of the factors, like information and resources that can lead them to a better life (Ravallion 2001). According to Shahnaj Parveen and Ingrid Leonhauser (2004), various kinds of inputs, rather than loans, will ease achieving women’s empowerment ( Parveen & Leonhauser 2004: 2). They summarize their study in mentioning women’s empowerment in the following way-

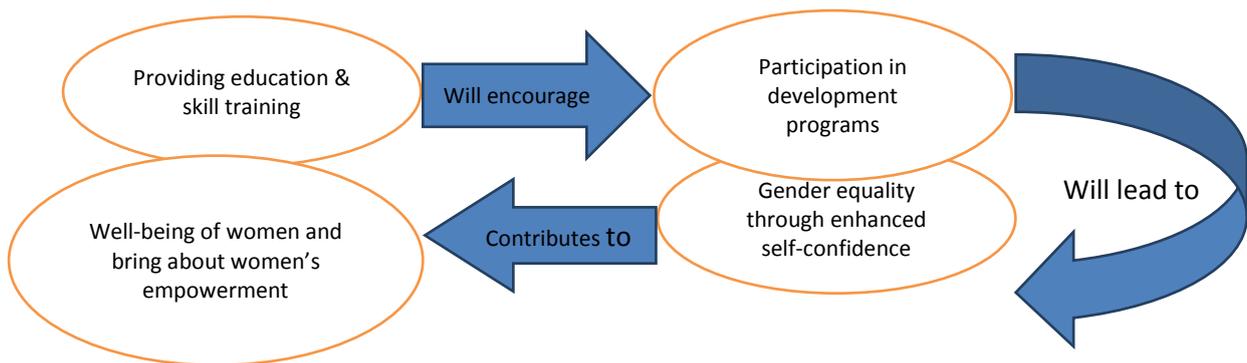


Figure 11: Empowerment process

Dependency and the nature of discrimination vary and depend on the class and position of women in their family and in society. It has been noticed that women from upper class families face more restrictions on their mobility than that of lower class women. Socially disadvantaged women are not as dependent on their husband or male members of their family as that of others though gender discrimination is practiced widely (Kabeer 2005: 4710). It could be said that poor

women have a level of autonomy in their movements and the rules of *purdah* are more flexible depending on the class and position of women, especially in rural areas of Bangladesh (Feldman & McCarthy 1983: 952). But the debate still remains whether poverty among rural women has been elevated by *purdah* or whether it weakens the tradition of *purdah* (Amin 1997: 214). It has been argued that when women are involved only in indoor activities, there will be little inspiration to initiate changes to raise their labor (Boserup 1989: 54). Rosario (1992) in this regard notes that there is little evidence in rural areas of Bangladesh that economic development and women's freedom of movement have challenged social institutions like *purdah* (Rosario 1992). Observing *purdah* has been accepted as a social norm by men of rural areas of Bangladesh society, through which women are isolated from other people (Rosario 1992). *Purdah* determines women's status and prestige in most of the villages of Bangladesh (Amin 1997: 219).

### **3.8 Conclusion**

To assess a particular community or society, understanding its gender relations within the setting of socio-cultural, economic, religious and political contexts is necessary. The overall discussion in this chapter was microcredit and gender relations in Bangladesh. There is acceptance amongst scholars that gender is not an identity or role that is taught in childhood and enacted in family relationship. It rather an institutionalized system of social practices for constituting people as two significantly different categories, men and women. Gender, at the same time, organizes social relations of inequality on the basis of different category of men and women (Ridgeway & Correll 2004: 510). A society and gender relation seems linked to one another because gender manages social relations and society, on the other hand, defines gender relations. Bates and Fratkin (2003), for example, argue that a society itself defines its gender relations and establishes the appropriate or inappropriate types of behavior for the men and women living in that particular society (Bates & Fratkin 2003). Gender relations are therefore, very important for a society because they are one of the twin pillars on which a social system develops (Ridgeway & Correll 2004: 511).

Apart from gender relations and microcredit, this chapter also focuses on women's status in Bangladesh. Apurba Krishna Deb and other (2015) mentioned that in

rural societies of Bangladesh, deep-rooted socio-cultural constructions of family, poverty, lack of education and fear of loss of societal support undermine the capacity of women to aspire and raise their voice. Women in rural Bangladesh inhabit an inferior social position although they perform unique roles in the areas of childcare, livelihoods and other household duties (Deb et al. 2015: 305). In general, women in Bangladesh especially in rural areas are relegated below men and face threefold obstacles deriving from: (a) the unequal socio-cultural context and women's acceptance to that construct, (b) prejudice rooted in religious traditions and (c) limited control over economic resources and the decision-making process (Deb et al. 2015: 306). It is also argued that these obstacles maintain a rigid division of labor that controls women's status and rights, mobility, roles and responsibilities in wider society (Deb et al. 2015: 306).

One of the stated aims of microcredit programs is to include women in the labor market. It also aims for transforming gender roles through the breakdown of traditional ideas of money handling. But it has been suggested that it benefits the rural middle class only and creates a new form of domination against very poor women in rural areas (Karim 2011: 256). This chapter and overall the whole study, focuses on gender relations, gender inequality and gender rights. Because gender is one of the primary frames through which we organize our understanding of self and others. It shapes and constructs our actions and interactions, which constitute our daily lives both at home and at workplace. The next chapter examines whether microcredit programs have any effect on women's lives especially in constructing or shaping their actions in Bogra district. Chapter 4, 5 and 6 focus on the findings and discussions of the study; they explore the effects of religious belief and social norms/practices on women's lives in Bangladesh and especially in Bogra district, followed by whether microcredit programs reach 'very poor' women in providing loans and finally how women in rural areas of Bangladesh and especially in Bogra district feel about empowerment through microcredit programs.

## CHAPTER FOUR

### Impact of religious and social practices on women's lives in Bangladesh

#### 4.1 Introduction

In Bangladesh, half of the population is women and almost 90% of people are rural based (Huda 1981: 76). In rural areas of Bangladesh, apart from house-wives, some women are in a very vulnerable position in society because of being widowed or divorced, and others are found to be very poor, living by begging or by serving as house maids to other families. Depending on assets and wealth of their husbands or parents, the social status and power of these women vary from group to group (Huda 1981: 76). Among these three groups of rural women, understanding of empowerment may not be easy and this understanding may vary from changing of everyday lives to challenge the prevailing power inequalities (Kabeer 2011: 500). In the families of these three groups of women in rural areas of Bangladesh, the tendency for male preference is common. Some of the rural traditions commonly found are the transmission of transmitting property through the male line so that a son inherits a father's property or younger brother inherits an elder brother's property; and patrimonial practices of marriage in which newly married women must be a part of her husband's family (Kandiyoti 1988: 279) and adopting their husbands' surname (Nelson 1996). These are based on the belief that 'while men have power and authority over women, they are also normatively obligated to provide them with food, clothing and shelter' (Cain et al. 1979: 408) and women are vulnerable especially in terms of their economic and social needs (Cain et al. 1979; 434). The striking point here is that some rural women are not interested in resisting these practices and traditions in Bangladesh or even consider these as unjust (Kabeer 2011: 502). As a result, development NGOs in Bangladesh have initiated group based discussions and activities among rural women to make them aware of unequal social practices and raise consciousness about their rights. Based on this concept, market-generated opportunities have emerged through which women with a group can expose themselves into public spheres (Mahmud et al. 2006). The chapter presents findings about the impact of religious and social practices on various issues related to women's lives. The impact on women's lives, including in becoming microcredit members, is also discussed in this chapter. Since the study conducted face-to-face interviews, focus group discussions and participant observation, the findings are presented together regardless of the source.

## **4.2 Religious and cultural impact on women's lives**

The participants of the individual interviews, NGO officials and focus group discussions were asked to give their opinion about the role or impact of religious belief and social practices on women's daily activities in their family and society. They were also asked to mention whether they believed that there were any restrictions or barriers experienced by women in relation to religious traditions or leaders on the movements of women outside homes and participating in microcredit programs.

### **4.2.1 Religious impact on women's lives**

Women microcredit members, male members of their households and NGO officials were asked to comment on whether they believed that there was any religious impact on women's daily lives in the villages and on their participation in microcredit programs. Except some disagreements in focus group discussions, which I will discuss later, the majority of the participants expressed similar opinions based on the idea that religion had minimal or no impact on women's lives, including participation in microcredit programs. One participant in individual interview commented:

“We are poor. We don't have enough money to invest in our business and that's why we are taking loan from microcredit programs. We find it easy to pay back the loan through small installments. Imam or religious leaders do not interfere in becoming microcredit members and I think they should not do that because they won't give us money for our survival; so why should we listen to them. We are not doing anything bad; we are taking loan for the betterment of our lives and paying it back with some interests. I did not face any challenge or constraint from our local Imam to become microcredit member.”

In focus group discussions, there were some arguments about the impact of religion on women's lives, especially, in terms of becoming microcredit members. Some respondents argued that religion had an impact on women's lives even though majority of them did not agree. In answering this question, one of the respondents in a focus group, for example, noted that,

“Of course religion has great impact on women’s lives in our village. Religious faith is very strong amongst us. Since our society believes that, religion prohibits women from getting exposed and being involved with microcredit programs, very few women became microcredit members and large number of us is still away from the program.”



Picture 1: Focus group discussion

Another women member from the same focus group argued differently and the majority of the participants of that group supported her view. According to her, religion had nothing to do with women’s lives or microcredit programs. She said;

“I don’t think religion has any impact on our lives. We believe in Islam, but it has nothing to do with our daily lives. I have not seen any Imam or religious leader in our village restricting us becoming microcredit members. We practice religion at our home and we joined microcredit programs for our survival.”

Similar responses about religious impacts on women's lives were found in both focus group discussions and individual interviews. Respondents from both places strongly argued that,

“In our childhood (around 15/20 years ago), Imam in our villages used to give *fatwa* (statement) forbidding women not to go outside their home boundary and not to expose to other men except their male household members. We also heard that at its early stage of microcredit programs, there were lots of disputes in our society about its contradiction with religion especially with Islam. Since Islam bans interest (both of providing or receiving interest) and microcredit program is based on interest, there was a clash. But we have not heard or experienced anything like that for ages. May be because of poverty, people became realistic. They started to realize that we have to survive first. Religion won't feed us.”

One of the important findings regarding impact of religious values and principles on women's lives was found in individual interviews of the study. I interviewed a women participant who had been a microcredit member for four years, and, was a daughter of local Imam. In responding to a question of whether her father or family prohibited her becoming a microcredit member and taking out a loan with interest, she replied,

“Initially, my father was reluctant in allowing me becoming microcredit member. When my husband died, I was in a critical condition with my two children. I had no income source to run my husband's grocery shop since it needed more money to invest. I always tried to convince my father to allow me taking microcredit loan but he refused. My personal feeling was that, since he was Imam in local mosque, he was afraid of his social reputation and people's bad-mouthing more than religion. Finally, I managed to influence him allowing me becoming microcredit member and I, at first, took BDT 20,000 from this NGO and invested to my grocery shop. Now, I run this grocery shop and I can maintain my family very smoothly. My father or religion is no more a barrier for me in running this shop with

microcredit loans.”

In interviewing male household members and NGO officials, I received similar findings. Almost every male participant and NGO officials responded negatively to the idea that religion had a significant impact on women’s lives and microcredit programs. One male householder responded in his interview that,

“I am not sure whether religion forbids women from getting microcredit loans or becoming microcredit members, but I have not noticed or heard anything that women were asked not to become microcredit members by an Imam or religious leader in our village. I myself even did not face any complain from our Imam asking for not to let my wife join in microcredit program and attend in group meeting.”

NGO officials also expressed their opinions about the religious impact on women’s lives in program villages. They candidly mentioned that it was mostly in the past that religion had an impact on women becoming microcredit members. At the very early stages of microcredit programs, religious leaders, especially village Imams were against the programs arguing that microcredit loans were an interest-based program, and thereby, was a clear contradiction of Islam. But with the changes of socio-economic condition of Bangladesh, especially in rural areas and due to hardship, people in mass joined microcredit programs ignoring the advice of religious leaders. One of the NGO officials, who was directly involved with field operations of microcredit programs, replied,

“Well, I have been working in microcredit program for last ten years in four villages in Bogra. I go to the field almost every weekday to collect installments. I arrange group meetings for women members and ask them to attend the meetings. I, very often meet local Imam and religious leader while performing my duties. I have never been confronted by them for operating microcredit programs and for encouraging women to join this program.”

When asked whether he faced any obstacles from local Imams or religious leaders, another NGO official commented,

“In every six months, we arrange meeting with general people living in our operation villages, regardless of any gender and microcredit members. We also invite local Imam, local elite people and religious leaders in that meeting. Sometimes local Imam attends the meeting. We have open discussions on how to improve the financial condition of needy people in our village, how to improve the microcredit programs so that we can reach to more needy people and we welcome any comment, suggestion or complain about the program. We sometimes receive few objections/comments about the program which are related to program operation and maintenance like, schedule of group meeting, amount of loan, interest rate and area coverage of the program. But we have never received any objection from local Imam, religious leader or from local elite for running this program in their village.”

Another major finding of the study came from an informal interview with a local Imam. The interview was not pre-scheduled and it was not among the sample of the study. I happened to meet the Imam during my participant observation in the study villages. When asked to comment about microcredit programs in the village, he replied,

“Of course it’s not good to involve with any business or program that is interest based. It is prohibited in Islam. We warn people about that. But it is their choice to follow or not. We cannot force them to follow religious rules or bindings. Moreover, there are so many problems in our society to deal with which are severe than taking or dealing with interest.”

An elderly man in the study area who was also a father-in-law of a woman member quoted that,

“I don’t find anything bad in becoming microcredit member and taking loans from NGOs as long as women are observing *hijab* or covering themselves well. I have permitted my daughter-in-law becoming NGO’s member and ask her to put *burqa* on (a big piece of cloth covering her body) while going outside for attending meeting or taking loans from NGO’s office. After all, microcredit programs are helping poor people.”



Picture 2: Individual interview with male household member

It was assumed that local religious leaders and Imams were no longer forcing women not to join microcredit programs. A study conducted in Bangladesh by Akhter (2010) has revealed similar findings. According to the study, religious leaders are negotiating modernity and religion so as to adjust with the modern society and live in a competitive market (Akhter 2010: 326). In Islamic doctrine, a woman can perform any outside activity by wearing *hijab* as long as she also accomplishes domestic duties (Akhter 2010: 326). Nevertheless, I noticed that some elites and religious leaders were still trying their best to convince male members of households to restrict women's movement. This might be due to the fact that they wanted to maintain unequal gendered relations. Shehabuddin (1999) note that, in the era of globalization, while women are permitted to engage in outdoor activities, some local elites may still try to maintain gender exploitation in the name of religion and it might be possible amongst the women in rural areas of Bangladesh (Shehabuddin 1999: 218).

Although the majority of respondents mentioned that there was minimal influence of religion on women's lives in the villages, it was also noted from participant observation and responses of a few respondents that religious leaders and Imams were often trying to convince women not to participate in microcredit programs by disseminating religious speeches especially on Friday prayer. I, moreover, noticed that this kind of religious warning or verdict about not to join microcredit programs did not have noticeable impact on women's lives in Bogra district, especially, in becoming microcredit members. In other words, religious beliefs and instruction/advice of religious leaders did not seem to have any direct impact on male members when making decisions of sending their wives to NGO offices and becoming microcredit members. Some of the participants even utter that Islam actually does not forbid us working outside and participating in social activities. Likewise, one of the participants of Sarah White (2010) supports Islamic view of women's empowerment and states that, 'actually Islam never says that women only have to stay home or they cannot work outside. Islam has been distorted by some bad interpreters. What Islam says is to stay in *shalinota* (modesty/decorum)' (White 2010: 341).

#### **4.2.2 Effects of social practices on women's lives**

Apart from religious impact on women's lives, the study also tried to explore participants' opinions about effects (if any) of social norms or traditions on women's lives in study villages. There are many definitions and explanations of cultural norms and traditions. Briefly, social tradition/practices can be defined as the rules that a specific group uses for stating what is seen as appropriate and inappropriate behaviors, values, beliefs, and attitudes. It has also been stated that cultural norms may give people a sense of order and control in their lives as well as a sense of safety and belonging which may also encompass communication style, whom to marry and how, child-rearing practices, or interaction between husband and wife.<sup>13</sup>

When invited to comment on social norms or traditions that might have impact on women's lives in Sonatola, Gabtoli and Sariakandhi villages, inconsistency was noticed among the respondents of individual interviews. The majority of women participants in individual interviews mentioned that social practices and traditions –

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<sup>13</sup> The information has been derived from the website – [www.apppsychology.com/IB%20Psych/Bcontent/SLA/SLA10](http://www.apppsychology.com/IB%20Psych/Bcontent/SLA/SLA10)

*'samajik ritiniti'*<sup>14</sup> had a major impact on their life styles. In replying to a specific question of 'do you go to market to buy something for the household?' one woman member in an individual interview argued:

“Why should I go to market to buy anything while my husband is doing that for me and for my children? If I need anything for myself, for my children or for my family, I just ask my husband. I have seen my mother was doing the same thing and I have been taught the same in my family. If I go to market other members in our society will talk bad things about me and my family. Moreover, majority of women in our village don't go to market; they usually ask their husbands or male members of their family to buy the things.”

Another women respondent mentioned that,

“My husband is very family oriented. He looks after the family very well. Whenever I ask anything to buy from market, he just does that. Although very few women in our village go to market with their husbands, I don't like to. My belief is that, I have to have good faith on my husband. What he does, is good for me and my family. I don't want to talk more about that.....”

In answering the same question, another woman responded quite differently. She said,

“If I wish, I can go to market to buy things; my husband will never forbid me going for shopping. Sometimes, I go to market with my husband and whenever he is busy with his works, I go to market with his permission. I can't comment about other women in our village whether their husbands let their wives go for shopping or not; but I can go for shopping with my husband's permission.”

Majority of the women in the study villages were housewives and performing household duties with an exception of a very few who ran grocery shops attached to

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<sup>14</sup> It refers to socially accepted and desired behaviour and attitude towards different social situation and condition.

their houses. I found that these grocery shops were open but not always attended. A woman, who ran a grocery shop, opened her shop early in the morning and, at the same time, did household duties like, preparing her children for school and making food for her husband. When a customer came, seeing from inside her house, she came to her shop to sell the goods and went back to complete her household jobs. After completing her household duties and whenever her husband and children went for work and school, she went to her grocery shop. This scenario became clear with a comment from a woman microcredit member and grocery shop owner. When invited to answer a question of ‘what do you usually do in your daily life’, said,

“After getting up from bed, I prepare breakfast for the family. Then I prepare my child for her school. After sending her to school, I prepare food for lunch since my husband takes lunch with him. In the meantime, I have to feed the cows and meet the customers (if any) of my grocery shop. After my husband goes to work and I am bit of free, I give time to the shop. I spend my time at the grocery shop till my daughter comes back from school. In the evening, I spend my time at home doing the household jobs (preparing food for dinner, washing dishes, feeding cows) while keeping the shop open. At around 8pm I close the shop; we have our dinner together and go to bed. That’s kind of my daily life.”

In some families, however, there were frequent quarrels over ‘mistakes’ by women, like being late in the preparation of food. Interestingly, the findings showed that women accepted such ‘mistakes’ as their fault and they never thought of asking husbands to help in household duties. In replying to a question of ‘does your husband help you in household jobs?’ a woman respondent replied,

“In our village, women usually do all the household things and indoor jobs. How can I ask my husband to cook or to take care of my child? He is not supposed to do that. Duties of male are different from ours. In our village, you will never notice a man performing domestic duties like cooking, washing dishes or sweeping the front or back yard of his house. These jobs are meant for women.”

It was assumed that, in most of the cases, women’s beliefs about gendered behavior, their willingness and the environment in which they had grown up, influenced the

daily activities of their lives. This happened regardless of religion, as I found similar social practices among Hindu women member as well. A Hindu woman member noted happily that,

“Of course I have become microcredit member with the permission of my husband. I take permission from him before doing anything and I think every wife should do that. As he is my guardian, I must share everything with him and must take permission from him before doing anything.”

I also found that existing social practices had enormous effect on both men’s and women’s lives in the study villages. Distribution of duties/tasks was accepted both by men and women in the society. A woman, for example, mentioned,

“From childhood, I have been taught how to cook and to perform household tasks. I have also been told to be loyal to my husband, respect him and obey his order. Our religion also teaches us the same. I personally also believe that to live peacefully and to maintain a happy family, women should respect their husbands, share everything with them and take their permission before doing anything. I also believe that husbands should respect their wives as well.”

In one reply from a husband of a woman microcredit member, it seemed that the attitude and understandings of male household members (if not all) towards women were changing gradually. For example, in answering a question of ‘do you respect your wife and her decision as well?’ he replied,

“.....of course, I do. But I also think whether that will be good for my family or not. If her decision or thinking is for the betterment of my family, why won’t I listen to it? I usually don’t impose my decision and don’t ever force her to obey my decision. Before doing anything, we share with each other. You see, I have allowed her to become microcredit member. When she told me that she is interested to take loan from microcredit programs and buy some goats, I thought that it will definitely be helpful for my family. I let her become microcredit

member. She bought some goats from the loan and I am paying the weekly installments from my money I get from my grocery shop.”

Another comment from the same male respondent contrasted with the above. When he was asked another question of ‘do you think that husbands/male household members in most of the families in your village respect the decisions of their wives and share everything with them?’ he replied,

“..... no, not everyone does the same. In some families, there are always quarrel. Some men don’t even care about the decision or any interest of their wives. Husband of one of my neighbor families, for example, does not listen to his wife. His decision is final and his wife must follow that. Sometimes they have strong disagreement. I personally don’t like that. To be frank with you, some women have become microcredit member just because of their husbands; their husbands told them to take loan from microcredit programs. But men in our village are gradually developing awareness of respecting their wives and giving importance to the decisions of their wives.”

