‘Community’ and the Empowerment of Women: The Role of Microfinance in the Changing Status of Gender Relations in Bangladesh

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Responsibility for the orientation of the research and for the interpretations derived therefrom are mine alone.

Md. Hasan Reza
# Acronyms

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<tr>
<th>Acronym</th>
<th>Description</th>
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<tr>
<td>ASA</td>
<td>Association for Social Advancement</td>
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<tr>
<td>BRAC</td>
<td>Bangladesh Rural Advancement Committee</td>
</tr>
<tr>
<td>GB</td>
<td>Grameen Bank</td>
</tr>
<tr>
<td>IWHC</td>
<td>International Women’s Health Coalition</td>
</tr>
<tr>
<td>PRA</td>
<td>Participatory Rural Appraisal</td>
</tr>
<tr>
<td>PROSHIKA</td>
<td>An acronym of three Bangla words, which stand for training, education, and action.</td>
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<tr>
<td>REFLECT</td>
<td>Regenerated Freirean Literacy and Empowering Community Technique</td>
</tr>
<tr>
<td>RRA</td>
<td>Rapid Rural Appraisal</td>
</tr>
<tr>
<td>SUS</td>
<td>Sabalamby Unnayan Samity</td>
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Executive Summary

The research is focused on the impact of micro-credit programs on the empowerment of women in Bangladesh. Existing research is divided on the conclusion of the effectiveness of micro-finance to empower women within existing socio-economic structures. Some findings suggest that microfinance empower women. One counter argument is that credit programs inflict numerous stresses on women which together demote the status of women and increase their vulnerability. Another set of beliefs question the very efficacy of the claim that micro-credit have any meaningful impact in reducing poverty. This latter group holds that so long as micro-credit is about the likes of poor women rearing and selling a few chickens such activities will not have a worthwhile impact on the alleviation of poverty in poor countries.

This research is aimed at assessing to what extent micro-finance is associated with the notion of empowerment of poor women in Bangladesh. The study has the following objectives:

- to explore the notion of empowerment and its components in the rural setting of Bangladesh;
- to analyse the impact of credit on gender relations, particularly to determine how the contribution of selected dimensions of empowerment have changed the lives of women who participate in micro-credit programs.

Given the multifaceted and complex nature of the topic the research was carried out within the framework of qualitative design and methodology. The site of the research incorporated the combination of a very rural, and agricultural region and a highly localized and politically activist NGO. The District of Netrokona is located in the north-east region of Bangladesh which is noted for frequent flooding of its rivers and for the very limited physical and service infra-structure to cope with such disasters. The NGO in question is Sabalamy Unnayan Samity (SUS). This is a ’home grown’ NGO that is the largest in the District and with only token existence beyond the boundaries of the District. Central to SUS’s activism is the promotion of economic empowerment of women through participation in income generating activities. In addition the women are mobilized in political action involving cultural, legal, and political education. (1.1 & 1.2)

The methodology of the field research was organized into three sequential stages. The first stage of generating data made use of group discussions among women of the District who are also members of SUS’s credit groups. The issues are related to the notion of empowerment and its components. The sample population was comprised of five groups, each of 10-15 members. Each group was engaged in open discussions around topics that were related to the notion of empowerment and specific evidences that would be accepted as expressing empowerment. The second stage involved SUS field workers who served as the focus group to identify and define the dimensions of empowerment suitable to the culture of the community. The third stage of generating data aims to find out how the selected dimensions of empowerment (from stage 2) have changed as a result of women’s participation in credit programs. A sample of 50 women was selected. The
selection of individuals made use of background information provided by the SUS field workers. This was to ensure that the sample was representative of age, etc., of the wider population of users of credit programs. The weekly meetings of the village groups provided the opportunity to connect with those who are members of the sample. The responses of each phase of data gathering were later verified and transcribed. (2.1 and 2.2)

The findings suggested that women are familiar with the concept of empowerment. Among the participants there is a combination of a high degree of commonality of understanding about the core issues and wide variations in expectations and emphases. There is marked emphasis by the women in putting the interest of their family above any personal wish list. In response to equality of power and influence between men and women in the household, participants were also difference in their opinions. The majority of the participants hold the view that their existing living arrangement including intra-household gender relations are unsatisfactory. The women are emphatic that family circumstances would improve if they had the opportunity to make a greater economic contribution that would reduce the current state of poverty of their family. (3.1)