Findings from the interviews with NGO officials also apparently supported the above comment. In answering the question of ‘can you see any social/cultural barrier for women becoming members of microcredit programs?’ one of the NGO officials replied,

“Except few incidences, we don’t notice any major cultural or social barrier in our operation villages. Male household members are becoming aware of equal rights of women. They can understand that maintaining peace and bring about happiness in family, mutual respect and sharing is a must. In fact, in our villages, social tradition seems not that rigid and family tradition rather than social custom/practice is more influential to guide a woman’s life in her father’s home and in her husband’s home subsequently. We have noticed that if in a family, women are given freedom in achieving education and doing job outside the village or even another district, if their ideas and wishes are valued and all children, irrespective of boys or girls, are treated equally, social traditions cant or does not have any effect on that particular family.”

Comment from an interview with an NGO official, who frequently travels around the villages to collect installments and meet with family members, revealed another major insight, which requires further research for its validation. His comments on whether social norms affect women's participation in microcredit programs are considered significant due to his knowledge about the family and traditions of the villages and his acceptance by the villagers. He replied, in answering a question of 'what do you think about family tradition and social tradition? Is there any clash or correlation between these two?'

“...in my professional career of nearly 7 years as a microcredit field officer, I have come across so many families in different villages in Bogra district. I have noticed many similarities among the cultural and family tradition. There are some differences among the family tradition and cultural practices as well. In some families, their tradition and life styles are influenced by the culture. I have noticed, at the same time, many families don't follow the existing cultural norms/tradition and they prefer following their family traditions and customs which were followed by their previous family members. Interestingly, sometimes a good family tradition influences others and can modify/change the entire social system or social tradition. One of the microcredit women members in Sonatola village for example, somehow convinced her husband to give her a hand and her husband started helping her in accomplishing household duties. This was not the existing social tradition of that village and male household members never tended to help their wives in domestic works even though they have spare time. When that particular woman shared her achievement in group meetings, other women also started trying to convince their husbands and the social tradition of Sonatola village (women should perform the household duties and men are meant for outside works only) is almost under threat. Male members in most of the families in that village are helping their wives in household duties.”

### 4.3 Analysis and discussion of the findings

From the above findings and discussions, few points can be determined. Firstly, existing social practices were deeply rooted in both men's and women's beliefs about the appropriate ways to behave in the study villages. I noticed from participant observation that women were not usually forced to stay within their home and perform domestic duties only; rather they did it voluntarily. Many argued that they were following the behavior that had been taught by their elders through which (according to their belief) they can maintain their *ijjat* (dignity)<sup>15</sup>. Secondly, the life style of almost all of women in the study villages was found to be similar. The findings of individual interviews and FGDs revealed that the majority of women were willingly doing household duties and keeping themselves inside their homes. I did not find any instance during this research period in which a woman protested about doing household duties and/or asked her husband to help her. Thirdly, people didn't always follow religious obligations when their survival was challenged. Although religious leaders and Imams warned people not to deal with loans that bear interest, changing attitudes of husbands towards their wives inspired women becoming microcredit members. In this case, providing financial support to the family and their husbands may have had a large impact on the attitudes of male members/husbands. Lastly, Swedish International Development Cooperative Agency (SIDA) states:

“Bangladeshi society remains one in which patriarchal attitudes remains, women are expected to take care of their families while men are the guardians of the families and are responsible to support family members. In spite of slight improvement in education and health, women are still discriminated in social and economic sector and violence against women is increasing. Apart from poverty and lack of awareness of gender equality, social and political changes might be responsible for that.” (SIDA 2002: 3).

Early marriage, dowry and limited inheritance rights play a significant role for making women dependent on men. Since their physical mobility is restricted after marriage; early marriage, according to Khatun (2002), is one of the main reasons for women lagging behind in participation in economic activities and in educational

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<sup>15</sup> In Bangladeshi society, a woman, who is obedient to her parents, following social tradition and religious practices, especially, staying inside home and observing *hijab* (for Muslim women), is considered having *ijjat* or dignity.

attainment (Khatun 2002: 9). Islamic rules and regulations are followed in Bangladesh and these rules are sometimes exacerbated in the case of women. Since a daughter inherits half the share of her brother and only one-eighth of the deceased husband's property goes to his wife (according to Muslim women's right to inheritance), women do not have equal property rights to men (ADB 2001). Research participants in this study considered it normal to cede control of their loans to their husbands and believed that their husbands or male members of their household could handle the money more effectively. This might be because of the general belief that men are expected to be the household breadwinners and have more experience with money (Schuler et al. 2008: 342). Kabeer had similar findings and argued that, in rural areas of Bangladesh, large proportions of loans borrowed by married women, are controlled or used by their husbands (Kabeer 2001: 64). Most of the time, wives hand over the money to their husbands willingly with the hope that they will use the money more productively. In focus group discussions of my research, most of the participants said that,

“We don't know where to invest the money. Since our husbands work outside and some of them running businesses, they can use the money properly. We give money to them for their business or to buy rickshaw. Some of our women members' husbands bought cow and goats and give to their wives to nurture them. Our members are taking care of them and after a certain period of time, they will sell them. If we did not give them money, then we would have never been able to buy goats or cow from market.”

One woman member asked,

“What will I do with the money? I may not be able to use the loans properly. So, I give the money to my husband and he invests in his business. If his business runs good, my family will then be benefitted. Moreover, he takes care of us and spends money for us. That's why I give loans to him and he keeps giving me money at the end of every week to pay the installments in time.”

Norms about women's movement and *purdah* seemed to be very influential in my study villages. Although very few participants used the loans for or by themselves, they invested their loans in such areas that would not force them to break the norms of

confining women's movement within their home. Other studies, conducted by Salt, also indicate that participation in microcredit programs improves women's well-being within the household (Salt 2010: 274) in the sense that they are respected and their decisions and opinions are considered.

Findings of many previous studies indicate that rural Bangladesh is dominated by a conservative gender ideology (Halim 1995), and, the present research indicates that this is still prevalent in rural areas of Bangladesh. Women felt comfortable seeking permission from their husbands before undertaking activities. One woman quotes,

“My husband is very cooperative. He permits me going outside or doing something whenever I seek permission from him. But I have to ask him before doing anything, otherwise he will get angry. For example, he was against the microcredit programs and he did not like NGOs. But when I briefed him and made him understand that we could get easy loans from microcredit programs, he then permitted me to become member of microcredit programs.”

Similarly, rather than making decisions by themselves, women were happy if their husbands' decisions were shared with them. One of the women in face to face interview said:

“I have two kids; one boy (6yrs old) and one girl (3.5yrs old). I am happy with my family. My husband is very cooperative and before taking any major decision he shares with me. Last year, for example, he bought a paddy field and before buying that, he discussed with me and I agreed. Apart from that, he also helps in domestic works like feeding the cattle, sometimes taking care of our children.”

In Bogra, some women, though very few, invested their microcredit loans to their own businesses or to an income generating activity like investing in their grocery shops, buying goats or cows. A woman microcredit member, who ran a grocery shop by herself, noted that,

“I have a grocery shop attached to my home. I take loans from NGOs and invest in my business. Sometimes, I help my husband by giving money but most of the time I use the loans for buying goods for my business.”

Another woman member also used loans by herself-

“I have been taking microcredit loans for last five years. I buy cattle, raise them up and after six/seven months, I sell them with some profits. During the nurturing time, my husband pays the installments and after selling cattle, I buy something valuable for my family. First time, for example, I bought three goats, raised them up and sold them. This year I have taken Tk. 30,000 (Thirty Thousand Taka) from NELS and bought two cows. I will probably sell them after six months. This is the extra income for my family and my husband supports me by in paying weekly installments.”

According to the above findings, it seemed that women’s microcredit participation in study villages happened in two ways: nominal participation and active participation (Karim & Law 2013: 47). Whenever a woman’s loan is controlled by her husband and her participation in microcredit programs is influenced by her husband, she might be recognized as nominal participant of the programs, and, whenever a woman member can use her loan and her participation is not influenced by anyone, her participation in microcredit programs can be considered active participation (Karim & Law 2013: 47).

Societies in rural Bangladesh are based on gender roles and a gendered division of labor through which households function. In rural areas, the tradition of *pardah* is so influential that even within the household women can rarely appear when outsider men are present. Perceptions of women’s mobility still make the situation difficult for women working outside their homes. It was observed during the research period that men’s responsibilities were to perform such acts that required involvement in the market place or occurred outside the *bari* (home) while women were responsible for the management for household activities, like taking care of their children, looking after livestock and cooking. It was also noticed that although the target of microcredit programs were women, often the actors mostly benefitted were men. Since the majority of the women believed that men were the sole earner of their family, it was observed from most of the women’s responses that, regardless of religious or cultural pressures, they chose to hand over the money to their husbands. Hunt and Kasynathan (2002) found the same results in their study conducted in

villages of India. They noted that only a few women controlled the money they received as microcredit loans (Hunt & Kasynathan 2002: 44).

It has been argued by many scholars that unequal gender perceptions legitimize gender inequalities in a systematic way and are the main source of gender specific roles, rights and responsibilities (Karim & Law 2013: 57). Moreover, in rural Bangladesh, male dominance and women's subordinate position to their husbands is allocated and maintained by unequal gender ideology (Karim 2006: 15). In my research, although women's freedom of mobility was still restricted to the NGO office and attending group meetings, it was found that some men changed their attitudes towards their wives; particularly in terms of letting them participate in making major decisions in the household and taking their opinion and choices into consideration. This might be because they began to recognize their wives' economic contribution to the family or might indicate the awareness of women's rights. But why do some men allow their wives to participate in decision-making and others not? A study conducted by Karim and Law (2013) in rural Bangladesh revealed that women's involvement in income generating activities and recognizing their equal rights in every sector are influenced by the gender ideology of their husbands. If their husbands possessed a liberal gender ideology, then women might be able to achieve their status as co-breadwinner in the family and wider society (Karim & Law 2013: 47).

I have observed that characterizations of gender such as women being expected to be modest and gentle towards their husbands, and men supposed to be assertive and concerned with material success, are deeply embedded in rural people in Bogra district. In this sense, microcredit programs did not have any visible effect on women's everyday lives. However, I noticed that both men and women respondents answered the questions in a way which did not contradict existing social practices. In regards to the reason for this, there are many arguments. It is argued that the respondents might think of social desirability and align their answers to the perceived norms (Yount et al. 2013: 334). Moreover, since men were the sole earner of rural Bangladesh society, women paid respect to their husbands for their support and accepted their control (Yount & Li 2010: 343). Acceptance of unequal power distribution by rural women made it so applied that any noncompliance of the social system replicated disobedience and husband's aggressive response was permissible punishment (Yount

& Li 2010: 334). Komter however, argued that it might be a mindful strategy for some women to comply with existing male favored social norms and they followed this tactic in answering any question that challenged these norms simply because of their feelings or sense of powerlessness to change the prevailing social system in rural Bangladesh (Komter 1989: 196). In another study conducted in Bangladesh, Yount, Halim, Schuler and Sara argued that although majority of women had contradicting views to those of the existing social norms, nonetheless they acquiesced because they had few alternatives (Yount et al. 2013 : 349).

Changes towards the development of a progressive society, in which both male and female can have equal rights, is very important. UNIFEM (now UN Women), The United Nations Development Fund for Women, argues that social progress is a must to ensure women's empowerment. Awareness of gender relations and ability to influence social justice, according to the UN Women, is the core of empowerment (White 2010: 336). To empower women, UN Women emphasizes economic participation of women. To promote gender equity and empower women in workplace and community, some principles are developed. The principles are – establishment of gender equity, fair treatment in workplace to both men and women, ensure health and safety for all, promote education and training for women, implement enterprise development for women, promote equality through community initiatives and monitoring the progress of gender equality.<sup>16</sup> Empowerment, in fact, can be achieved through collective action rather than individual efforts. As Rowland mentions, 'empowerment does not mean simply making things better for women, but achieving some more fundamental, structural transformation in the constitution of gender relations – within the individual, in personal relationships and through collective action' (Rowlands 1997 : 112).

Because of inadequate social supports both from government of Bangladesh and non-government organizations (NGOs), religion sometimes plays a primary role in mediating and shaping both men and women's thoughts about gendered behavior, especially for the rural poor. Supporting the above argument, Shehabuddin (1999) argues, 'it is actually knowledge – that is grounded in experience, that the state is weak and incapable of enforcing its own rules and helping them to improve their lives – that compels the rural poor to comply with Islamic notions at certain times, with secularists notions at others' (Shehabuddin 1999: 1014). Naher (2005) also sees social system and lack of social support is the main cause for obstruction of achieving women's empowerment in

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<sup>16</sup> The information is derived from Un Women website, accessed on 9 June, 2016

Bangladesh. She finds in her study in Bangladesh that rural women are conscious about the rights and feel that they are discriminated against. They are capable of changing the unequal social system in Bangladesh but can't do so due to lack of sufficient support, either from male members of their households or from NGOs (Naher 2005: 209). Shahnaj Parveen and Ingrid-Ute Leonhauser (2003) conducted a study in rural Bangladesh on women's empowerment. They found that education, training and exposure to information had the potential to increase women's empowerment. They conclude in their study that, apart from microcredit programs, effective initiatives in improving women's education, consciousness about their rights, skill training and access to information might help in achieving empowerment (Parveen & Leonhauser 2004: 1). Traditional customs and norms in rural Bangladesh, according to their study, affected rural women in a variety of ways.

From the above discussion and findings about social and religious impact on women in participating in microcredit programs, it seems that although social system played a partial role in regulating their lives, religion played no significant role in women's lives in Bogra district in Bangladesh. While UN Women mentions that economic control is a major factor for women to be empowered, women in rural Bangladesh seemingly do not want monetary control and the findings of the study show most of the women members happily handed over loans to their husbands with a belief that they can handle the money better. Stay at home and doing household duties and *purdah* is another obstacle, according to above discussion, for women to achieve freedom of mobility. But majority of the women members responded that they were not forced to stay at home and doing household duties. In observing *purdah*, the study did not find noticeable force coming either from male members or religious leaders. It seemed that they are accustomed with this and that's why it was noticed that women members invested (very few though) loans either in goat or cow rearing or in the grocery shop adjacent to their house. Although few women mentioned that they moved around without husbands' permission, most of the women replied that they felt comfortable in seeking husbands or male members' permission in going outside of their home. Above discussions also stress on providing education and training to women. But again, access the facility to women depends on husbands' decision. It seems from the findings that husbands or male members' gender ideology is very important to bring about women's empowerment. Along with changing unequal social system, male members' gender ideology and their attitude towards women's rights must be considered.

#### 4.4 Conclusion

Gender equality or attitudes towards women differ according to the level of economic development of a particular nation (Sayem & Nury 2013: 103). In Bangladesh, with its gradual economic development, people's attitudes towards gender relations might change and perhaps this is reflected in this research. Moreover, a number of programs have recently been implemented globally in different cultural settings, including in Bangladesh, with an aim to improve women's well-being and gender relations among men and women (White et al. 2005). To establish gender equitable norms and practices, mutual respect and careful behavior need to be developed between genders. Although the literature shows women are the ultimate victims of inequitable gender norms, a perception needs to be developed among men that, from a society where equitable gender relations are established, women as well as men will benefit (Sayem & Nury 2013: 107).

I felt that even if an equitable gender norms has been established in Bangladesh society, it is still not clear that whether rural women would accept it or not because, I could not manage to get clear answer from women participants regarding their opinions and acceptance of equitable gender norms or gender equity<sup>17</sup> (UNESCO 2000) where both men and women will be sharing domestic duties, both of them can have independent income source and women can have equal rights in every sector of their lives. Studies also showed that there was scarcity of tendency regarding the attitude of women in Bangladesh towards equitable gender norms (Sayem & Nury 2013: 104) and World Bank has also been failed to evaluate women's attitude in Bangladesh (World Bank conducted a survey on Gender Norms in Bangladesh in 2006) towards equitable gender norms (Sayem & Nury 2013: 103). In the next chapter, I am going to discuss whether microcredit programs have reached the poor women, especially 'very poor' women living in the study areas. The discussion will mainly be based on the findings of the study's field work.

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<sup>17</sup> According to United National Educational, Scientific and Cultural Organization - UNESCO; gender equity indicates equal treatment for both men and women in terms of their needs, rights, benefits, obligations and opportunities.

## CHAPTER FIVE

### Microcredit programs and ‘very poor’ women in rural Bangladesh

#### 5.1 Introduction

This chapter presents findings on the extent that microcredit programs have reached the ‘very poor’ women of the study villages. There is a focus on different understandings and definitions of ‘poor’, ‘very poor’ and ‘vulnerable’ in terms of the literature and the responses of NGO officials and female participants. How ‘very poor’ people receive loans (secondary loans) from other microcredit members or other means, is also explored in this chapter. One of the reasons behind asking whether ‘very poor’ women are included or excluded from microcredit loan programs of NELS resonates with the literature, which shows that most microcredit organizations do not reach or, sometimes, even exclude very poor women from their programs (Hulme & Mosley 1996: 116). Robinson (2001), moreover, argues that the ‘very poor’ will not benefit from microcredit loan programs until these are designed according to their needs (Robinson 2001). The chapter is divided into four parts: first it explores whether NGOs provide loans to ‘very poor’ women. Then it asks, is there any kind of financial help from NGOs for the very poor of rural villages? The last section examines whether relatives and friends of the ‘very poor’ provide any financial help and, finally, whether ‘very poor’ women actually want to take out microcredit loans.

According to an UNDP report, nearly 49.5% population of Bangladesh lives in extreme poverty (UNDP 2009). Those who are very poor, living on less than US\$1 per day (UNDP 2009) with few or no assets, rely on daily labor and struggle to meet daily/basic needs (Ahmed et al. 2006: 2900). This situation is even more difficult in the case of households run by women (whether widowed or divorced) (Food and Agricultural Organization, FAO, 2008). The World Food Program (WFP) further mentions that millions of vulnerable people (those who are facing food insecurity) in Bangladesh are not reached by any program, especially by food assistance programs (WFP 2010); Government officials and NGOs in Bangladesh acknowledge that many programs have been undertaken for ultra-poor people in Bangladesh but these do not reach them (Ahmed et al. 2009) and it has been suggested that this is because of the exclusion of ultra-poor people by NGOs’ programs and sometimes even in government

activities (Islam & Sharmin 2011: 36).

Understandings and definitions of ‘poor’, ‘very poor’ and ‘vulnerable women’ varies in the literature, across NGOs, and between women participants. Mukherjee (2014) argues that those who do not have the ability to arrange collateral against loans or have a constant source of income can be called ‘poor’ (Mukherjee 2014: 975). The ‘poor’ can be of two kinds: *the working poor* – who have an income source but it is insufficient and they live below the poverty line. They also have the minimum level of skills to do certain things. These people are normally the target group of microfinance institutions (Mukherjee 2014: 975) and *the ultra-poor* – who are getting less than the minimum required calorie per day intake and spend more than 80% of their daily income on food. The term ultra-poor is also interchangeably used as ‘very poor’, ‘hard-core poor’, or ‘the poorest of the poor’ (Lipton 1983). In my study, I use the terms ‘poor’ and ‘very poor’, since, NELS did not identify with ‘working poor’ and ‘ultra-poor’ and, they instead associated the ‘working poor’ and ‘ultra-poor’ category with ‘poor’ and ‘very poor’.

## **5.2 Does microcredit really empower women, especially ‘very poor’?**

In the literature it has never been clearly discussed how microcredit empowers women and there are no concrete methodologies to measure or analyze empowerment. Measuring empowerment is a difficult task and the meaning, goals and outcomes of measurement vary depending on different cultures, and the social, economic and political background of a particular area (Malhotra & Schuler 2005: 73). Mayoux (2005) does believe that microcredit programs have the ability to bring about change in women’s socio-economic lives and women can empower themselves by joining the programs. But, at the same time, the benefits of the programs might be minimal or, women might even be disempowered by these programs (Mayoux 2005). Supporting the claims that the outcome of empowerment varies according to the culture and socio-economic and political status of a particular country or area, Haque and Yamao (2008) argue that poor women of Bangladesh do not benefit from microcredit programs; only women who already have some access to assets, income or land may be empowered by accessing microcredit loans (Haque & Yamao 2008: 648). Zaman (1999) goes further, saying that microcredit programs can only alleviate poverty for those members who have achieved a certain economic level (Zaman 1999) and programs are less successful in reaching the vulnerable poor

(Amin et al. 2003: 59). A study conducted in Bangladesh by Develtere and Huybrechts (2005) suggested some of the possible barriers to poor women obtaining loans. They divided those barriers into (a) program-related barriers and (b) client-related barriers (Develtere & Huybrechts 2005: 174).

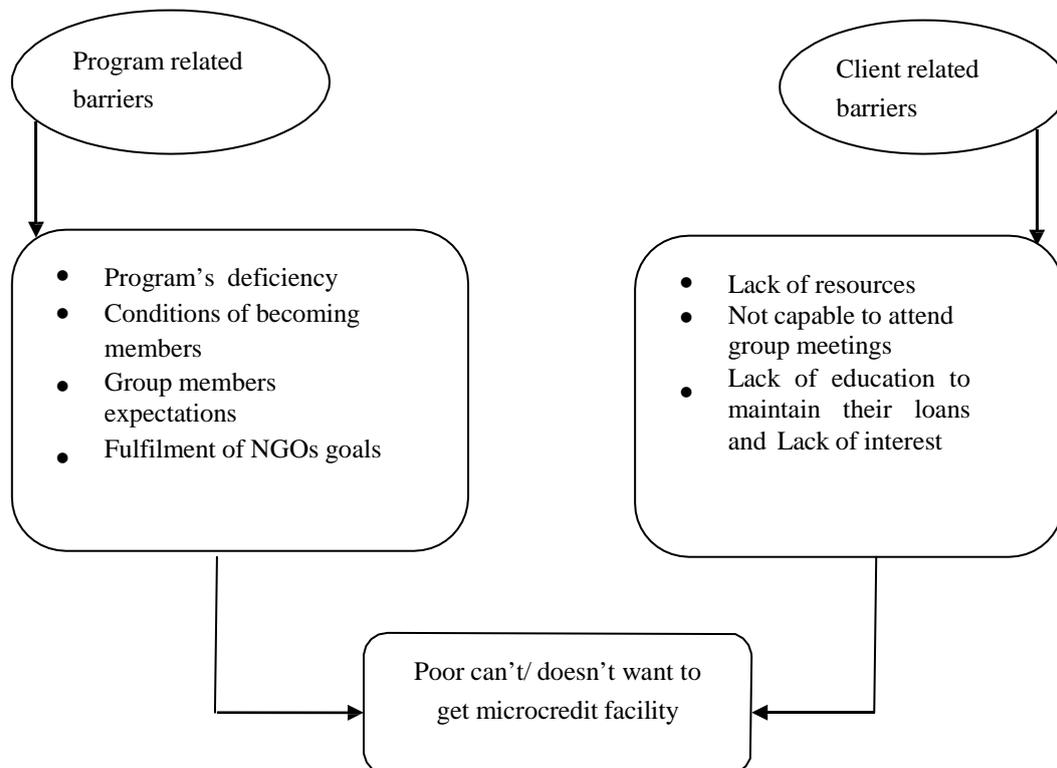


Figure 12: Barriers for poor women in receiving loans

In countries like Bangladesh and neighboring India, women's empowerment through microcredit programs is really a questionable issue. Banerjee, Duflo, Glennerster and Kinnan conducted a research in Hyderabad, India. They mention in their research findings that 'we don't find any effect of microcredit loans on any of the women's empowerment. Furthermore almost 70% of eligible households do not have microcredit loans and they prefer to borrow from other sources' (Banerjee et al. 2015: 25). Other studies conducted by Shillabeer (2008) explain the failure of microcredit programs towards achieving women's empowerment in Bangladesh and it is claimed that microcredit programs are doing nothing more than creating indebtedness among poor women (Shillabeer 2008: 396). Sugg conducted two studies with the members of two large microcredit organizations in Bangladesh, namely Bangladesh Rural Advancement Committee (BRAC) and Grameen Bank, to examine the effects of microcredit programs on women's development or empowerment. In this study, BRAC's female members showed a negative correlation between access to

assets and microcredit membership and some reported that they had to repay the loan by selling their own assets. Similarly, in another study, members of Grameen Bank revealed negative experiences in terms of the impact of microcredit programs on their wellbeing (Sugg 2010: 60).

Though some of the literature suggests the possibility of women's empowerment through microcredit programs, often very poor women in society are not reached by these programs. It is revealed in a study that in order to reduce risks and to ensure organizational sustainability, microcredit organizations prefer disbursing loans to wealthier women rather than poor women (Swope 2010). In Bangladesh, women's main responsibility is understood to be taking care of her family. Joining microcredit programs may further increase a woman's level of work and responsibility. A woman then may need to do other work to repay the loan (Cheston & Kuhn 2002). The impact of microcredit programs on women's empowerment or the wellbeing of women in Bangladesh is clearly articulated in a study conducted by Haque and Yamao (2008). The findings of this study showed that, due to a shortage of money, about 95% of female members of microcredit programs could not afford to access medical facilities and 71% of members said that there was no correlation between microcredit and an enhanced living standard (Haque & Yamao 2008: 653 & 654). Another study conducted by Ullah and Routray in Bangladesh mentions that there is a clear indication of the inability of microcredit programs alone to bring about women's empowerment that reveals 73% of female microcredit members in Bangladesh still live below the poverty line (Ullah & Routray 2007: 242). The first microcredit client of Grameen Bank in Bangladesh, a woman named Sufia Begum, died in hunger.<sup>18</sup> Ali and Hatta, moreover, conducted a study in Bangladesh and concluded their study by saying that women's empowerment in Bangladesh cannot be achieved through dependence on microcredit programs unless and until prevailing gendered power distribution tradition is challenged (Ali & Hatta 2012: 118).

### **5.3 Do 'very poor' women receive microcredit loans?**

In this section, I explore whether 'very poor' women in Bogra district are becoming microcredit member and receiving loans. In my research, I noticed that, apart from an NGO policy of excluding 'very poor' people from microcredit programs, existing

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<sup>18</sup> Daily Amadershomoy 2010, *The miserable condition of Grameen Bank's first customer*, retrieved, December 3, 2010, from <http://www.amadershomoy1.com/content/2010/12/03/print0047.htm>

members of microcredit programs also did not want them to be included in their groups. Mukherjee (2014) mentions in his writing that Hasan Abed, Head of Bangladesh Rural Advancement Committee, BRAC, for example, said, “No, she can’t repay her loan. She is too poor. She has no husband. She works in other people’s houses; she has five children and has no way of taking money and repaying a loan” (Mukherjee 2014: 976). A study conducted in the northern part of Bangladesh by Amin, Roi and Topa (2003) concludes that microcredit might be beneficial for the people who can afford to pay back the money but it is not successful in reaching the ‘vulnerable’ (those who are unable to consume daily necessary goods due to income instabilities) and ‘very poor’ people (those whose households have low consumption level); who do not have ability to pay back the installments (Amin et al. 2003: 60). Yet, the World Bank has argued that in any poverty reduction program or strategy, reaching the vulnerable poor is considered crucial (World Bank 2001).

A recent study conducted in Bangladesh by Khatun and others notes that sometimes poor women are not motivated to get involved in the process of becoming microcredit members and, as a result, very poor women are not reached through these programs (Khatun et al. 2013: 285). A number of studies have suggested similar conclusions. Coleman, for example, mentions that microcredit programs are not reaching the poor but rather comparatively wealthy people (Coleman 2001: 6) and these programs are not the proper or most powerful method to reach the poorest of the poor (Datta 2004: 56). Datta, moreover, found that, because they did not fulfill membership criteria, many poor women of his study villages were excluded from microcredit programs and were not a focus of the NGOs in the area (Datta 2004: 67). Haque and Yamao found similar reasons for NGOs not offering loans to very poor women: including the improper use of loans, particularly spending the money to meet basic daily needs. Their study revealed that 24% of their respondents (who were very poor members) did not use their loans according to the mentioned purposes and the majority used their loans to pay off installments for another loan, while about 33.33% respondents used their loan money to meet their daily expenses (Haque & Yamao 2008: 649 & 650). Due to ‘negative’ experiences of loan provision to very poor people, NGOs have changed their strategies in providing loans and most recent studies have observed that microcredit programs do not reach very poor people and, hence, do not reduce poverty levels (Westover 2008: 5).

To find out whether ‘very poor’ (those who have no land or assets except their home) women were eligible to become microcredit members in Sonatola, Sariakandhi and Gabtoli village and provided loans from NGOs, several questions were posed to NGO staffs and to women. I initially focused on the responses of NGO field officers and then interviewed women microcredit members. One of the field officers noted that:

“Microcredit loans are provided to bring about poor women in better condition; both economically and socially. We are not saying that by taking microcredit loans, women will be financially solvent overnight. It may take some times but it is also true that bringing about change to ‘very poor’ women’s families is not easy. Before accepting anyone’s request to be a member or delivering a loan, we consider her present socio-economic condition; is she able to pay back the money by installment or not? If we think that a particular woman is very poor and she does not have any asset like land, then we normally are reluctant to provide a loan to her. Even our bosses discourage us to provide loans to very poor women and suggest analyzing their financial capability to pay back the money before providing loans to them or even making them microcredit members.”

In answering the question, ‘Why do you think NGOs do not provide loans to very poor women?’ the same field officer replied,

“As NGO officials, we also have to think of ourselves. We are to consider whether the given loans will be returned back or not and whether the interested woman has the capability to pay back the money with interest. You have to remember that this is not a donor organization. We can’t just donate money. With the installments with interest, we run our NGO and we get our salary. Not only our NGO, almost every NGO in Bangladesh survives by the installments given by their clients (women members).”



Picture 3: Focus group discussion

Haque and Yamao note that NGOs in their study villages provided loans to extremely poor women but they were not able to pay back the installments in time (Haque & Yamao 2008: 649). I received a similar response from a field officer:

“We used to provide loans to very poor women of our villages as well. But we have noticed and experienced that most of our poor women members were loan defaulters. They were either reluctant to pay back the money or they really did not have such conditions to pay back the money and sometimes we could not even trace the member. There were many instances where women members migrated to another city immediately after taking the loan from us.”

Another field officer said:

“Usually we don’t provide loans to *khub garib*<sup>19</sup> (very poor) people in our villages and the policy of NGO itself forbids us. But, still, this depends on

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<sup>19</sup> According to the NELS description, *khub garib* (very poor) includes those who don’t have any land property, can’t manage any guarantor and other group members even don’t recommend them to include in their group with a fear that they might not be able to pay back the money and for which, whole group will be responsible.

field officers. A field officer of any NGO, after sharing with and approval of his/her bosses, can provide loans to any women regardless how poor she is. But the field officer has to take the risk for the installments. If a field officer can assure or guarantee his/her immediate boss about the installments, then very poor women sometimes can get loans from NGOs. But if you are talking about NGOs' policy, then there is no scope for very poor women becoming microcredit members. Some may receive loans but, as I said before, this is against NGO's policy and the number is very few."

He also suggested the rationale for the implementation of the policy not to provide loans to very poor women,

"In our operational villages, very poor people do not have any land to cultivate or any money to invest or even ability to engage in any income generating activities. They are worried about surviving their daily lives. In such a condition if we provide loans to them, they will spend all the money meeting their daily expenses including food and at the time of installment payment, they won't be able to pay back the money. I am telling this from my professional experiences. I have noticed so many incidences like this. In that situation, we can't even force them to pay back the money, because they really do not have any money since the money, taken as loan, has been spent meeting their daily needs. After having some frequent incidences of loan defaulter from very poor women members, our policy has been changed and we are instructed not to give any loan to such women who are seemed not to be able to pay back the money."

Most of the officials noted that, "not only our NGO, but almost all NGOs in Bangladesh do not have any policy or rules through which 'very poor' rural women can receive microcredit loans or even can become microcredit members". One of the women in Sonatola village (interviewed during participant observation) said that,

"NGOs are doing fine in our area but only problem is that they have limited loans to offer and there are so many people to get the loans. Even I am a victim of this situation. I had been trying to become microcredit

member from last year but no NGO accepted me since I did not have any cultivating land or property. My application has always been rejected due to my poor economic condition and one of the field officers of an NGO (I don't want to mention NGO's name) directly told me 'they are confused whether I can pay back their money or not'."

I asked; 'How come you are microcredit member now?' She replied,

"I did not apply to this NGO before. After noticing my condition, one of my relatives, who was member of this NGO, suggested me to apply for becoming microcredit member in this NGO and she assured me that she will be guarantor for me. She took me to this NGO's office and requested the field officers for accepting my application and promised them that if anything goes wrong, then she will be paying my installments."

The question was then asked about what happened if a woman did not have a guarantor. She answered,

"Then can't become member and can't get loan. There are many poor people in our village who really want to do something but they do not have money and they can't get loans from NGOs either. NGOs provide loans to those people from whom they can get back their money. There are very few incidences in our village where women have received loans from NGOs even though they are very poor. They might manage branch manager or manage a guarantor but this is very exceptional example."

I also received some responses from existing members who supported existing NGO policies not to provide loans to very poor women. One of the microcredit members of the study NGO said:

"I know NGOs do not provide loans to very poor people and why should they? If I run a business, I will always think of my interest and my return. I would never lend to anyone whom I assume can't pay back my money. NGOs are doing the same thing. Before providing loans to

anyone, they first assess their capability to pay back the loans and I think they have justification doing that. Around 30 years ago, when I became microcredit member, NGOs used to provide loans to poor people as well. But in our villages, so many incidences have happened where poor people have taken money from NGOs but at the end they could not pay back their money and they have spent all money in meeting their daily needs. After couple of incidences like this, NGOs in our village decided not to provide loans to very poor people who do not have any land property/assets or even don't have any guarantor. Not only in our village, I think almost all NGOs in Bangladesh apply the same policy of not providing loans to very poor women.”

From the responses of NGO's officials and women participants, it was clear that 'very poor' women did not have access to microcredit loans. Although there might be many reasons behind this, based on the responses above it was noted that the NGO's loans policy, a lack of motivation - either from their household members or from other microcredit members and past experiences of not being able to pay back loan installments, were key factors for not having access to microcredit programs. I also tried to examine whether 'very poor' people received any kind of financial help from NGOs. In the next two sections, I am going to discuss whether they received any financial help (like seasonal loans or donation) from NGO or from any other sources, and whether 'very poor' women did or did not want to join microcredit programs.

#### **5.4 Do NGOs provide any financial support to the 'very poor'?**

I found that, although the study NGO did not provide any formal loans to 'very poor' women living in their operational villages by accepting them as microcredit members, they provided temporary seasonal or disaster loans. One of the field officers of study NGO said:

“Yes we do help very poor women living in villages in our operation areas. The help may not be by providing microcredit loans, but, we have various programs like disaster loan program and seasonal loan program, which are specially meant for very poor women of our villages. For example, last year very poor people in our villages were

affected by flood. They did not have any income source and were passing very hard time. We provided them live cattle to take care and nurture. Having sold that particular cow or goat after a certain period of time, we sometimes took only 30% or 35% out of the total profit which was discussed with them at the beginning. That helped the very poor people a lot. Because we deduct approximate cost of nurturing the goat or cow from the total selling price. For example, if a poor woman is given a cow to nurture and if she sells it after six months with BDT 25,000, then we calculate approximate costing of raising that cow for six months. If the costing is around BDT 5,000, then this amount is belonged to her. We then calculate our 30% or 35% share from the rest amount of BDT 20,000. So, out of BDT 20,000, we may take BDT 6,000 (30%) and the rest BDT 14,000 (70%) goes to woman member. In that way they are getting some kind of financial support from our NGO. And if a poor woman has repeatedly been keeping such kind of transaction with us, then with the permission of our bosses we can provide loans to that particular poor woman.”

But a similar study conducted in India by Mukherjee, has shown that seasonal loans or subsidy are not a permanent solution and to improve the socio-economic condition of ‘very poor’ women, a long-term strategy was needed. The study also suggested that NGOs must come forward with a vast loan scheme to deliver amongst very poor women (Mukherjee 2014: 990).

I also interviewed the branch manager of the NGO responsible for administering NGO’s microcredit operations in the study villages.

“Although, it is our policy to verify their financial capability of paying back the loans and very poor women, therefore, may not be able to become microcredit members, we nonetheless, always think about the very poor people of our community and consider any possible way to help them. Sometimes we help them by providing food, clothes and cash money, especially after any natural disaster like flood and cyclone. We don’t expect any return for that. Sometimes, donor agencies provide them food and live cattle through us. We help donor agencies find out ‘very poor’ women living in our villages. We provide a list of those

people and they accordingly provide us food or any item to deliver amongst them. Apart from this, to be very honest, we cannot claim that we are providing loans to ‘very poor’ people of our villages.”

The above discussion tells us that, although ‘very poor’ people in the three villages studied, did not have access to microcredit loans, they did receive seasonal or disaster loans from the NGO. This was kind of a donation rather than a loan, because they did not have to pay the money back. But this kind of help did not provide a permanent or long term solution for them. In the next section, I will be exploring whether ‘very poor’ women received loans from other sources than microcredit.

### **5.5 Do ‘very poor’ women receive loans from other sources?**

In Bangladesh, very poor women who are not eligible to become microcredit members receive financial support (as a loan) from their relatives or neighbors who are in a comparatively better situation and (often) getting loans from NGOs (Gardner & Ahmed 2009: 124). I had similar findings in this research in Bogra district. It has been noted that, although poor women were not getting loans directly from NGOs, they were indirectly receiving financial help from relatives, friends or neighbors. Eligible microcredit members sometimes received loans from more than one NGO and gave to their poor relatives who could not fulfill the eligibility criteria to become members. I had a conversation with a woman living in the study area. The woman was receiving loans but, was not microcredit member. She said,

“NGOs won’t give loan to me. I have no guarantor and I have no assets either. But I always had dream doing something. My sister-in-law has become microcredit member and she is getting loans from two different NGOs. I requested her to give me some money so that I could buy goats and nurture them. I bought four goats with her money. She used to take loans from NGO and gave me the money. She was the one who pays installments and after three months, when I sold the raised up goats, I paid back her money. This year I am again thinking of getting money from her and doing something else.”

I received a similar response from another woman. In an individual interview, one woman member confessed that,

“I am microcredit member of 3 NGOs and have been taking loans from all of them. I have a grocery shop attached to my house and my husband also has business in the city. My husband is guarantor of my membership and NGOs easily provide loans to us. Sometimes, we utilize loans to our own business and sometimes we help others who can't get loan from NGOs. In our village, there are people who can't receive loans from NGOs since they don't have any asset or guarantor. Even in my husband's family, every member is not capable to get loan. For example, I help my sister-in-law by providing money and she pays me back the installments.”

It was also noted from the responses of NGO officials that, although NGOs were not directly providing loans to poor people or non-members, these people were somehow financially benefitted from microcredit loans. While a field officer of study NGO was asked to comment on whether she knew that some members were giving their loans to others, she replied:

“...look, actually we know that some of our members are doing this thing. We have warned them as well. But we can't actually stop them using the money to give others. Our main focus is whether that particular member is paying back our installments in time or not. It's true that they are applying for loans to invest in their business or to do a certain thing but in reality, they are doing something else. However, at the end of week, we just see whether they are paying back our installments or not.”



Picture 4: Individual interview with female member

We can see from the above discussion that ‘very poor’ women in the study villages were receiving microcredit loans without joining microcredit programs and they received loans from their relatives or neighbors who were microcredit members. I also observed that NGO’s officials knew this as well and they did not object as they got their money back in timely installments. I also tried to explore whether ‘very poor’ women had a positive or negative impression about microcredit programs or whether they did or did not want to become microcredit members. The next section will be focusing on the opinion of very poor people in the study villages about microcredit programs; particularly, if they considered microcredit programs something through which women could be empowered, and whether they would join microcredit programs if offered the opportunity.

### **5.6 Do ‘very poor’ women want to join microcredit programs?**

Poor women in Bangladesh are often not interested in becoming microcredit members and they are discouraged to become microcredit members. The main reason for this is inflexible systems common to microcredit programs, like weekly

installments and high interest rates (Datta 2004: 70). Hashemi conducted a study in Bangladesh in 1997 and found that the majority of poor people were not interested in becoming involved in microcredit programs for fear of not being able to pay the installments on time (Hashemi 1997). As a result, they developed negative attitudes towards these programs and did not consider microcredit programs as a mean to overcome their poverty (Khatun et al. 2013: 291). In 2013, another study conducted by McIntyre and Munro in Bangladesh, also found that very poor people had negative perceptions about microcredit programs and argued that microcredit loans would increase their debt rather than reduce their poverty, and they would worry about paying the installments (McIntyre & Munro 2013: 162).

I received similar information from officials of the study NGO as well as from poor women of the village. It was noted that very poor people sometimes did not want to become microcredit members due to the required routine of activities, like attending group meetings, going to the NGO office and so on. They considered it a burden, which hampered their lifestyle. One of the field officers said,

“even if we invite poor people to become member and get loans from NGOs, they won’t accept it. They normally are reluctant to involve with any kind of paper works and routine activities. We have seen previously that they missed group meetings and sometimes even lost their account books. Long time ago, when our policy was different and very poor women were allowed to join in microcredit programs, we tried to convince poor people to join but they (not all) rejected our offer.”

In an unscheduled discussion with branch manager of the study NGO, I received a similar response:

“.....although we have limited fund to provide loans to villagers, we encourage everyone to apply for getting microcredit loans. It’s true that we have certain policy and criteria to be met for becoming microcredit members, but very rare we receive application from ‘very poor’ women of the villages. I am not sure whether this is because they think that their application will be rejected or this is because of reluctance in becoming microcredit members. They have, in fact, bad

impression about NGOs and microcredit programs. They think that taking microcredit loan is risky, as it requires timely repayments with interest. Not everyone, but there are some people in our villages, who have negative impression about microcredit programs and this negative impression comes mainly from very poor people who are illiterate; it might be because of religion (as Islam forbid interest dealings), not have proper knowledge about microcredit programs or might be because of personal understanding.”

I asked a woman working in a paddy field about her opinion of microcredit programs, becoming a microcredit member and getting loans from an NGO. She responded,

“I don’t like any hassle in my life. I like no bindings in my daily activities. Becoming NGO’s member and getting loans from them means you have to obey certain rules like pay installments in a certain time, attend regular meeting, attend branch office if they call you. Moreover, since we are poor, there is risk of paying back the money as well. If I fail to pay even one installment, then other group members and NGO’s officer will humiliate me and my family. Rather if we can’t eat one night, it’s better than having loan from them. It’s like a trap for poor people like us. I can see other people who have taken loans and always think of how to pay back the money. To me, it’s a mental pressure. I don’t like it at all.”

Another woman said,

“We are happy with our life. We give labor to other’s field and earn money; sometimes we even can’t satisfy our hunger but still we are happy with our free life which is free from any kind of rules/regulations and obligations. We don’t owe anything from anybody. We enjoy this free life.”

In an individual interview, a woman member (who has been with microcredit programs of the study NGO for last 10 years) commented on whether the ‘very poor’ were excluded by the NGO policy or, whether they were not interested in being included

in microcredit program. She said:

“In my opinion, both NGO’s policy and very poor women in our villages are responsible for not getting microcredit loans. In the past, very poor women were given loans but they failed to pay back the money. There are so many incidences in our villages where this NGO has given loans to very poor families. We, as group members, accepted their request and asked NGO officials to give loans to them. But it was noticed that when the time came for installments, they failed to pay the money back and they ran even away and migrated to another district. Sometimes, if NGO officials can catch them, they then sold their only goat or cow and paid back the money. I think from these several occurrences, NGOs have changed their policy not to provide loans to very poor. Very poor women, on the other hand, still remember those incidences that might have happened to their relatives or friends. They hence, prefer leading very negligible and nominal life; nonetheless, they do not go for microcredit loans. There are some exceptions as well. There many poor people who want to take loans but they can’t get it through.”

Apparently, both the NGOs and a negative attitude of very poor women towards NGOs were responsible for not including these people in microcredit programs. However, the responses of NGO’s field officers were contradictory. I was informed by the branch manager of the study NGO that there were some criteria and conditions to be fulfilled before receiving microcredit loans. Some of the conditions mentioned were the need to have some assets, a guarantor and, the acceptance of group members, which were very unlikely to be met by very poor people. And, at the same time, he argued that anyone could apply to join microcredit programs. Very poor people also had negative impressions about the activities of the NGO. This might be because of many reasons, such as, fear of not being able to pay, being witness to other people being insulted for not paying loans and, disliking routine works like attending regular group meeting and account keeping.

## 5.7 Analysis and discussion of the findings

In this chapter, I have examined whether ‘very poor’ women in the villages of Bogra district had access to microcredit loans; whether they were provided temporary financial support; whether they received microcredit loans from other sources without officially becoming members of microcredit programs, and, finally, whether very poor people wanted to join microcredit programs. With regard to accessing microcredit programs for very poor women, it was noted that they did not have many opportunities to join microcredit programs. There may be many reasons for this but my study found some primary influences like, the NGO’s exclusion policy for the very poor, the anxiety of not being able to pay back the money back and a lack of motivation. It was also found that the NGOs used to provide loans to very poor people but, after some negative experiences, stopped this policy. Officials noted that ‘they experienced many cases where very poor women took out loans but used that money to meet their daily expenses like food, medicine, cloths etc. And, at the end, failed to pay back the money’. Therefore, NGOs do not encourage very poor people to apply for microcredit loans. Rutherford conducted research in Bangladesh and also found that very poor women could not receive loans. They identified some key barriers due to which microcredit programs failed to reach very poor people. Some of these barriers were: fluctuating income sources and, therefore, the repayment of installments were not guaranteed; group consent (group members usually disagree in accepting very poor women’s membership due to the liability of group itself in terms of paying installments); and social exclusion in the sense that the very poor probably can’t manage to get collateral for getting loans from NGOs (Rutherford 2000). In a special issue on microfinance in the *Economic Journal* (2007), Hermes and Lensink, posed the question as to whether access to finance really contributes to a reduction in poverty (Hermes & Lensink 2011: 875) and whether microcredit programs reach the ‘very poor’ of their operational areas (Scully 2004). The inclusion of ‘very poor’ women in microcredit programs, therefore, is a burning issue.

Although very poor and destitute people of Bogra villages were provided seasonal or disaster help, my observation indicated that this was temporary and poor people could not expect to rise out of poverty through these seasonal or disaster aid programs. I also found that some women were receiving microcredit loans on a regular basis without becoming microcredit members. I came to know that since ‘very poor’ women were not able to receive loans from NGOs, their relatives or neighbors, who

were microcredit members, provided loans to them. I also came to know that NGO's field officers were aware of this practice but did not seek to stop it as long as the loans were paid back. In an interview, NGO officers mentioned that anyone could apply for membership. I was wondering whether 'very poor' people applied for membership and their applications were rejected, or whether they simply did not apply for loans, and, I found that 'very poor' women did not want to join microcredit programs. Getting loans on a regular basis from their relatives and neighbors might also be a reason for the lack of desire to join these programs. They were also concerned about humiliation they might face in case of becoming a defaulter.

Acceptance of microcredit group members for a new member also seemed crucial for 'very poor' people to join microcredit programs. I observed in my fieldwork that group members had to accept a newcomer into their group. When asked the reason, I was informed that in the case of a defaulter, the whole group was held responsible and they were required then to pay back the money. Group members, therefore, did not allow 'very poor' women to join in their groups out of fear that they might not be able to pay back the money. A study conducted in the Northern part of Bangladesh by Hasan (2003) also revealed that the extremely poor are systematically excluded through a process of group acceptance; each group member is asked to guarantee the payment of newcomers (Hasan 2003: 102). Having considered all of the issues, very poor women were reluctant to join microcredit programs. Other studies found similar reasons for which very poor could or would not receive loans. Ciravegna, for example, noted that extremely poor women suffered from a lack of confidence and they considered loans to be risky (Ciravegna 2005). With regard to group members' acceptance, Marr notes that 'very poor' women were often rejected by group members to join in the programs with an assumption that they might not be able to pay back the installments and the whole group would be held responsible (Marr 2004: 32). Moreover, the NGO's policy on meeting certain conditions was also responsible for the exclusion of very poor women. Kirkpatrick and Maimbo, for example suggest that 'microcredit programs itself is also responsible for not providing loans to very poor women. Systems and criteria (like, minimum savings is required before granting a loan and a collateral is a must) of microcredit programs automatically excludes 'very poor' women' (Kirkpatrick & Maimbo 2002: 293).

As discussed earlier that one of the main objectives of microcredit programs was to empower women, especially poor by providing collateral free loans, but can very poor women (even though loans are provided) pay the instalments with high interest rate? In India, to ensure the credit for the very poor, government of India delineated very poor as the 'priority sector' and Reserve Bank of India directed all concerned to charge a flat rate of 9 percent on all priority sector loans (Mukherjee 2014: 977) Government of Bangladesh or Bangladesh Bank can also enforce NGOs operating microcredit programs to charge bit lower interest rate for vulnerable people. Mohammed Emrul Hasan (2003) conducted a study in Northern part of Bangladesh to find out whether very poor were receiving microcredit loans. Like Mukherjee, he also found that due to NGOs policy, very poor could not avail microcredit loans. He, moreover, urges that if NGOs want to reach very poor segment of rural people, they need to adopt different policy or strategy of providing loans. Due to socio-economic condition of rural poor, same policy and condition of providing loans cannot be suitable for both rural and urban people (Hasan 2003: 107). From the literature, it was noticed that similar results were found in the case of providing microcredit loans to very poor.

As the findings of my study reveal that very poor people usually spend the loans (if they manage somehow) to meet their daily needs and it was also noticed that some very poor people did not want to receive loans due to fear of not being able to pay back the money and maintaining routine works. Emrul Hasan (2003) for example revealed that very poor people use the money to cope with life-cycle risk and vulnerability and also found that many of the poorest people never tried to borrow loans from NGOs (Hasan 2003: 119).

In the study, although I found no evidence that NELS reached the house most in need and very poor, hence, are excluded from microcredit programs, we cannot, however, simply blame microcredit programs for that. The findings of the study reveal that both the policy of microcredit programs and the very poor are somehow responsible for this. Because not only NELS policy of not providing loans to very poor but, it was noticed that very poor did not want to join microcredit programs and take loans as well. There could be another reason behind that. As very poor are usually isolated and disassociated from everything, especially, current information and social facility, they seem to have lack of confidence to take new initiative. NGOs, in this circumstance, can come forward to fill in this gap. NGOs officials need to understand the financial behavior and

preferences of the poorest. I did not happen to ask or observe whether the vulnerability of the very poor are temporary (seasonal). It would be interesting to see whether the very poor considered their vulnerable condition as temporary and created due to natural disaster or political unrest and expected to be solved soon. There could be another survey to find out whether very poor of Bogra district were interested to become microcredit members and receive loans if NGOs provide easy loans (like, lower interest rate, flexibility in attending routine group meeting and record keeping) to this segment of people.

## **5.8 Conclusion**

Microcredit programs came into practice when conventional lending systems failed to reach ‘very poor’ people, especially ‘very poor’ women in rural areas, but the above discussions and findings depict a clear exclusion of very poor women from microcredit programs. Because of the exclusion of access to easy loans from NGOs, the situation of very poor women in study villages might decline further because, with no alternatives, they take out loans from other sources, and, sometimes from a money lender without any formal documents and with very high interest rates. In a study conducted in India, Mukherjee argues that microcredit programs are favorable for ‘working poor’ only and both MFIs (Microfinance Institutions) and moneylenders are exploitative to ‘very poor’ people (Mukherjee 2014: 975). The above discussions make it clear that, some, if not all, ‘very poor’ women have a negative impression about NGO and their loaning practices and they are very reluctant to become microcredit members. NGOs, therefore, need to motivate ‘very poor’ women living in their operational villages to change their attitude towards microcredit programs and at the same time, need to amend their membership criteria and policies so that, by enlarging the target group, ‘very poor’ women can also become microcredit members. In the next chapter, I explore the findings and discussions about perceptions of empowerment through microcredit programs amongst women members in study areas.

## **CHAPTER SIX**

### **Women's empowerment through microcredit programs in Bangladesh**

#### **6.1 Introduction**

The study's main focus has been to explore understandings of empowerment amongst women microcredit members: particularly, whether they feel empowered through involvement in microcredit programs. I designed the research in such way that participants' understanding of and knowledge about empowerment could be examined, and also to elicit the variations of understanding between NGO officials, women microcredit members, and male members of their families and households. Starting with a literature review on microcredit and women's empowerment in Bangladesh, this chapter describes participants' opinions and understanding of empowerment and how these vary from one another. The second part of this chapter focuses on the responses of all of the research participants concerning the social and individual acceptance of women's freedom of mobility, choice and level of participation in decision-making processes in the study area. The final section of this chapter analyses women members' expressed opinions about whether, or not they felt empowered through microcredit programs.

After independence in 1971, the Bangladesh government was very concerned about violence against women and imposed a numbers of laws, such as the Dowry Prohibition Act, 1980, and the Acid Crime Prevention Act 2002, to prevent this kind of violence. But Bangladeshi women are still abused at a very high rate and around 47% have suffered from different types of assaults (Mahmood 2004). Their freedom of movement, choice, employment opportunities and access to decision-making and resources are shaped by social traditions that rest on male privilege (Sebstad & Cohen 2000). Their role has also been restricted to the boundaries of the home or household to perform household duties like rearing children and taking care of families and husbands (Parveen 2007: 254). This largely unequal distribution of power in rural Bangladesh must be challenged and equal rights for women established. In this sense, empowerment of women might be a useful way to challenge gendered hierarchies in Bangladesh. But can women in rural Bangladesh be empowered through microcredit programs? This chapter will present some of the comments and

opinions of women microcredit members about understandings of empowerment, effects of microcredit programs on their lives and, finally, whether microcredit programs in general and NELS’s microcredit program in particular, are in any way helping these rural women in feeling empowered.

## 6.2 Microcredit and women’s empowerment in Bangladesh

Much literature focuses on the positive aspects of microcredit loans being given to women, although some negative aspects are discussed as well. In describing the positive elements of microcredit, Hoque and Itohara (2008) note that women’s involvement in microcredit programs helps them participate in income-generating activities and family decision- making processes more than those not willing or unable to be involved in microcredit programs. They argue that, in Bangladesh, the role of microcredit has been found to be positive to an extent in motivating rural women to participate more in income-earning activities as well as in family decision-making processes (Hoque & Itohara 2008: 229). It has also been argued in the literature that the root of many disputes is the issue of resources or assets. Becoming a member of microcredit programs, women are expected to have control over their own assets/resources and contribute to minimizing household disputes between husband and wife (Jejeebhoy & Cook 1997: 111). Ashraf, Karlan & Yin have noted some direct and indirect effects of microcredit on women’s empowerment (Ashraf et al. 2006) :

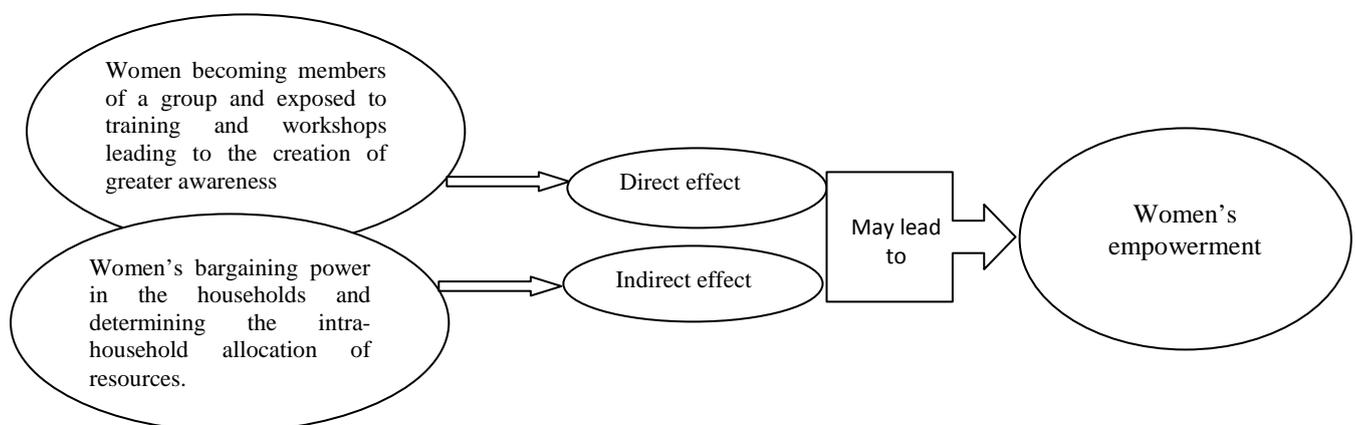


Figure 13: Direct and indirect effects of microcredit programs on women’s empowerment

It has been found that women's access to microcredit facilitates the exercise of purchasing power as well as increased political & legal awareness. It has also been revealed that women's access to credit appears to be associated with an overall reduction in the incidence of violence against women (Hashemi et al. 1996). Zaman (2001) reports that microcredit plays a significant role in reducing the vulnerability of poor through asset creation, income and provision of emergency assistance (Zaman 2001). Malik and Luqman (2005) support this argument by suggesting that offering microcredit to women enhances their economic status and enables them to earn extra income through which they can gain greater financial autonomy (Malik & Luqman 2005: 101). Another study explains how participation in microcredit programs through group solidarity may empower women members. Amin, Li and Ahmed (1996) describe increased mobility, services from NGOs staff, women's exposure to outside world and access to up to date information by attending group meetings and training sessions organized by NGOs, may increase their economic status and ultimately lead to their empowerment (Amin et al. 1996: 162).

The impact of microcredit on women's empowerment is further supported by Khan (2008) who argues that women's access to microcredit facilities has a positive relationship to their income generating activities and empowerment. It also has a positive impact on their monthly income, increase in assets, nutrition, health and education (Khan 2008: 96). In an article titled "The Empowerment of Women in Rural Bangladesh" Palmer Patrice (1992) describes how various projects offered by microcredit programs provide women with the income necessary to improve their status and give them a sense of empowerment. Palmer argues that women's participation in *shomitis* (women's groups) aids in improving their level of literacy and well-being, which ultimately affects the well-being of family members (Patrice 1992: 90).

The majority of studies have focused on poverty alleviation rather than empowerment. Like Khandker and Chowdhury (1996), many researchers have concluded their study by revealing that, in combating to poverty, microcredit programs have a positive impact. In their research, they have pointed out that residents in a certain area, who are not microcredit members, live below the poverty line compared to those taking out microcredit loans (Khandker & Chowdhury 1996: 15). But as I said before, alleviating poverty does not necessarily mean

empowerment. Moreover, the literature also shows that the rate of poverty alleviation or reduction depends on the duration of membership in microcredit programs and poverty reduction is variable and may decline over time (Khandker & Chowdhury 1996: 15). The household expenditures and living standard may also depend on the duration of membership. A study revealed similar information that older members of microcredit programs have 26% higher household expenditures than new members (Mustafa & Ara 1996). Therefore, we can assume that the impact of microcredit loans on the consumption level and improvement of household wellbeing of women members depends on the duration of their membership. Islam (2011) for example, argues that the impact of microcredit loans on short term members might be different from those members who are involved in a program for a long period of time (Islam 2011: 843). It seems that microcredit programs primarily improve living standards and the level of consumption, provided that they are members for a long period of time. Khandker and Chowdhury argue that to go above the poverty line, a member of microcredit programs has to continue his/her membership for up to five years (Khandker & Chowdhury 1996: 23). Interestingly, members of microcredit programs can benefit during crisis. In a study, Zaman found that microcredit members appreciated the benefits of loans when they were affected by the flood in 1998 in Bangladesh (Zaman 1999: 3).

Besides having positive impacts on women, the literature also points to the negative impacts of microcredit loans on women. It has been argued that microcredit programs for instance, have been used as a tool to maintain the lower status of women borrowers (Obaydullah 2000). Without the control of the loan money or the ability to make or participate in major decisions- making processes in the family, a woman cannot be empowered simply by attending group meetings and making weekly repayments (Norman 1997). In fact,

‘It is really difficult to ascertain specific factors that tend to be most important in empowering women. Various factors like household and village characteristics, cultural and religious norms within Bangladeshi society, behavioral differences between the respondents and their family members and kind of training and awareness programs are responsible for the differences in the pace of empowerment’ (Swain & Wallentin 2009: 553).

The control of loans by the women themselves is very important. It is indispensable in terms of repayment of the loan on time, being careful in spending the money and to make them credible in their family and household. Otherwise, accepting loans from microcredit programs might become a bitter experience for women and the members have to seek other sources to make loan payments. For example, a study conducted in north Bengal of Bangladesh (Bogra is also in the Northern part of Bangladesh) revealed that many microcredit members (about 87%), besides taking loans from NGOs, borrow from different informal sources like friends, relatives, money lenders and shopkeepers to make the repayments on their microcredit loans (Mallick 2012: 1182). In a similar study, Zeller (2001) reported that 9% funds borrowed from other informal sources were used to make the installments of microcredit loans (Mallick 2012: 1182). The irony here is that some NGOs field officers do know that the loans are being used by members' husbands or male members of their family but do not take it seriously. The microcredit finance institutions focus only on their capability for repayment of the loans. Officials of the Grameen Bank have argued that, although men's use of women members' loan is not encouraged, we cannot or should not stop the process as long as the family financially benefits (Ackerly 1995: 59). Management structures, implementation methods and corporate cultures of different microfinance institutions focus on achieving different goals but under the same banner of 'women's empowerment' in Bangladesh. BRAC's goal, for example, is bringing about the social empowerment of women rather than economic empowerment whereas the Grameen Bank focuses on profitable lending to rural poor (Ackerly 1995: 56). One of the objectives of my study hence, was to explore whether NELS's (my study organization) microcredit programs facilitated or restricted women's empowerment in Bogra district.

Before exploring the research participants' responses about women's empowerment through microcredit programs, I would like to go through some of the other studies conducted on women's freedom of choice and participation in major decision-making power, especially, after joining microcredit programs and comments of other researchers in this regard. To find out the participation of women in outdoor activities, a survey was conducted in rural areas of Thailand by Resurreccion, Real and Pantana. They mentioned that women's participation in village public life is very limited. They were mostly identified as housewives and they could only participate in the local housewives' association and their participation was considered as an

extension of their domestic roles and responsibilities (Resurreccion et al. 2004: 526). It was also found in a research conducted in Bangladesh that most of the loans given to women members of microcredit programs were used by their husbands or male members of households. It was noted that most of the local NGO's field officers knew about this and they just concentrated on their return regardless whether women were the actual user of loans (Karim & Law 2013: 57). Sengupta conducted a study in India about the relationship between women's empowerment and microcredit programs. She argues that, microcredit is a kind of financial tool only capable of providing financial help to those people who cannot access loans from conventional banks. It does not have anything to do with empowerment. Although it might be little helpful for livelihoods and income generation for members, it does not challenge existing gender relations (male preference) in the family or society (Sengupta 2013: 297). In another study conducted in India, Sengupta argues that microcredit programs can achieve little with regard to women's empowerment. In fact, microcredit can, sometimes, destroy families and their livelihood. She notes that in Andhra Pradesh, India, there has been a vast expansion of microcredit programs and, at the same time, suicidal incidences of debt- trapped farmers. No financial system including microcredit programs, she argues, can address the real issue of women's empowerment. Livelihood generation, even if it happens through microcredit programs, does not necessarily assures women's income control and decision making (Sengupta 2013: 298).

Rabiul and Kong (2013) conducted a study in Bangladesh on gender ideology, microcredit participation and women's status in Bangladesh. They argue that women's freedom and socio- economic status depends on their husbands' liberal gender ideology, especially, where men believe that both men and women can share breadwinning and household activities. They argue that, although women's participation in microcredit programs might not be the only source for improving their socio-economic status; other factors like formal employment and participating in social and political events, can also increase their status in the society, and, women's participation in all these sectors depends on their husbands' approval and consent. They conclude that microcredit programs can have some limited impact on enhancing women's socio-economic status in rural Bangladesh (Rabiul & Kong 2013: 57). A recent study on microcredit programs in Bangladesh reveals that, although there are some cases where women benefited by taking loans from NGOs, there are,

at the same time, many cases where women's socio-economic conditions remains unchanged and even deteriorate after joining microcredit programs due to high interest rates, service charges and an increasing burden of debts (Faraizi et al. 2014). Karim, moreover, argues that NGOs ensure their interest and benefit by enforcing supervision and anxiety on female borrowers (Karim 2011: 256).

Another study shows that even if a woman does not want to join microcredit programs or continue her membership, she might not be able to do that if her husband does not agree. Ashraf conducted a research in Bangladesh to find out how and why women encounter domination in Bangladesh. He found in his study that, since NGOs provide loans to women only, women could not quit microcredit membership as long as their husbands wanted to continue getting loans from the NGO (Ashraf 2014: 334). In a similar way to the findings of Ashraf, a woman participant of my research project mentioned that,

“I have been taking loans from Nobel from last 3 years. We have upgraded our family's economic condition with NGO's loans. I now want to quit NELS's membership; because I have two children and they are going to school. I want to give more attention to them and help them in their study and family duties. But my husband asked for one more loans. This time I am taking 30,000 BDT for my husband to invest in his business. He has rice business in Bogra city. He promised me that this is my last loan to take from NGO. That's why I came to NGO's office to fulfil my husband's demand.”

Ashraf Ali also noted that, one of his study's participants had to maintain her microcredit membership due to her husband's repeated business failures and poverty. He, therefore, concluded that there might be three main reasons for women to continue microcredit participation: women were often keen to take out microcredit loans because of pressure from male members of the household, poverty, and an inability to meet daily basic needs and to overcome debts (Ashraf 2014: 336).

### 6.3 Understanding and achievement of women's empowerment in Bogra

*“The domain of women's empowerment neither lies exclusively in access to credit or livelihood, nor in the exclusion of it. Certainly there is no blueprint for empowerment and nor is it legitimate for a group of feminists or development ‘professional’ to decide the exact mode of empowerment of different kinds of poor women in different contexts”* (Sengupta 2013: 298).

In describing empowerment, different NGOs and donor agencies define women's empowerment in different ways and, therefore, strategies to achieve empowerment vary accordingly. Nazneen and others (2010) conducted a survey in which they reveal that different institutions, agencies and NGOs frame women's empowerment differently and represent different usages, meanings, understanding and processes of achieving it (Nazneen et al. 2010: 239). Women for Women (WfW), a women oriented NGO in Bangladesh, for example, relates women's empowerment to gender-focused development and gender equality, whereas, Bangladesh Mahila Parishad (BMP) links women's empowerment to increased freedom and equality for women (Nazneen et al. 2010: 240). Indicators of empowerment like women's freedom and possessing certain types of assets, also vary from country to country. In rural Philippines, for example, women are more educated than men but men own more land than women (Quisumbing et al. 2004). In Thailand, women like to purchase jewellery and men buy vehicles. Although men and women possess different types of assets, the literature and empirical evidence shows that women possess fewer assets than men (Antonopoulos & Floro 2005). In Bangladesh, husbands expect to receive a dowry (as assets) from marriage (Quisumbing & Maluccio 2003: 294). In Brazil, Mexico and Paraguay, men own more property than women (Deere & Leon 2003: 930) and this resonates in property ownership in Ghana, Kenya, Nigeria and urban Guatemala (Deere & Doss 2006:4). This was similar for those in the study villages where very few women microcredit members have some assets, but these are nothing compared to those owned by male members of the families.

In my study, I found different opinions from NGO officials about women's empowerment and strategies to achieve it. I interviewed two field officers of NELS who were directly involved with loan disbursement and collection of installments. One of the field officers of NELS, who has been working with the NGO

for 10 years, replied that,

“I think women empowerment means respect to women. Whenever we respect a woman, she is empowered. In our villages, very few women are respected. Most of them are neglected in their family and in the society. They have no say in their families. In that situation, if a woman’s decision is given importance and when she is welcomed to share her opinion in any major decision-making processes in her family, then I think she is empowered.”

Another field officer of NELS answered this question by saying,

“It is very difficult to say what women empowerment is? In my opinion women empowerment is women’s freedom of movement. If a woman can move freely without asking permission from her husband or from any male member of her family, then she is empowered. Her freedom of mobility must also attach with income source. If she earns money and can spend according to her own choice then she is empowered. We can therefore, say that when a woman has independent income source and have freedom in her mobility, then she is empowered.”

The study conducted 56 individual interviews from both women microcredit members and their male household members and 5 FGDs. Each and every one of them was asked about their understanding and perception of empowerment-*khomotayon*.<sup>20</sup> Although very few of them acknowledged that they did not know what empowerment meant, most of the participants answered from their own understanding of empowerment. In replying about *khomotayon*, it was described in many ways of such as, self-sufficiency, gaining power, and accessing women’s rights. But the majority of women participants expressed feeling of empowerment through three things: freedom of movement, freedom of choice and being able to participate in major household decision-making processes. These, according to them, must be gained before a woman can be considered an empowered woman. One of the women participants gave her opinion about women’s empowerment by saying,

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<sup>20</sup> Empowerment, in Bengali term means *khomotayon*. I have used this Bengali term in conducting the study’s field work.

“Empowerment is something through which we can be self-sufficient. When we have an income source and can spend money for the family then we are empowered. I think I am empowered because I am taking loans and handing over to my husband. I am helping my husband and my family. I think I am self-sufficient and empowered with the help of NGO’s loans.”

Like many women, a woman member of NELS answered,

“Empowerment is gaining decision-making power; when a woman can participate in decision-making, then she is empowered.”

While asked, ‘what kind of decision’? She replied,

“We usually take decision in our daily expenses like, buying salt, oil, sugar etc. But we rarely have chance in participating in major decision-making like buying/selling land, purchasing expensive furniture etc. So, if a woman can participate in major decision-making processes, then she is empowered.”

A husband of a female microcredit member said:

“I think women’s empowerment is their ability to speak about their choice and rights. When a woman can express their demand and choice, then that particular woman is empowered. In our society, women cannot even utter their choices and demand. They are afraid of their husbands and having chaos in their families. They just agree with husbands’ choices. But an empowered woman must express her choice, liking and disliking”.

From the study’s FGDs, I received mixed opinions about the meaning of empowerment; however, the majority of women participants of FGDs agreed that,

“Women’s empowerment is women’s freedom of mobility. If we can move freely then we will be empowered. There are lot of constraints from our families and society in our free movement. When all of our family members, especially our husbands and the society will accept our

freedom of movement, then women’s empowerment will take place.”

In expressing their understanding of empowerment, most of the participants of my study mentioned that, if they achieved freedom of mobility, freedom of choice and participation in major household decision-making processes, then they would feel that they were empowered. The study therefore, emphasized these three indicators to examine whether they achieved these through microcredit programs. The participants, especially NGO officials, were also asked to voice their opinions about strategies need to be taken to achieve women’s empowerment. One NGO official and a few women members replied to this question. In the next discussion, I will explore some of their comments about this.



Picture 5: Individual interview with male household member

### **6.3.1 Empowerment achievement strategies proposed by participants**

Strategies for achieving women’s empowerment vary from NGO to NGO and even from individual to individual. For example, *Naripokkho* (in favour of women), a women oriented NGO in Bangladesh, believes that women’s empowerment processes start from individual experiences of discrimination, which draw the

attention of people and they develop an awareness of social, cultural and political constraints on gender equality. Bangladesh Mahila Parishad, on the other hand, argues that the root for the struggle to bring about women's empowerment is women's participation in a liberation war and other social movements (Nazneen et al. 2010: 240). The Department for International Development (DFID), UK, identifies several obstacles to bring about gender equality and women's freedom in Bangladesh society. It declares that "Gender inequality and other types of exclusion limit access to jobs, assets, political influences, justice, nutrition and services for many. When inequality is high, economic growth delivers less poverty reduction" (DFID 2007: 5).

I noticed from NELS's activities/practices that their main focus and policy was to provide loans and recover the costs of the loans. In accordance with their policies, women's empowerment was not mentioned. Both NGO officials acknowledged that they were never told about the concept of empowerment or asked by a higher authority to define strategies to achieve it. None of NELS's field officers, likewise, could identify a strategy to achieve women's empowerment in their operational villages. One, however, argued that,

"We can achieve women's empowerment by providing microcredit loans. If women members utilize their money in proper way then they can easily have extra money after paying back our installments. We also need to monitor their activities as well. When a woman gets return from her investment or if her husband benefits from her loans, then she is honored in her family and that's how she can be empowered. However, we need close supervision and monitor their activities and need to ensure that women members' husbands are using the loans in proper way and if needed, we can provide suggestions in this regard. According to our policy, if a woman pays back her loan successfully, then we usually increase the amount of money for her next loan. In this way, she can continuously be benefitted from microcredit loans and her socio-economic status will be increased and she will ultimately be empowered."

Although there were arguments amongst FGDs women participants about how to achieve women's empowerment, another achievement strategy that was agreed by most of the participants was,

“We can achieve women's empowerment through eliminating gender discrimination. We are discriminated in every sector in the society and even in our families. We are discriminated in education, in job sector and even in property distribution. To achieve women's empowerment, we need to eliminate or minimize gender discrimination.”

### **6.3.2 Acceptance of and barriers to women's empowerment**

In this part I am going to explore the opinions of female microcredit members, male household members and NGOs officials with regards to the acceptance of and barriers to women's freedom of mobility, choice and participation in major household decision-making. Questions were asked about the wider social acceptance of these practices for women in their families and societies. Mixed opinions, even from women participants, were explored. Most of the female participants acknowledged that women's freedom of mobility and participation in major decision-making processes were not accepted by their families or wider society, while the majority of male household members argued that they accepted women's freedom of movement but with certain limitations. The participants were also asked whether there were any constraints or barriers in terms of women's freedom of mobility, freedom of choice and participation in major decision-making in their families and societies.

One female microcredit member in an individual interview responded with the comment;

“I think my family acknowledges women's freedom. I can move freely and attend NGO's meeting and group meeting. My husband does not prohibit me attending these meetings and he, at first, even encouraged me joining microcredit programs. My husband knows the meeting schedule and I don't have to ask him for attending these meeting. But not every wife in our village enjoys the same freedom. Some husbands are very conservative and they don't allow their wives going outside of their home. So, I think every family does not accept women's freedom especially their freedom of mobility.”



Picture 6: Woman member runs a grocery shop with microcredit loans

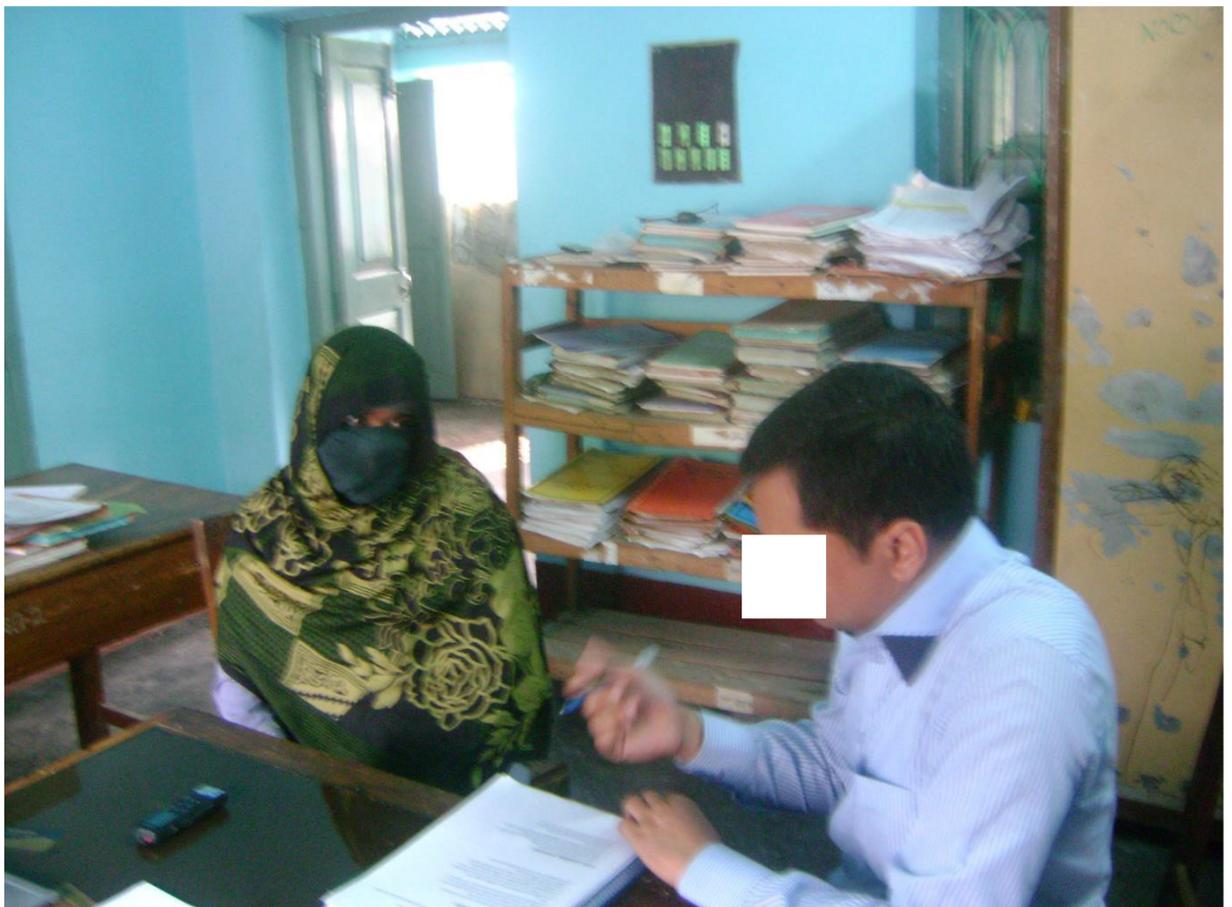
In answering the same question, another woman mentioned that,

“I don’t find any obstacle from our families in women’s movement and choice. You see, I came to this interview alone and it was my choice to give interview. I just asked my husband (*shomy*) that I have to go to NGO office for a meeting and he gave permission coming here. I think I am free going anywhere. In our group, we have around twenty (20) members. We have group meeting in every Thursday and almost every women member attends in that weekly group meeting. I don’t think they have any problem from their husbands in attending group meeting or going to NGO’s office. They can move freely and it’s their choice whether to attend a meeting and husbands accept our movement.”

One woman member of a focus group discussion responded,

“In our village, there is no problem in our mobility from our husbands. But we have to ensure that household duties are done before going to NGO’s

office or to attend group meeting. For example, today I came to this FGD after finishing my morning household duties. I woke up early morning. I cooked food for my children and for my husband. I woke my children up for their school; get them ready and after having their meal, they went to school. My husband is running a grocery shop in the market (*hut*). Usually he takes his lunch with him. He ate breakfast and I packed lunch for him. He got ready and left for his work at around 9.15 am. I had meeting at 10 am. I took shower, had some meal and got ready to attend the meeting. I informed my husband that I am supposed to attend a group meeting and he permitted me coming here. I think most of us are doing the same thing and our daily routine works are alike. As long as our household duties are not hampered and our husbands observe that, there is no problem in their families in case of attending NGO's activities and group meetings, they never say no. So, we can say that, our freedom of mobility is accepted by our husbands and in our village there is no problem for women in attending microcredit programs and group meeting.”



Picture 7: Individual interview with female member

Another woman answered this in relation to the question: ‘What do you think about women’s freedom of choice and major decision-making power in your village?’

“I think most of the women in our village can exercise very limited and sometimes even no freedom of choice in terms of mobility or buying major thing like, TV or fridge. They might have some freedom in buying minor things and taking less important decisions. But in terms of participation in major decision-making processes, we have limited freedom. Like in my family, I can decide buying anything to meet our daily needs only. In buying rice, oil, salt, bread etc. I don’t have to ask my husband or no need to take his permission. I am free to buy those things from a shop adjacent to my house. But in major decision-making, I am not invited to participate. For example, last year he bought a chicken farm. He first decided to buy it and then informed me that he is going to buy a farm and he needs money for that. Then I took loan from NELS and gave to him.”

When asked whether she used the money for purchasing of goods for herself, she exclaimed,

“I don’t have any money in my hand. I handed over the loans to my husband and he invested in his chicken farm. The grocery shop keeper is known to us. I take goods from him and my husband pays him back later.”

I found another woman happy with decision-making processes in her family and she said that she had joined microcredit programs based on her own decision.

“My husband is very humble to me. In terms of decision-making, we have no problem in our family. He always gives importance on my decision. If my decision is not good for the particular plan, then he let me understand that. For example, I joined microcredit programs with my decision. My husband is a rickshaw puller. When my husband’s income was getting low due to political instability in Bangladesh and our financial condition was at risk, one of my friends (existing member of NELS) suggested me to take loan from her NGO and to invest somewhere. I considered this as good advice and shared it with my

husband and also told him that ‘I will buy a cow from the loans and you will pay the installments. After six months, I will sell it with profit and we can buy two cows with that profit.’ He agreed and I became microcredit member with his consent. I bought a cow last year and he paid installments. We had profit selling that cow. With that profit and with NELS’s loan, this year we bought two cows.”

Some women expressed satisfaction with their present condition. Throughout the individual interviews, I received responses from both husbands and wives acknowledging their different duties. Some women thought that it was better for them if their husbands made major decisions. One woman member candidly responded,

“My husband earns for my family. He works hard to feed us and he will always do well for us. If he thinks that something needs to be done for the betterment of our family, he does that and I have full faith on him. Sometimes, if he intends to share with me, then I give my opinion on that particular matter. I have one son and I am mainly busy with him and my household jobs. My husband is responsible to maintain outdoor works and responsibilities.”

I received responses from the husbands of female microcredit members as well. There were mixed findings and some constraints on women’s empowerment were mentioned in their responses. In answering the question of how he considered his wife’s freedom of mobility and women’s empowerment, husband of a woman member responded,

“I am very liberal person and not inflexible like others. I allow my wife going to NGO’s office and attending group meeting. You can ask NELS’s (study NGO) officer about her attendance. She never misses any meeting. I think women should have freedom in mobility and there should not be any discrimination in making major decisions. And I also support women’s empowerment.”

In answering the question of ‘is your wife free to go other places rather than just the NGO office and group meeting?’ He replied that,

“Look, she does not actually need to go anywhere else rather than attending activities of microcredit programs. I earn money for the family. I do shopping and meet every need in the family. If she needs anything for herself, for our children or for the family, she asks me to buy from market. Where else she needs to go? Sometimes, she intends to go to her father’s house. I accompany her, whenever I am free and she also comes back with me or my father-in-law. I never tell her that she can’t go outside. But the only thing is that she has to inform me first and if I find that it is ok for me and for the family then I allow her going somewhere.”

Another male household member mentioned,

“I accept women’s freedom of mobility and women’s empowerment. Women should be allowed going outside of their home if it is urgent and if certain things are met.”

When asked ‘what do you mean by certain things? He answered,

“What I meant was women could go outside but with husbands’ permission, observing *purdah* (veil) and also accompanied by a male member. I allow my wife attending NGO’s program but she observe veil and I always accompany her and if I cannot join her, I request my father to accompany her. In my opinion, women should not be left alone outside of their home. This is for their own safety and for the betterment of their families. If, for example, my wife wants to go anywhere, she normally asks me. In this way, we have better understanding between us.”

Another man was asked to comment on ‘women’s role in decision-making in his family and in the society’,

“In decision-making, it is very important to think carefully and if needed, consider others’ opinion as well. Sometimes, I ask my wife to give her opinion in taking major decision. I think both husband and wife should share their opinion before taking any major decision. In most of the families in our village, as far as my understanding is concerned, wives

share their opinion in the families. There are also some families in our villages in which wives do not have any role or power in decision-making, especially, in major decision-making. Husband's or male members' decision is final. I don't believe in that. I always listen to my wife's opinion before taking any decision."

When he was asked, 'do you just listen to your wife's opinion? How about accepting her decision? How do you consider her opinion?' He answered,

"Yes, I always ask her to give opinion about certain thing. She gives her opinion and if I think that this is good and acceptable, then of course I accept her decision. It's not necessarily true that my wife's decision will always be effective."

When asked 'How about women's empowerment, how do you consider this?' He replied,

"I think women should be empowered but this empowerment again should depend on her husband or any male member of her family. If a husband thinks that his wife should work outside and earn money then there is no problem for women earning money and becomes self-sufficient. But normally, in my opinion, if a wife earns similar or more amount of money than her husband does, then there is a possibility of creating chaos in that family. Because, that particular woman, will not accept husband's commands or orders and their family life will be disturbed. If there is mutual understanding between husband and wife and if they share their income in the family and if that particular wife is submissive to her husband, even though she is also earning, then there should not be any problem in empowering women."

I found similar responses from a male household member who said that his wife does not like to be involved in major decision-making,

"My wife does not have any say in decision-making. She is happy in maintaining her family and doing her household duties. Previously when I used to ask her about anything and to give her opinion, she told me that, she

did not know which one will be good for the family. Sometimes, she shared her decision in buying goods for the family. But in major decision-making, she does not like to involve and that's why I don't ask her any more."

I interviewed another man who was the father-in-law of a microcredit member. He came to NELS's office with his daughter-in-law to receive a loan. In answering the question of his opinion about women's freedom and women empowerment, he replied,

"Look, she is the wife of my son; so her lifestyle and freedom will certainly depend on her husband's decision and choice. But I think women should have right to go out with their husband's permission. I never object my daughter and daughter-in-law going outside with a male member."

When asked 'why do you think women should be accompanied by a male member if they want to go outside of their home boundary?' he answered,

"In our society, this is expected from a woman to go outside with a male member preferably with her husband. It is discouraged in our tradition that a woman will go outside without her husband. We have to live in the society with respect. If my daughter or daughter-in-law moves around without accompanying me or my son, then people will talk bad about us and even my son will be humiliated in the society and everybody will tell him that his wife does not listen to him or he cannot control his wife and so on. That's why we have to follow the social tradition and practice. Moreover, there is nothing wrong for a woman to accompany with her husband and obey her husband's order. In that way, peace and harmony can be sustained in the family and in the society."

Officials of NELS were also interviewed to get their opinions about the acceptance of and constraints on women's freedom of mobility, choice, decision-making power and, ultimately, women's empowerment in their operational areas. One field officer replied,

"I think our women members can move freely and they don't need anyone's permission in doing so. In terms of decision-making role, they play a significant role in their family in making major decision."

When asked, 'but some women members responded that they needed to seek their husbands' permission before going anywhere and they have minimal or no role in major decision- making processes; how do you explain that?'

"I don't see any wrong in letting their husbands know about their movement. Their husbands also need to know where they are going. Some women members themselves even ask their husbands to accompany them. In terms of decision-making, many of our women members play significant in taking major decision in their families. There might be some cases where their decisions are ignored. In fact major decision is very crucial thing for middle or lower middle class family and, especially, if it is related to financial matter. Husband, therefore, needs to take the decision very carefully. If he thinks that wife's decision will not be effective for the plan, then he might not listen to her."

Again he was asked 'how about empowerment? What do you think about the acceptance of women's empowerment in your area?'

"I think microcredit programs and women's empowerment is accepted in our society. Now nobody complains about microcredit programs. Socio-economic conditions of women members are getting better. They are respected in their family and in society. Their husbands are happy since our members are able to help their husbands and their families financially. Male members also want their wives to be empowered. Although there are few cases where there have been quarrels between husband and wife in terms of using loans and paying the installments, but, these are very rare examples in our villages. Our women members can also participate in family expenses. Almost everybody in the society welcomes women's empowerment."

#### **6.4 Women's perceptions of empowerment through microcredit programs**

In this section, I am going to explore the relationship between women's empowerment in the study area and participation in microcredit programs. Firstly, I will explain how women members came to microcredit programs, followed by the effects of NGO

loans on their socio- economic status and, finally, elaborate on the extent to which women members of NELS felt empowered through participation in the microcredit program. To find out whether women members felt empowered or not, rather than asking directly about empowerment, they were asked to comment on indicators related to empowerment already noted to be important in this area, especially, freedom of movement, freedom of choice and participation in major decision-making including the decision to join microcredit programs.

Women of Bogra district expressed that, freedom of movement was very important to feel empowered. It was observed in the fieldwork that freedom of movement, especially after joining microcredit programs, meant a level of independence and self-sufficiency, which some of them referred to as empowerment. When asked ‘do you think that you are empowered by taking out NELS’s loans? If so, how?’ One of the participants of FGDs replied,

“I think we are empowered. After becoming NELS’s member, my husband’s attitude towards me, and I think other members’ husbands too, has completely changed. I am now free to attend group meeting and free to go to NGO’s office. Before joining to NELS, my husband did not like me going out. Now, you see, not only me, many women are coming outside of their houses to attend group meetings and we can share our familial and social issues with each other.”

I received a similar response from another participant of FGDs.

“Microcredit loans have helped us bringing about empowerment. We are empowered now. We face no difficulty in moving. We can attend group meetings and going to NGO’s office without any obstacle. Sometimes, we don’t even ask our husbands’ permission to attend group meetings. They know group meetings schedule, so we don’t have to ask every time.”



Picture 8: Individual interview with female member

In individual interview, one woman member replied,

“I think I am empowered because I am free to go anywhere, especially, for NGO’s activities. Now, I don’t have to ask my husband to attend weekly group meetings. It was not possible for me before joining NEL’S microcredit programs.”

I also tried to explore men’s opinion about women’s freedom of movement. In an interview with a male household member, we discussed the overall picture of women’s status in villages, focusing mainly on women’s mobility. He mentioned that ‘after joining microcredit programs, women in our village can move freely’. When asked ‘How about in your family?’ He said,

“I am very happy with my wife. Even though she is taking loans from NEL’S, she always respects my decision. Sometimes, I also invite her to share her opinion about a decision. There is no doubt to confess that she has been helping me and our family a lot. I respect her but to live in the

society, we must follow social rules and practices. I made my wife understand that, she should not go out alone; otherwise we will be humiliated in our society. She understands that and if she needs to go out, she always asks me.”

Most of the women respondents of my study mentioned that freedom of choice was also significant in feelings of empowerment. It was found that freedom of choice also referred to joining or quitting microcredit programs. I received responses from FGDs where women members were restricted by their husbands in joining microcredit programs of NELS and they were referring to it as lack of freedom of choice. Their responses were,

“We have been taking loans from NELS for many years. Our economic condition is better now. Having observed our improvement, many other women are also interested to join NELS, but they cannot due to their husbands. Their husbands do not like NGOs’ activity and microcredit loans. We personally know many women who are very keen to do something by their own with NGO’s loan but they cannot do it because of their husbands’ negative attitude towards NGOs. Most of the women’s choice got no value in our villages, especially to their husbands.”

When asked how they used their loans, they said,

“Most of us hand over loans to our husbands and they utilize according to their choices. They take decision with consulting with their friends or relatives and sometimes just let us know their decisions. We occasionally have any choice in utilizing loans.”

In another interview with a woman, we had informal discussion about overall conditions of women in her village. Incidences about families in her villages were mentioned. She revealed that her choice of buying a rickshaw was not considered. In expressing her feeling, she said,

“I handed over the loans to him to buy a rickshaw, because my family was in very poor condition. So, I asked him to buy a rickshaw with the loans. He

discussed with his friends and with his father and told me that van would be better than a rickshaw and the return is very quick. I agreed with him and he bought a van. Now he keeps giving me installments in every week and I pay to NELS's officer. My loan is almost over.”



Picture 9: Goat rearing with microcredit loans

When asked ‘How did you join microcredit programs? Was it your choice/decision’ she replied,

“No. It was him who told me to join microcredit programs. Many of my friends and relatives already joined microcredit programs and I had intention too. When he told me to join, I just agreed. After joining microcredit programs, it seems that he is giving little importance to my choices as well. Last week, for example, we bought a TV. It was his decision to buy it but we bought LG brand which was my choice.”

Participation in major decision-making was considered the most important factor for women to consider themselves empowered. Most of the women respondents

mentioned that if women could take part in major household decisions, then they would be self-sufficient and hence empowered. I considered joining microcredit programs as a major decision and tried to find out whether women made the decision. In answering the question ‘how/why did you join microcredit programs?’ a woman member replied,

“I did not know about NGOs and their loans. One of my friends, suggesting me to join NELS and take loans. I discussed with my husband. He talked to NGO’s officer and some of his friends and then he allowed me to join NELS.”

Another woman microcredit member responded:

“My husband knew about microcredit programs. He needed money for his business. He asked me to join NELS and take loans. Moreover, some of my relatives and neighbors had joined NELS long time ago and they were doing well. That’s how I joined NELS 5 years ago and taking loans since then.”

It was also noticed from the research that women’s capacity and ability to participate in microcredit programs was largely based on their husbands’ perceptions of microcredit programs. The research showed that there were some women who were interested in becoming microcredit members and taking out loans but they were unable to join these programs without their husbands’ support. A study conducted in the Northern part of Bangladesh by Khatun, Islam and Majumder (2013), revealed that women in their study villages could not join microcredit programs even though they were interested in doing so. One of their interviewee responded, “my husband does not like me to take loan. He would not let me get involved in such activities” (Khatun et al. 2013: 288). In my study, it was also found that women were often fulfilling their husbands’ desire for loans. For example, a husband of a woman member said,

“I need to hire a farming land. I have already made agreement with landlord. Now I need 20,000 BDT to take the land. I asked my wife to take loans from NELS. That’s why I came with her to receive the money.”

When asked ‘how do you pay the installments?’ he replied,

“There is no problem paying the money back. I have grocery shop in the market and I always give weekly installments to my wife to pay to NELS. You can ask NELS’s field officer about our installment record. There is no bad record about us in paying the installments.”

‘How about decision-making? Who takes decision in your family, especially in making major decision like, buying land, a TV or expensive furniture?’ Most of the participants replied,

“Since our husbands are busy with outdoor works and some of them work in city, we take decision most of the time. For example, last week, after finishing group meeting, on the way of coming back to my house, I bought rice, egg and oil to prepare food for lunch. I did not have to ask my husband for that. He has given me permission in buying these things. In case of major decision-making, sometimes, I have also been asked to share my opinion. Last time we bought sofa, my husband decided and he shared with me. I really feel honored now because he respects me and I think all microcredit members are going through similar experiences in their families.”

It was noted from the above discussion that almost every woman interviewee was satisfied with NELS’s loans and the utilization of loans by their husbands. Although there was a noticeable number of women who reported not being involved at all in making major decisions, majority of them considered themselves empowered with freedom of limited mobility (going to NGO’s office and attending group meeting only) and participation in minor decision- making power (buying daily necessary goods like, rice, oil soap, fish and so on). In an interview of a male family member, it was found that some women members utilized their loans for their own purposes. A husband, for example, mentioned that,

“My wife is taking loans from NELS from last 7 years. I never ask money from her. She opened a grocery shop with my house and runs the shop by herself. She buys goods for her shop with the loans and she pays installments from profit. Even I sometimes help her paying back the installments. In our village, there are around five (5) shops run by women

with the help of microcredit loans.”

I interviewed a woman who was sitting in a small grocery shop in front of her house. In an unscheduled and informal conversation, she told me,

“I run this shop. I take care this shop during day time and after coming back from field work, my husband takes care from evening to night. Usually, I buy all the goods from my loans and I pay weekly installments. Sometimes if I can’t pay and if the sale from the shop is very low, then my husband helps me paying back the installments.”

I asked her ‘are you happy with NELS’s loans? Do you think that your life style and position in your family and society have improved with microcredit programs?’ and she replied,

“I think NGOs’ activities and loans are good for us. If we can use the loans properly then it is good otherwise, there are lots of incidences in our villages where women have taken money from NGOs, spent in daily expenses or utilized in unproductive ways and at the end they failed to pay the installments. To pay back NGO’s loans they needed to sell their valuable items like gold, furniture and sometimes cows or goat. This is very sad. On the other hand, if you use the loans properly then you can succeed and develop your socio-economic condition. For example, look at my family. My husband used to work in an agricultural land and we just could afford to meet our basic need and daily expenses. Then we decided to open a grocery shop, but we did not have money for that. Both of us then decided to take loans from NELS. We are very happy now and our socio-economic status has definitely improved.”

I asked her another question: ‘how about your decision-making power? How major decisions are taken in your family?’ she said,

“Both of us take decisions even major household decisions. For example, for buying goods for this grocery shop and in taking decision of what kind of goods need to display, both me and my husband share our views and then buy goods for our shop. My husband never buys anything with

his own decision. He always asks me before doing anything and I also do the same thing.”

It was noticed from individual interviews that there was good understanding between husbands and wives in some families and wives’ opinions are given importance in those family. To find out whether this was a common picture in every family of the village, I asked ‘what about other families in your village? Do you think this picture represents every family in your village?’ She replied,

“No, not at all. There are some families, where wives do not have any freedom in terms of movement and choice and participation in decision-making processes. Although these women are microcredit member and helping their husbands with NGOs’ loans, still they are not given importance in their families. One of my friends, for example, is member of NELS. Her husband accompanies her to take loans. He takes loans from her and utilizes according to his own choice. My friend has nothing to say about this. Although her husband pays back the instalments on time, but her condition remaining the same. But it’s also true that her husband has done lot of things for the family and he has improved their socio-economic condition. My friend, that’s why, happy and does not regret in providing loans to her husband.”

### **6.5 Assets, types of family and women’s empowerment**

In terms of empowerment through microcredit programs, there were mixed responses. This section will explore whether, other factors like the possession of wealth/assets and the types of family, also affect pathways of women’s empowerment and how these women felt about empowerment. When asked ‘How have NGO’s loans affected your socio-economic life?’ In answering the question, one woman member, in an individual interview, replied,

“Of course, NELS’s loans have changed my life. My socio-economic status has uplifted now. Couple of years ago, I had to think about meeting our daily needs and I had to confine myself within home boundary. Now I can go to NGOs office to take loans. My husband bought a rickshaw with the loans and earns money on daily basis. After meeting family

expenses, we are now able to save money for emergency. My husband now cares about my choice. He even asks to know my decision before doing anything.”

Another microcredit member of NELS, mentioned,

“We had nothing at all. We did not even have a good house to live in and had no land to cultivate. Now, we have built a new house. You see, this house is built with NELS’s loans. We have bought some land as well and my husband has grown paddy in that land. After paying off their money, I again took loans to expand my husband’s business. He is doing fine in his business and there is no problem in paying weekly installments.”

In focus group discussion, it was found that women members were happy with microcredit programs and they didn’t express any major complaint except that of high interest rates on the loans. Some of FGD’s participants mentioned,

“We have improved a lot with NELS’s loans. Our daily lives have been upgraded and our husbands are very happy with microcredit programs. Now we have a position in our family and having some assets and saving. Microcredit programs have huge impact on our movement and decision-making power. We can move freely in attending group meetings and going to NGO’s office. Although there are some exceptions, most of us are having decision-making power in our family now.”

In an overall comment on microcredit programs, another male member mentioned,

“I think because of taking loans from NGOs, financial condition of our families is improving. Both men and women have become conscious of their current position and always think of taking opportunity and income source to improve their financial condition. Having known about microcredit programs, most male members of our village let their wives join NELS and take loans. Since women are taking loans and helping their husbands and their families, they ultimately are respected in every family. Women themselves are very conscious now about their rights and

freedom of mobility.”

I also interviewed NELS’s field officers to get their opinion about women members’ economic success and how far women members of NELS have achieved empowerment through microcredit programs. One field officer replied,

“Almost all of our women members have improved their family’s economic condition. They are very conscious about their rights. They move freely in the village and attend group meeting. They are given importance by their husbands and other family members. Although there are some obstacles from social and religious practices and sometimes from families, I think our women members feel empowered with our loans.”

I conducted another interview with NELS’s woman field officer. I found that type of family was a factor for women in terms of achieving benefits from microcredit programs. In an extended family, the impact of microcredit programs on women’s freedom of mobility, freedom of choice and decision-making power was found to be lesser than that of a nuclear family. In her comments on ‘Achievement of NELS’s microcredit programs in terms of benefiting its women members’, the officer said,

“Of course lot of women have improved their lives with our loans. There are many women members in our NGO who were not able to feed themselves three times a day. They are in better condition now.”

When asked about the impact microcredit programs on women’s lives, especially on their movement, choice and decision- making?’ she replied,

“To be honest, not all women members are benefitted from our loans. In our village, most of the families are extended family. In such families, decisions mainly are taken by senior male members of the family. All decisions including for women in joining microcredit programs are taken by father-in-law and, in few cases, their husbands. Women have no option to take their decision and to have their choice even in utilizing the loans. Male members of the families will decide whether women will join microcredit programs and how to use the loans.”

‘How about in single/nuclear family?’ she said,

“The scenario is different in the case where husband lives in another house far from his parents’ house. We have observed that in such family, women members have more freedom of choice and decision-making power. Wives in such families, sometimes participate in making major decision of the household like buying/selling land.”



Picture 10: Payment of installments in a group

NELS field officer also mentioned that,

“Besides taking loans, there are some other factors responsible for a family to succeed. Like, investing money in proper place, understanding and sharing between husband and wife. There are some families amongst our members as well, who have lack of understanding between husband and wife and they haven’t done well with the loans, but this number is very few. Most of them are successful with our loans and many other women are coming to us for becoming member.”

## 6.6 Analysis and discussion of the findings

The analysis is based mainly on the questions related to female microcredit members' freedom of choice (in terms of joining and/or quitting microcredit programs), freedom of mobility (apart from attending NGO's programs), and access to or influence over major household decision-making processes. As discussed earlier, understandings and pathways of empowerment vary from individual to individual and organization to organization. In this analysis, I limited the pathways of empowerment to the factors mentioned by research participants: freedom of mobility and involvement in major decision-making processes. The pathways to the extent that women' movement were not limited to NGOs office and attending other related activities and they were not just invited to share their opinions but also these were taken seriously. Economic control in the sense that women were able to make use of the loans by themselves and, even if they helped their husbands, control of their loans remained in their hands. Finally, and most importantly, acceptance of the need for women's empowerment by their husbands and wider society. In analyzing the achievement of pathways of women's empowerment through microcredit programs, I would like to shed some lights on the issues below that were encountered during my fieldwork -

- (a) Whether women members themselves wanted or desired freedom of mobility and major decision-making power,
- (b) Whether women's control of assets had any impact on their decision-making and freedom of mobility and finally,
- (c) Whether microcredit programs had any impact on achieving pathways towards empowerment?

### **(a) Women's willingness to access freedom of mobility and decision-making power**

Throughout individual interviews and FGDs, there was confusion about women's intentions and it was not clear whether women themselves wanted to move freely without their husbands' permission and play an important role in making major decisions in the household. It seemed that there was a lack of awareness of and knowledge about women's rights as well as a tendency to accept existing social

practices. Apart from the responses of women microcredit members (as discussed above) and male household members, other studies conducted by various researchers have noted that women microcredit members themselves did not want to take part in decision-making process and do not want to raise their voices against certain social traditions and practices. Farida Shaheed (1998), for example, conducted a study in Algeria, which is also Muslim country like Bangladesh. She found in her study that, ‘very few women in that society raised voices against their husbands to bring about women’s freedom and participate in major decision-making processes’. She also noted that although a very small segment of women had raised their voices against discrimination, due to lack of support from male members of society and even from the majority of Muslim women, this small segment of women group had become isolated from the society (Shaheed 1998: 10).

Since daily household decision-making is not considered as important as major decisions, participation in major decision-making processes was a particular focus in this study. I found in the research that although few women were invited to take part in making major decisions for the family and household, their opinion/decisions were not often accepted by the male members of the household and most of the women were happy with making minor household decisions. A study conducted in Indonesia on decision- making processes by Frankenberg and Thomas noted that ‘decision-making authority depends on the nature of the decision; how important the decision is.’ In making major decisions, according to the authors, women were often not invited and they concluded that ‘women were satisfied with taking daily household decision to meet basic needs like, buying food or cloth for the family’ (Frankenberg & Thomas 2001)<sup>21</sup>.

In terms of the freedom of mobility, it was also found that some women asked their husbands to accompany them. A woman microcredit member, said, ‘I don’t want any chaos in my family, I usually ask my husband before going anywhere even attending to group meeting.’ In FGDs, women microcredit members of NELS responded, ‘we usually inform our husbands before going anywhere. Most of us can move freely in our village after informing them’.

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<sup>21</sup> FCND Discussion Paper no. 113.

A woman, who has been with NELS for 12 years mentioned,

“In our society, husband is everything. If you consider religiously or socially, we can't think anything without our husbands. I have seen my grandmother respecting my grandfather; my father dominated our family (we were not able to say anything against his decision including my mother; even when I got married, I was not interested to do so in that early age and wanted to study more. But due to economic and social condition, my father intended me to get married) and almost every family in our society represents the same picture. Moreover, if I disobey my husband, nobody will support me and my parent will scold me as well. So, I better keep silent and obey his order and decisions.”

Ashraf Ali argued in his study, conducted in Bangladesh, about women accepting male dominance that ‘due to lack of power, women internalize unequal social system and accept gender discrimination in the society’ (Ali 2014: 329). Women in my study area expressed that they were generally accepting of their present condition and they were less ambitious about improving their socio-economic status in the society. Another study, conducted in India by Narayan, found that poor women did not think of their income, their rights and their freedom. Rather, they were conscious about maintaining their present condition (economic, social and physical condition), in which they could cope with their vulnerability (Narayan 2000: 5). Farida Shaheed conducted several studies with special references to the Muslim world; women living under Muslim laws and their struggles for empowerment. She argues in one of her studies that socialization process might be a reason to accept male dominance. She also writes that, ‘through socialization process, girls are taught to adopt and accept gender inequalities’ (Shaheed 1998: 12).

Another issue to be analyzed here is whether it was a primary aim of the NGOs for members to achieve freedom of mobility and gain power in making major decisions at the household or family level. In interviews with NELS's field officers and branch manager, there was no mention of this as a policy or objective. It appeared that, instead, disbursing loans and getting back their money was the main focus of NGOs, including NELS. In interviewing NELS's female members, it was found that almost all women became NELS's members with the permission of their husbands or because of their husbands. It was also found that some women members could not

quit microcredit membership because their husbands did not want them to do so and most women handed over their loans to their husbands. Similarly, Karim (2011) for example, conducted a study in Bangladesh and found that women became microcredit members with the permission of their husbands and handed over loans to them (Karim 2011: 256). But why were NGOs not concerned about this issue and why didn't they amend their policy so that women could utilize their own loans? Studies reveal that NGOs provide loans to women for the benefit of NGOs rather than women members, as it has been noted that female borrowers are reliable in getting reimbursing and paying off their loans. In this sense, by providing loans to them, NGOs maintain the financial viability of their institutions (Ali 2014: 334).<sup>22</sup> One NELS's employee in my study said,

“Our focus in providing loans to women and getting back the loans. If a woman hands over the loan to her husband and her husband pays the installments in time, then why should we bother? As long as, they are utilizing the loans properly, their family's financial condition is improving and we are getting back our weekly installments, we normally overlook other factors like who is using the loans.”

One of the NGO's staffs was interviewed in another study conducted in Chittagong Hill Tracts, Bangladesh, by Ashraf Ali, and, it became clear that NGOs were more concerned about their money and how it would be recovered rather than monitoring how the loans were used and by whom. In his study, a microcredit program manager noted:

“Previously we used to allow men in our microcredit programs. We no longer provide loans to men because they created various problems after borrowing loans... women are more responsible than men. They (women) come to NGO's office to repay the loans, but you cannot find men at home until night. Actually, it is very difficult to get anything back from men, not just the case of our money. Men seem more aggressive

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<sup>22</sup> Tom Heinemann, a world renowned journalist made a documentary about microcredit named 'The Micro Debt'. It was mentioned there that 'microcredit organizations publicize their success stories only which vary tiny in number. We get only front door story, but, there are many sad stories in back door what we don't know or we have no access to know it.' David Roodman, senior fellow, Centre for Global Development, Washington, also said, microcredit organization focuses only on their success stories. 'The Micro Debt' won the Lorenzo Natali Journalism Grand Prize for a world class investigative journalism television documentary. This documentary was uploaded by Milford Batemen, research fellow, Overseas Development Inst. London on December 8, 2011.

than women, and men are not sensitive in using and repaying the loans maintaining our organizational principles.” (Ali 2014: 334).

### **(b) Women’s control of assets and pathways of empowerment**

Women in Bangladesh are deprived of owning their own property. In this research, I examined whether women’s socio-economic status and their control of assets in any way influenced their decision-making power and freedom of mobility. The literature shows that whenever there is a disagreement, resolution depends on the bargaining power of individuals in the family and this bargaining power derives from ownership of assets. As Bebbington argues, “people’s livelihoods are based on a range of assets, which, not just people’s living source, but also a meaning of people’s lives” (Bebbington 1999: 2022). In my study, I found similar issues in an individual interview at the residence of a female microcredit member’s house. It was found that her husband left his own house and was living with his wife in in-laws house. In a detailed discussion, she said,

“I used to live in my husband’s family with my in-laws. I have always been tortured mentally and everybody was seeking my fault. Sometimes my husband tried to defend me but due to his parents, he could not. My family is not poor and in fact, we are richer than my husband’s family. My father has two grocery shops in market. My mother, after hearing my condition, told me to stay with them. I somehow, managed to convince my husband to come with me in our family and told him that if he wants, he can look after one of the grocery shops of my father. He finally agreed to live with me in my family and since then he is living with me.”

I also found throughout fieldwork that women’s freedom of mobility sometimes depended on their socio-economic condition and needs. In meeting basic needs and in the case of an emergency, women were free to move around. Social and familial restrictions might also depend on the family’s socio-economic status and condition. I met one woman working in a paddy field and had a few words with her.

During this discussion, she said,

“I know society does not like us working outside with men. But what to do? My husband used to work in this field. Suddenly he became sick. We have two sons, but they live in the city and they do not look after us. I get daily payment by working in this field. To feed ourselves, I have to work. Society and their system will not feed us. After two days when I noticed that our savings are nearly finished, then I came to this field for work. I requested the land lord to let me work and from last week I have been working in this field.”

From the above discussion, it is very difficult to comment on whether apart from going to NGO’s office and attending group meetings, rural women in Bogra district were really keen to achieve their freedom of mobility, and whether they were unhappy in the case of their husbands making major decisions. Some women expressed that they wanted freedom of mobility and decision-making power, but the above analysis demonstrates that women’s freedom of mobility and decision-making power depended on the possession of assets/property. The women who had assets (either received from her family or from any income source rather than NGO’s loans) in their name, were noted to have more access in participating in major decision-making power in her family and had more freedom of choice than other microcredit members.

### **(C) Microcredit programs and pathways towards women’s empowerment**

The final and the most important issue to be analyzed is whether microcredit programs had any impact in achieving pathways, described by women respondents, of empowerment and how they described their feelings of empowerment. As discussed earlier, empowerment is a relative term and its meanings vary from individual to individual and even organization to organization. In my research, apart from examining how microcredit members felt about empowerment, I also tried to find out general women’s (non-members or ex-members) feelings about the impact of microcredit programs on women’s lives. I came across a woman in a paddy field. She was collecting grass to feed her cow. She agreed to have some words with me. ‘Are you NGO’s member?’ She answered angrily,

“No and I hope Allah helps me so that I never go near to any NGO’s office.”

‘Why, what happened?’ I asked. She said,

“I was NGO’s member before and used to take loans. After paying some installments I could not afford to pay back their money. My husband is a carpenter and he works in city. We bought a land with NGO’s loan and my husband used to pay installments from his daily income. We had paid almost half of their money. Suddenly my husband got sick; he had typhoid and he could not go for work for at least 30 days. We, therefore, could not pay four installments consecutively. NGO’s staffs warned us after missing two installments and after failing to pay another two installments, they forced us to sell our cow and pay rest of their money. Other group members also supported them and told us to pay back their money otherwise, they are also in trouble. I requested them to wait few more days for my husband to recover but they did not listen to us. Since other group members also supporting NGO’s officers, we sold the cow and paid back their money. Since then, we have promised not to become NGO’s member ever again.”

When asked if this was a common incident in the village, she replied,

“The incident happened to me, is very common in our village. Women normally do not want to share this kind of experience with others.”

This project, rather than determines whether women were empowered, tried to examine the extent to which the women in the villages felt empowered after joining microcredit programs. Although the participants pointed to three primary factors namely, freedom of movement, freedom of choice and participation in decision-making process were the pathways towards empowerment, economic circumstances were also a factor. Although all of them were microcredit members, women with assets and resources were noticed to have more freedom of choice and decision-making power than women with no assets. Very poor women, on the other hand, were also noticed having more freedom of movement and decision-making power than other microcredit members, since they were bound to move outside of home for survival and had great impact on their family’s income. Microcredit programs, in this regard, had minimal or no impact on women’s freedom of movement, because the majority of women responded that they could go only to NGO’s office to receive loans and

to attend group meetings. Since husbands often decided that their wives could join microcredit programs, going to NGO office and attending group meetings to fulfil membership criteria cannot be considered freedom of movement, although it has been considered to be freedom of movement to some extent – certainly is to the women. Moreover, their decision-making power remained the same as it was before joining microcredit programs. On the other hand, women with assets and resources with their name mentioned that they could go outside of their home and participated in major decision-making before joining microcredit programs. Therefore, rather than microcredit programs, property ownership or women's family position<sup>23</sup> might have more impact on their freedom of mobility and participation in major household decision-making processes.

A study conducted by Hoque and Itohara (2009) in Bangladesh found that only 21% of women respondents were empowered through microcredit programs. They also explored that land holding or assets possessed by women and self-consciousness about their rights are very important to bring about women's empowerment (Hoque & Itohara 2009: 244). As my study reveals that routine monitoring by NGO officials is very important to ensure proper utilization of loans by women members, Hoque and Itohara also focuses on routine monitoring of their women members in order to make sure the use of loans by women themselves. Without ensuring the access to resources, awareness-raising, participation in major decision-making processes and control over assets and loans, merely providing microcredit loans, as they mention, cannot empower women.

Throughout the literature and my findings, it was revealed that women's control over assets and loans is very important and NGOs officials need to focus on this matter. It was noticed that women having control over assets and microcredit loans, usually participated in major household decision-making processes and had more freedom of mobility and choices. Besides providing loans, microcredit programs, government of Bangladesh and international donor agencies need to come forward to change or question the unequal power dynamics that create inequalities in society. Sarawathy (2005) likewise critic microcredit programs by mentioning that it only providing loans to women without challenging the existing unequal power relations in society (Sarawathy et al. 2008). As Kabeer mentions that empowerment entails a process of social change (Kabeer 1999), the participants of my study and NGO officials seemingly

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<sup>23</sup> If wives' parents are more influential in the society, in terms of wealth, money or fame than husbands' parents.

did not feel challenging the unequal social system and this might be because of having no alternatives or simply it's too difficult to change the existing social system.

Although my study participants mentioned three indicators for empowerment, there could be many other indicators through which women might empower themselves. Hashemi (1996) for example conducted a study in Bangladesh and mentioned eight indicators related to women's empowerment including freedom of mobility, monetary control, ability to take minor decisions, ability to take part in major decision-making processes, purchase big things for the households, awareness in political and legal issues, freedom from male dominance and take part in political campaign. Hamida (2000) conducted another study in Tunisia. Having agreed with the above mentioned indicators of women's empowerment, she added women's literacy and increased level of information which might help bringing about women's empowerment. Friedman (1992) however, acknowledges four types power which are very much related to women's empowerment, like economic, political, social and psychology powers. Even though there are various indicators of empowerment mentioned in the literatures, I mainly focused on three indicators mentioned by my study participants as they felt these as pathways of women's empowerment.

I also examined types of family in rural areas of Bangladesh, especially in Bogra, and how these influenced women's movements and decision-making powers. In FGDs and individual interviews, it was noticed that women members' freedom of movement and decision-making power were dependent on the types of family arrangement in which they lived. Women in extended families were noticed to have very little freedom of movement, except going to the office with the permission of her husband or her father/mother-in-law, in comparison to women living only with their husbands in a separate house. In participating in major decision-making processes, it was observed that, after joining microcredit programs, women living with their husbands in separate houses participated more in major household decision-making processes. Women, living in this kind of family, felt that they needed independent income sources and some of them used their own loans and operated grocery shops adjacent to their house, nurtured goats or performed handicraft jobs within their homes. But they were more interested to be involved in income generating activities that did not require them going outside of their home.

This might be because of religious and cultural practices,<sup>24</sup> both of which are central to make rural women feel that they should not go outside of their home. Microcredit programs did not play any noticeable role in challenging this. It was also observed that religion apparently did not have much impact on women's lives in Bogra because, in the case of mobility, both Hindu and Muslim women were involved more in indoor activities and like Muslims, Hindu women members also disclosed that their husbands did not like them going outside of their home except to NGO's office and group meetings. I also found that women's education had a positive effect on their freedom of mobility and major decision-making power. A few educated respondents (High school completed) had more freedom of movement than others. The data also revealed that the gender of a woman's children was also a factor in terms of accessing major decision-making power. Women, who gave birth of sons, were invited to participate in household decision-making than those who had daughters. Providing microcredit loans to women did not have any noticeable impact on this matter.

## **6.7 Conclusion**

It has been noted from the above discussion that NGOs' activities did not have any noticeable impact on women's lives especially in achieving freedom of mobility, freedom of choice and decision-making power. Activities, like attending group meetings, might however be one aspect of empowerment. Nilanjana Sengupta, for example, argues that in India 'some of the empowering aspects came from women members' presence and participation in various programs organized by the study NGO including group meetings' (Sengupta 2013: 295). Shanaj Parveen (2007) conducted a study in Bangladesh about gender awareness of rural women. She, in her study, found that there was a strong and positive relationship between women's freedom/empowerment and gender awareness amongst women, access to formal education as well as access to media and institutional resources (Parveen 2007: 253). The above analysis also indicates that women's dependence on their husbands or male members of their families or households might be associated to feelings of the necessity to handover their loans to their husbands. In replying a question of 'Why handing over loans to your husbands?' Majority of women members replied, "their husbands were more capable in dealing money and doing hard work and they

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<sup>24</sup> Examples of Bangladeshi culture and religious practices, especially in rural Bangladesh, are mentioned before.

were the earning member of their families”<sup>25</sup>. But, handing over loans to their husbands, sometimes causing chaos in their family and creating drop out from microcredit programs. A study conducted in Bangladesh by M.A Khatun, Islam and Mjumder (2013) found reasons of dropping out of women members from microcredit programs in Bangladesh. According to the study, women’s dependence on their husbands making them cancelling microcredit membership, and, might be because of handing over their loans to their husbands and have not received from them on time to pay back the installments and also due to failure of getting husbands approval in continuing microcredit programs (Khatun et al. 2013: 289). Moreover, my study and previously conducted studies also indicated that women were asked to join microcredit programs. A study conducted by Aminur Rahman (1999) in Bangladesh rural areas, mentioned that, there were several examples amongst his participants where, they not only were asked and influenced by their husbands but were forced to join microcredit programs and handed over the loans to them (Rahman 1999: 70). That’s how they were becoming financially dependent to their husbands, which has become a common social practice in rural Bangladesh and women’s access to income source might not always bring ‘peace’ in their family.

In terms of bringing about women’s empowerment through microcredit programs, Khalequzzaman, a renowned economist in Bangladesh, was interviewed in the documentary of ‘Micro debt’. He mentioned, more than 1/3 members’ assets went down rather than becoming rich. Health and sanitation was not good, children were going to school but dropping out. He mentioned that, people were not in a better position after taking loans; only very few made progress. In Andhropradesh, India (according to the documentary) loan takers face hard times. One loan defaulter said, “NGO’s officer took their belongings and told that it was better to die than not paying loan. He could not bear the humiliation and drank poison to die. There were other incidences of suicide as well in India due to not able to pay back the loans.”<sup>26</sup> Thomas Dichter, an International Development Expert, also argues that people just look at the cash giving by NGOs; they don’t understand or don’t want to know the details of microcredit programs and the terms and conditions of the loans. He noted that in 25 years of research into microcredit and interviews with nearly 1000 women

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<sup>25</sup> They mentioned that, some of their husbands were pulling rickshaw and working in brick field; these jobs were very hard for them. That’s why they handed over their money to their husbands to do something else.

<sup>26</sup> The information is taken from a documentary – ‘The Micro Debt.’

of 25 countries, it was found that loans did not have a positive impact on poverty.<sup>27</sup> In the same documentary, Milford Bateman mentioned that people were getting behind with loans due to not being able to use the loans properly. Razia, loan taker from Grameen Bank, for example, told, 'I would never have to sell my house if I did not take the very first loan. I did not make my house with the loans but I have to sell it for the loans',<sup>28</sup>.

None of the issues discussed above were mentioned by NGO officers in my interviews. They just focused on their return and their benefit. From individual interview to women members and NGO officials, it seemed to me that, the focus of the study should have been the other way. Rather than focusing on whether very poor women were receiving loans from NGOs and getting empowered, the attention should have been whether, NGOs were recruiting only women who were financially capable of paying back their money and socio-economically in better position. Because, in asking various questions regarding their socio-economic<sup>29</sup> condition before joining microcredit programs, I observed that most of the women members of NELS were in better condition both socially and economically. Although some needy women were receiving loans from NGOs, but their socio-economic conditions remained the same or slightly changed after joining NELS. To find out the relationship between microcredit programs and women's empowerment, Pitt Mark and others conducted a study in Bangladesh in 2006. They also concluded in their study that more empowered women were more likely to be able to join microcredit programs (Pitt et al. 2006: 793).

Empowerment, in fact, is very much a related term and achievement and realization of empowerment differs from individual to individual and society to society. Empowerment, as elaborated by Economic and Social Commission for Asia and the Pacific (ESCAP), occurs as a hierarchy in different levels of individuals, groups and society (ESCAP 2003). ESCAP's explication of empowerment seemed very pertinent to the study findings. The findings of the study reveal that empowerment is not a fixed and measurable term. Understandings of and perceptions about empowerment vary. Expectations of women to be empowered, according to my findings, vary as well. It was found from the same study village that some women felt empowered because they could move freely and could join group meetings without husbands' permission. Some

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<sup>27</sup> Ibid.

<sup>28</sup> Ibid.

<sup>29</sup> Like, their income source, living standard, capacity to meet daily needs, position in the society etc.

women from the same locality, on the other hand, believed that ‘empowerment means participating in major household decision-making processes.’ Empowerment, undeniably, occurs in a hierarchy.

In the concluding chapter, apart from proposing plans that government and NGOs can implement, some burning questions will also be discussed like,

- Whether husbands were letting their wives receiving loans because of their own benefit, and
- Whether wives would be allowed to join microcredit programs if husbands had not been allowed to use the loans.

## **CHAPTER SEVEN**

### **Conclusion**

#### **7.1 Introduction**

The aim of this thesis was to critically analyze the relationship between microcredit and women's empowerment in Bogra district, Bangladesh. Rather than examining whether women were empowered through microcredit programs, I explored the extent to which they felt empowered after joining microcredit programs. The study provides a consideration of unequal gendered systems and how these relate to the performance of microcredit programs. It also demonstrates the extent to which microcredit programs have challenged existing inequalities, especially in rural Bangladesh. As discussed earlier in this thesis, the material for this research was collected from microcredit members of NELS, one of the NGOs operating microcredit programs in Bogra district. Their husbands or male household members were also interviewed. To get detailed information about microcredit programs and NGOs' policies, I interviewed two NELS field officials directly involved with loan disbursement and collection. To verify the responses of women and male household members and to get the perceptions and acceptance of microcredit programs amongst people in Bogra district, the study also conducted informal interviews through participant observation.

Various studies have been conducted to explore whether women members of microcredit are empowered through microcredit programs. One contribution of this thesis to the existing literature is that, in this research, no indicators or measurements were used to affirm women's empowerment: instead the judgment/assessment was made based on women's responses and feelings about empowerment. The women selected the pathways of empowerment (freedom of movement, freedom of choice and ability to participate in major household decision-making processes) utilized in the thesis and revealed the extent to which they felt empowered through microcredit programs according to these pathways. These understandings and perceptions of empowerment revealed by female participants in the research is a significant contribution to the literature on women and empowerment. Few studies have focused on locally derived notions of empowerment. In this concluding chapter, I

answer each research question in a brief manner. I then make some recommendations followed by the dimensions of the study. The chapter ends with concluding remarks about empowerment and its relationship to microcredit.

## **7.2 Findings of research questions**

The research examined four central questions. In this section, I am going to recap the responses to those questions. In understanding women's empowerment in Bogra district, it was noticed that there were diverse understandings and perceptions of empowerment amongst the participants of the study. Even NGO officials articulated their perceptions and understanding of empowerment in different ways. Although responses about understandings and perceptions of women's empowerment were related to gaining respect from husbands and household male members, increased freedom of movement, the ability to be involved in decision-making processes, particularly in the case of major household decision-making processes, the majority of participants claimed that women's empowerment was being 'self-sufficient' and having 'peace in family'. Self-sufficiency referred to the idea they would be able to participate in major household decision-making processes and would achieve freedom of movement. They referred to 'peace in family' as characterized by good relations and understanding between a husband and wife and a lack of 'chaos' in family. They revealed that, if giving loans to their husbands could bring peace in the family, they would still feel empowered. With regards to very poor women's ability to become microcredit members, it was noted that they were not usually able to become members or receive loans. It was also found that the NGO policy on membership was not in favor of them and neither did existing group members support or accept them as microcredit members. The reasons were noted that NGOs used to provide loans to very poor women in the past but they were not able to pay back the loans and other members of their microcredit groups were held responsible for repayment of the loans. Apart from NGO policy, it was also noticed that very poor women were reluctant to become microcredit members due to routine work, like attending group meetings and making sure that the payment of instalments was on time. They were also afraid of falling into the poverty trap. In 2013, Khatun and others conducted a research in Bangladesh to explore the reasons for poor women in Bangladesh not becoming microcredit members. It was found from their study that poor women did not like the pressure and routine works involved in microcredit programs.

One of their participants replied “I do not want to take loan because it takes huge anxiety and mental pressure to pay weekly installment and run the family together” (Khatun 2013: 287). I, however, found that these poor women received seasonal or disaster loans from NGOs that did not require reimbursement.

One of the central questions of the research was to explore the extent to which existing religious and social practices had an effect on participation in microcredit programs and whether women’s participation in these programs had any impact on their daily lives. It was found that, although there were partial changes in women’s capacity for movement and making minor household decisions, women’s participation in microcredit programs did not have a significant impact on their lives in Bogra district and their participation did not directly challenge existing religious and social norms and practices. It was noticed that religious and social practices restricted women’s participation in major household decision-making processes even after joining microcredit programs. Male household members permitted and accepted women’s participation in microcredit programs as long as women maintained religious and social practices like observing *hijab* (a big veil covering body) and accompanying a male household member while going out of their home. It was also found that commonly practiced social traditions and practices, like women staying inside their homes and focusing on household duties, as well as accompanying male household members while going out of home, had more impact on women in Bogra district than religious practices. Both Muslim and Hindu women were noted as following similar social traditions and practices concerning women’s influence and mobility.

In this thesis, I also examined the extent to which women members achieved freedom of movement, freedom of choice and could participate in major household decision-making processes after joining microcredit programs. I explored whether microcredit programs had an impact on women’s daily lives in general, and on women’s empowerment in particular. The findings of the research were mainly based on participants’ responses about the relationship between microcredit programs and women’s empowerment; and whether they felt empowered both in the family and in society after joining microcredit programs. Participants’ responses revealed that there was limited impact of microcredit programs on women’s daily lives, especially in terms of freedom of movement and ability to participate in minor household decision-

making processes. Women were happy moving outside of their home accompanied by their husbands or male household members. Although women responded that they could participate in minor decision-making processes, like buying daily goods from nearby grocery shops, most of the participants mentioned that their ability/opportunity to participate in major household decision-making processes remained the same. They could not participate in major household decision-making processes even after joining microcredit programs and continued to give control over the loan to their husbands or other male members of their family. It was found that women did not feel comfortable making major household decisions and they wanted their husbands to make these major decisions. They were seemingly happy making minor decisions and felt that they could and should make minor decisions because they had microcredit loans. Although some women participated in major household decision-making processes, microcredit programs seemingly did not have a noticeable impact on this. Rather the ability to participate in major decision-making processes was based on possession of assets/wealth and women's socio-economic status. With regards to freedom of choice, the thesis mainly focused on women's freedom in terms of joining or quitting microcredit programs. I found that there was little freedom in the choice to join or quit microcredit programs. It was noted that almost all participants joined microcredit programs with the permission of their husbands and it was also revealed that some existing women members wanted to quit microcredit programs but could not able to do so because of pressure from their husbands. Although most male household members wanted their wives to become microcredit members, some women participants said that it was their choice but they had to convince their husbands to be able to join the programs.

It's true that microcredit programs are providing financial help for the development of rural women, but the majority of the literature shows that even though there is some development, this is confined to an individual level and does not challenge existing unequal power relations (Drolet 2010: 221). There is lack of noticeable evidence to prove that microcredit programs empower women. Rather in fact, it may make the position of women in their family and wider society worse. Hossain and others, for example, conducted a study in Bangladesh about approaches to women empowerment. They concluded that providing financial support to rural women was not the only or most effective way to bring about empowerment. Rather, they argued it had the potential to increase domestic violence and tension in the family, since they had limited

control over the loans and faced problems in paying the installments (Hossain et al. 2006: 1162). The study's findings of 'very poor' women not being able to become microcredit members, is supported by other studies. Haque and Yamao (2008), for example, conducted research in Bangladesh to examine whether poverty was alleviated by microcredit programs. They noted in their study that 'very poor' (and even 'poor' women) could not get loans from the NGOs, who provided loans only to those who had a certain level of income and/or assets (Haque & Yamao 2008: 648). Another study in Bangladesh conducted by Shah Nawaz (2010) noted that 'microcredit programs might have slight impact on poverty reduction but not reached to 'very poor' of rural areas in Bangladesh' (Nawaz 2010: 670). This is not only the case in Bangladesh; studies in this regard conducted around the globe have found similar results. Studies conducted in Bolivia and India found that NGOs activities were not targeted to 'extreme poor' women. Mosley, for example, conducted research in Bolivia and found that microcredit programs could bring about economic development for those who were near the poverty line but was ineffective to bring about economic development for extremely poor people (Mosley 2001: 102). Leach and Sitaram also conducted research in India to find out whether NGOs loans were available to the 'extreme poor'. They noted that NGOs were not targeting to extremely poor people and they were not committed to the empowerment of women (Leach & Sitaram 2002: 586). Rather than empowering women, a study conducted in Bangladesh by Gehlich-Shillabeer (2008) revealed that microcredit programs lead to poverty trap and create indebtedness especially when borrowers spend the loans to meet their daily expenses (Gehlich-Shillabeer 2008: 396). In this research, it was noticed that microcredit programs were helpful for meeting daily consumption needs of its members, but did not make noticeable changes to gender relations in Bangladesh society by challenging existing unequal gendered relations.

### **7.3 Dimensions of the study**

Some dimensions of the study are –

1. The study's field work was designed to be completed within six months. It was felt during the field visit that the stipulated timeframe was not sufficient to mix with the range of rural people, to meet with them and to generate spontaneous responses and reactions. There was scarcity of funding as well and I had to

complete the field work with a limited amount of money and resources.

2. Data was collected from three villages (sub-districts) of Bogra district out of twelve sub- districts. The data derived from three villages might not represent the actual scenario of Bogra district (twelve villages) and Bangladesh as a whole.
3. The study was conducted only in microcredit programs run by NELS. There were other NGOs, like BRAC, TMSS, Grameen Bank in the study areas and they might have other strategies/policies to bring about changes in rural women's lives. Due to limited time and resources, I was not able to observe other NGOs' activities and programs.
4. The study was designed for microcredit members only. Although I conducted participant observation, it would have been beneficial to observe and interview women who were not involved with microcredit programs, to compare their socio-economic conditions with those of microcredit members.
5. Due to limitations on time and resources, I could interview only 28 women members of NELS and their male household members. Their responses and opinion represented the rest of the NELS members of microcredit programs (nearly 1200 beneficiaries in total).
6. There might be many indicators of women's empowerment; but since only three indicators were mentioned by the study's participants, I focused on these three factors (freedom of movement, freedom of choice and participation in major decision-making process of households) as pathway towards women's empowerment.
7. Finally, the study was biased by my gender. In interviewing women, feelings of discomfort and uneasiness might have been felt amongst women, especially in rural areas of Bangladesh and I felt that the participants might not express their feelings and opinion to me as spontaneously as might have been.

#### **7.4 Recommendations:**

- 1) According to key NGO policies (especially with regard to the study NGO), female borrowers need signatures from their husbands or male members of the household to become microcredit members and male members are considered to be guardians of female borrowers. In this case, NGO policy of disbursing loans makes women dependent on men and supports existing patterns of male dominance in business and money issues. NGOs and donor agencies need to take this issue into consideration and bring about change in policies, so that women are not forced to rely on husbands or male members of the households to become microcredit members and they can have freedom of choice in joining microcredit programs.
  
- 2) Throughout the fieldwork of the research, it was noticed that receiving loans from NGOs made some women more vulnerable, because they could not get themselves out of poverty as a result of the rigid repayment/installment systems and high interest rates. The majority of women and male household members noted that it was very difficult for them to pay the first installment only one week after taking out the loan. My recommendation in this instance is to change NGO policies about paying installments and give borrowers sufficient time to pay back the money.
  
- 3) It was also noticed that women were not aware of their rights, including the right of health and education services and involvement in income generating activities. The government of Bangladesh and donor agencies could therefore, conduct gender awareness training and workshops to help rural women become aware of their rights. I also urge NGO policy makers and donor agencies to include male members of the household in awareness programs. Since husbands are the guarantor for their wives' loans, and, most of the time utilize the money, NGOs could consult both with borrowers and male members of the household from time to time, and monitor their activities and progress of their investment so that male household members also could feel accountable to pay back the money.
  
- 4) Wider social practices associated with early marriage/child marriage and dowries contribute to unequal power relations between men and women. Research in

Bogra district demonstrates that there needs to be a change in local people's thinking and attitude towards women. Women's important roles in families and in society need to be highlighted. To this end, documentaries and short films regarding women's role in taking care of families and demonstrating some examples of families where sharing of household duties and the making major decisions takes place, would be useful. Local NGOs can organize these kinds of awareness programs, involving both women and men in local communities.

Possession of property and self-consciousness among women is key to bringing about freedom of mobility, freedom of choice and increased levels of participation in major household decision-making processes. One study has suggested that Bangladeshi women who share assets, have higher levels of bargaining power in the family (Hallman 2000). The UN Millennium Project Task Force focuses on education and property ownership through which gender equality is promoted (Grown et al. 2005). Another study conducted in Ghana also found that women with tangible assets play an important role in major decision-making processes in the family (Doss 2005: 174). Awareness building is also very important: women need to understand that they are being discriminated against. Male members, at the same time, also need to acknowledge levels of gender discrimination and unequal gender relations in Bangladesh rural society. The government of Bangladesh, especially the ministry of women affairs, should come forward and organize women's leadership and awareness building programs within the community. Government officials can also ask NGOs to initiate such programs (self-awareness/development) to challenge unequal relations of power in Bangladesh as microcredit programs alone are unlikely to challenge existing structures.

Studies also show that, though women have been participating in microcredit programs for many years, they are still far behind men in almost every sector. The Bangladesh Planning Commission (BPC) notes that women's subordinate position in society and weak social protection systems for women in the case of divorce, for example, are some of the constraints on achieving the Millennium Development Goals (MDGs) in Bangladesh (BPC 2012). Issues raised during this research require further investigation and study: we particularly, need to examine whether women would be permitted to join microcredit programs if control of these loans were not handed over to husbands or male members of households. NGOs, in this case, could amend policies

concerning the provision of microcredit loans. They could include a condition for receiving loans, in which, only loan receivers (women members) could use loans. I do realize that it is difficult to monitor and enforce, but it is important for the betterment of women members. There might be more research into the acceptance and attitude of male members towards their wives/women in this regard. I also intend to propose conducting another study to explore women's position in the family once their membership is ended. Further research could be conducted to find out whether women have the same respect and position in their family and society after quitting microcredit programs, as they had during their tenure of membership. Further research could also be conducted to evaluate the relationship between length of membership of microcredit programs and their position and status in family and society, because, I assume in this thesis that length of membership and effective use of loans might have an impact on women's status and position in their family.

I would like to suggest some steps to be taken in order to bring about women's empowerment and challenge existing models of male dominance in Bangladesh rural societies. Rural women in Bangladesh are not aware that their duties and responsibilities are part of the informal economy. Shahnaj Parveen conducted a research in Bangladesh in 2003 to explore gender awareness amongst women. It was found that the majority of women (81%) were not concerned that their duties were unrecognized and they thought men did physical work that women could not do and, hence, accepted their unequal position in relation to men (Parveen 2007: 263). To empower rural Bangladeshi women, gender awareness could be a tool through which women can identify problems arising from gender inequality and gender discrimination. Gender awareness may aid in recognizing unequal gender relationships and create a level of consciousness to change them (Musokotwane & Siwale 2001: 2). To empower themselves, women in rural Bangladesh must recognize that they are being discriminated. Initiated by the government of Bangladesh, NGOs and donor agencies can implement such programs through which the emphasis on equal gender relations mentioned in Bangladesh constitution can be reflected in both men and women's perception of gender relations. Gender awareness amongst rural women in Bangladesh can also be developed through access to education, access to media and institutional resources. The government could amend school curriculums by focusing on social and cultural education concerning early marriage, gender discrimination and dowries.

## 7.5 Concluding remarks

It was noted from the fieldwork of the study and from the literature, that microcredit programs have a positive relationship to income generating activities and daily consumption (Khan 2008: 96). Microcredit programs, seemingly, focus on poverty alleviation rather than empowerment (Khandker & Chowdhury 1996: 15). Poverty alleviation, however, does not necessarily mean or leads to empowerment. Empowerment is not an outcome, it is rather a process. It is a relative term, which varies from country to country and society to society. It is very difficult to measure empowerment and indicators or measures of empowerment cannot be applied across social and national groups. Expectations about and understanding of women's empowerment in a country like Bangladesh are not likely to be the same as in country like Australia. Indicators and perceptions of empowerment within a country and between two different societies may also vary. For example, understandings and indicators of empowerment amongst women in Dhaka, Bangladesh, and rural women in Bogra, may not be the same.

In this thesis, I critically analyzed local understandings of empowerment amongst women in Bogra district and explored how they felt about the impact of microcredit programs on women's lives. This thesis revealed that women in Bogra expected relatively little from their husbands or wider society, and their understanding of empowerment was limited to freedom of mobility, freedom of choice and participation in major decision-making processes in the household. Most of the participants argued that they were 'empowered' because they could go out to attend group meeting and to receive microcredit loans. But, in this thesis, in terms of the freedom of movement, I did not regard women's attendance at NGO-related activities, like attending group meetings or going to the NGO office to receive loans as 'freedom' of movement. I mainly focused on the capacity of women to go to market, to friends' house or even to their parents' house without seeking permission from their husbands. Although there was a limited correlation between microcredit programs and freedom of women's movement mentioned above, it was noticed that the majority of them were happy attending NGO activities and felt empowered, based on the perception that they had more freedom of movement after joining NELS microcredit programs. Some of the participants of my research were pleased that it was their choice to join microcredit programs (although they needed husbands' permission to join). With

regards to quitting the programs, the majority of the participants acknowledged that they did not have freedom to quit microcredit programs.

In the literature, the impact of microcredit programs on women's empowerment has been greatly debated. One of the main reasons might be the inability to measure women's empowerment in each and every society with a universal tool, since, as I mentioned before understandings of and expectations for women's empowerment vary widely. Some studies view empowerment as 'outcomes' for women associated with their access to loans and others consider empowerment as the 'processes' associated with loans use and repayments. Karl (1995) for example, mentions 'empowerment' as a process (Karl 1995: 370) while Gutierrez (1990) defines 'empowerment' as agency (Gutierrez 1990: 150). Martinez and Torri (2011) moreover, assess 'empowerment' through a holistic approach (Martinez & Torri 2011: 12). There are no specific techniques through which empowerment can be measured or assessed, because empowerment is a continuous process that originates from different starting points (Drolet 2010: 631). The meanings and terminologies associated with the concept 'empowerment' also vary, and methods for systematically measuring of empowerment are not well established (Malhotra & Schuler 2005: 71). Amin, Becker and Bayes (1998) conducted a research in Bangladesh and found different meanings of empowerment: respondents understood empowerment as 'having more confidence', 'standing on own feet', 'having courage', and 'understanding own rights' (Amin et al. 1998: 232). In this thesis, I have noted various ranges of emphases, agendas and terminologies used to discuss women's empowerment. Gutierrez (1990) moreover, noted that use of term 'empowerment' is often vague and can mean different things (Gutierrez 1990: 149). Without mentioning a definition and measurement technique, Rappaport (1985) argued that,

*'Empowerment is a sense of control over one's life in personality, cognition and motivation. It expresses itself at the level of feelings, at the level of ideas about self-worth, at the level of being able to make a difference in the world around us..... We all have it as a potential. It does not need to be purchased, nor is it a scarce commodity'* (Rappaport 1985: 17).

This research analyzed local people's perceptions and understandings of microcredit programs towards women's empowerment. It was noted that both the male and female participants of this research appreciated microcredit programs and acknowledged its impact on their lives. Women's lives were changed in all three villages, with the extent of changes varying from village to village. NGO membership, women's attendance at group meetings and role in making minor household decisions has become widespread and socially accepted in these areas. Although existing social practices are not necessarily challenged, women's credit worthiness has enhanced their status within the family. By contributing to the family economically, women perceived that their self-confidence has increased and, according to their understanding, they felt empowered.

It was also found from respondents that achieving and maintaining 'family peace' was their main concern. Most of the women members replied that they did not want 'chaos' in their family and did not want to do anything which might make husbands angry: rather, women wanted to maintain their families in peaceful manner. Families, according to the study's participants, was the focal point of women's perception of empowerment. In a recently held symposium in Dhaka on 'Women's empowerment principles in Bangladesh', on 14 January, 2015, it was also noted that 'family' was the center of women's empowerment. In her speech, the Honorable speaker of the Parliament of Bangladesh, Dr. Shirin Sharmin Chowdhury, argued that family should be the focal point, since it was the main obstacle in achieving women's empowerment in Bangladesh. She reiterated that women should be empowered in the job sector, in the family and in the society as a whole, which could be ascertained by ensuring women's education, equal gender relations, maternal health and their participation in every sector of society including politics and economics and by developing their self-consciousness (Chowdhury 2015).<sup>30</sup>

Findings of the research indicated that expectation of women for empowerment through microcredit programs differed between participants: on one hand, they saw empowerment as being 'self-sufficient', referring to pathways of empowerment; which were, freedom of movement, freedom of choice and the ability to participate in major household decision-making processes. At the same time, they expressed their

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<sup>30</sup> The news was published in the daily online newspaper of Bangladesh – AmaderShomoy.com, dated 14/01/2015. It was discussed in a symposium which was organized by CSR (Corporate Social Responsibility) Centre, Bangladesh.

intention to respect and live by their husbands' decisions and wished to bring 'peace in the family'. My field observation revealed that women could not have peace in the family, while they were also self-sufficient. The ideas were that women needed to challenge the existing unequal social system in Bangladesh to achieve the pathways of empowerment, which normally would be opposed by male members of the family. The husband-wife relationship would then be affected by that as well.

The impact of microcredit programs on women's empowerment in Bangladesh is inconclusive and we can consider the relation between microcredit and empowerment at both positive and negative. Negative in the sense that without changing key 'gender ideologies' and unequal power relations prevailing in all sectors in Bangladesh, including social, economic and political sectors, microcredit programs alone can't bring about women's empowerment. Unequal gender relations are rooted in the socio-religious and cultural practices in Bangladesh. Wage rates can be mentioned in this regard as an example: in many cases, even though both men and women do the same job, their wage rates vary. A survey was conducted on the wage rate ratio amongst men and women in Bangladesh on 1<sup>st</sup> May, 2015. In daily working wages, it was found that male labor received 250/300 BDT (p/d) while female labor received only 90/160 (p/d).<sup>31</sup> Microcredit loans, therefore, can only temporarily improve the financial conditions of individuals and, without bringing about change in gender perceptions in Bangladesh, women's empowerment may not be within reach.

Income or providing financial support is an important factor in changing gender relations: women are receiving instant money/loans from microcredit programs and providing financial support to their families. My research critically analyzed the relationship between microcredit programs and women's empowerment in Bogra district and also explored how local women felt about this relationship. The findings of this thesis revealed that women members ultimately benefitted from microcredit programs and there was a limited but positive partial impact on women's lives. Although there are debates about women's empowerment through microcredit programs, and it is evident that to bring about women's empowerment in Bangladesh a comprehensive change at all levels including social, economic, political and perceptual levels is required, it was noticed that NELS's microcredit programs had some positive impacts on women lives in Gabtoli, Sonatola and Sariakandhi.

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<sup>31</sup> Source: Daily newspaper of Bangladesh (amadershomoy.com), published 1<sup>st</sup> May, 2015.

Women in these villages experienced positive changes in family relations and in society. Most importantly, the women themselves value the changes that took place in their conditions through microcredit programs in Bogra district.

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21 November 2012

Dr A Dundon  
School of Anthropology and Development Studies

Dear Dr Dundon

**ETHICS APPROVAL No:** HP-2012-101  
**PROJECT TITLE:** Mediating factors affecting the relationship between microcredit and women's empowerment in Bogra District, Bangladesh

I write to advise that the Low Risk Human Research Ethics Review Group (Faculty of Humanities and Social Sciences and Faculty of the Professions) has approved the above project. The ethics expiry date for this project is **30 Nov 2015**.

Ethics approval is granted for three years subject to satisfactory annual progress and completion reporting. The form titled *Project Status Report* is to be used when reporting annual progress and project completion and can be downloaded at <http://www.adelaide.edu.au/ethics/human/guidelines/reporting>. On expiry, ethics approval may be extended for a further period.

Participants in the study are to be given a copy of the Information Sheet and the signed Consent Form to retain. It is also a condition of approval that you **immediately report** anything which might warrant review of ethical approval including:

- serious or unexpected adverse effects on participants,
- previously unforeseen events which might affect continued ethical acceptability of the project,
- proposed changes to the protocol; and
- the project is discontinued before the expected date of completion.

Please refer to the following ethics approval document for any additional conditions that may apply to this project.

Yours sincerely

ASSOCIATE PROFESSOR RACHEL A. ANKENY  
Convenor  
Low Risk Human Research Ethics Review Group (Faculty of  
Humanities and Social Sciences and Faculty of the Professions)

### সম্মতিপত্র

গবেষণার বিষয়:	বাংলাদেশের বগুড়া জেলায় ক্ষুদ্র ঋণ এবং নারী ক্ষমতায়নের মধ্যে সম্পর্কের মূল্যায়ন
ইথিক্স অনুমোদন নম্বর	HP-2012-101

১. আমি উপরোক্ত গবেষণা সম্মন্ধে বিস্তারিত জেনেছি এবং গবেষণায় অংশগ্রহণে ইচ্ছুক।
২. গবেষক সুন্দরভাবে গবেষণাটি ব্যাখ্যা করেছে এবং আমি স্বাচ্ছন্দে আমার সম্মতি প্রদান করছি।
৩. আমি অবগত আছি যে, গবেষণায় সম্পৃক্ততা আমার কোন উপকারে নাও আসতে পারে।
৪. এ সাক্ষাতকার দ্বারা আমি ব্যক্তিগতভাবে চিহ্নিত হব না বা আমার উত্তর চিহ্নিত করা যাবে না।
৫. আমি যে কোন সময় এ গবেষণার অংশগ্রহণকারী হতে নিজেকে প্রত্যাহার করে নিতে পারব।
৬. আমার সাক্ষাতকারটি রেকর্ড করা হবে এবং ফটো উঠানো হতে পারে।
৭. আমি এক কপি সম্মতিপত্র এবং অংশগ্রহণকারীর তথ্যপত্র রাখতে পারব।

#### অংশগ্রহণকারী কর্তৃক পূরণীয়

নাম:

স্বাক্ষর :

তারিখ:

#### গবেষক কর্তৃক পূরণীয়

আমি গবেষণার বিস্তারিত ..... কে বর্ণনা করেছি এবং আমার মনে হয়েছে সে ভালভাবে বুঝতে পেরেছে।

নাম:

স্বাক্ষর :

তারিখ:

### Application for Approval

**The Chief Executive Officer (CEO)**

Noble Education and Literary Society (NELS)

**Subject:** Application for approval of field research in your organization.

**Through:** Human Research Ethics Committee (HREC), University of Adelaide

Dear CEO of NELS,

I, the undersigned, am a PhD candidate of University of Adelaide and seeking your kind permission to conduct a research on 'A Critical Evaluation of the Relationship between Microcredit and Women's Empowerment in Bogra district, Bangladesh.'

The overall aim of this research is to explore the effects of microcredit programs of NELS on its rural female members in Bogra district and to examine the extent to which NELS's microcredit programs are designed to involve poor rural women. The project will also explore whether women engaging in microcredit programs take on a different or more significant role in decision-making in the family or house hold. My research will involve 25-30 female members and 2 field officers of your organization.

The study will mainly focus on microcredit programs, family decision-making, and women empowerment and to what extent religious beliefs & social norms affecting women empowerment in rural areas of Bogra district. Participants will be asked to be involved in one or both of the following activities: (i) Focus Groups (up to 1 hour in duration) and (ii) Interviews (up to 1 hour in duration).

I, therefore, seek your kind approval to let me do the research about the aforesaid subject in your esteemed organization.

Should you require any further information/enquiry, please contact the project coordinator: Dr. Alison Dundon, Head of Discipline, Department of Anthropology and Development Studies, The University of Adelaide on Phone (08) 8313 7188 or email: [alison.dundon@adelaide.edu.au](mailto:alison.dundon@adelaide.edu.au) or Human Research Ethics Committee's Secretariat on phone (08) 8313 6028 or by email to [hrec@adelaide.edu.au](mailto:hrec@adelaide.edu.au)

Regards,

Sultan Uddin  
PhD Candidate  
Mobile: +61 4 33020112  
Email: [sultan.uddin@adelaide.edu.au](mailto:sultan.uddin@adelaide.edu.au)