The majority of women rejected the idea of radical transformation of power in their favour or to have an equal share of power with their husband. This view was challenged by a minority who perceived a relatively radical view of empowerment. The latter group argued that the differential in the power and status between men and women should be consistent with a more broadly defined understanding of the contributions to the family by the genders. (3.1)

In identifying dimensions of empowerment, participants listed a number of patterns of human behaviours and actions that should be given recognition: paid employment; family decision-making; ownership of, and control over asset; consumption of food and personal household items; access to health care; physical integrity; social awareness and mobility; education. (3.1)

The study explored the women’s experiences of changes in self-perception that could be attributed to participation in credit programs. It was evident that the inaccessibility of women local market has serious implications for the control of loans, the involvement of women in the economy, growth in the size and viability of enterprises that are owned by women, etc. Most often loans to women are taken over by their male relatives. (4.1.1 & Table) The probability of such control increases with the size of loan. Women who retain control over loans tended to invest in ‘gendered’ activities which are mostly home based. Loans under the control of men usually lead to investment in male oriented activities. Thus, although there have been large number of loans granted to women in recent years, the sectorial and economic characteristics of the region has not changed much.

Participants reported that their direct contribution to family disposable income resulted in a positive change in their participation in minor and major decisions of the family. However, the extent that women are able to stake out an independent position on
a family matter remains ambiguous. 25% of the participants reported that the males of their household are unwilling to allow free expression to women in domestic matters. However, women continue to enjoy authority in domains that are traditionally under their control such as children’s schooling, daughter’s marriage, cooking etc. Even then, the women categorised the existing conditions as unsatisfactory. 70% of the women expressed a strong desire to have a greater role in all aspects of family decisions. 10% of participants expressed satisfaction with their existing situation (4.1.2)

In the context of the Bangladesh society ownership of land is an important instrument of power and status. 44% of the respondents used at least one loan to purchase or to acquire temporary right of use for land. Land that was purchased was usually registered (63%) in the name of the husband. Women’s ownership of gold and silver jewellery was found to increase over time (indicating its role as a proxy for savings) along with household appliances such as TV, radio, furniture etc. The extent of control women are able to exercise in selling these items without the permission of their husband remains mixed. The majority of women indicated that they are required to get permission from their husband before they can sell these any items. (4.1.3)

Participants were asked to comment on the attitude of their husbands to the allocation of funds for medical care. 20% were satisfied with the willingness of their husbands to spend on health care. 66% of participants experienced frustration with their husbands’ reaction to medical bills for wife and daughters while seemingly willing to meet any cost for their sons and themselves. Women experience lack of attention from their husband while they are sick. Moreover, husbands expect them to perform regular household activities even when sick. (4.1.4)

The study explored conflicting findings on the impact of credit on the incidence of domestic violence. 70% of the participants reported an overall decrease in violent behaviour by their husband. 52% participants mentioned that the repayment of loans is a cause of conflict in the household. In some instances (38%) lack of money to repay a loan resulted in anger by husband that resulted in verbal abuse that sometimes led to physical abuse. 80% of the women strongly opposed the suggestion that they should withdraw from credit programs even if participation is the cause of tension and abusive relations in the household. (4.1.5)

The study assessed the impact of increased income on women’s food intake and family meal practices. It was evident that families enjoying increased food consumption which was linked to increase in income from the microenterprise. However, the relative share of consumption of food by female members of households was not consistent with the over all consumption of food. There is still the tendency for the adult women of Bangladeshi families to give priority to the claims of male family members at mealtime. The cultural meal-time practices of wife being the last person to eat, eating leftovers, etc remained unchanged. On the other hand, 90% of the participants were satisfied with the increased freedom they have to buy food items/grocery without the approval from their husband. (4.1.6)
Respondents felt that their participation in credit programs resulted in an increase in status within the household and the broader community. One important progress is the feeling of self-confidence that the women expressed. Moreover, having been informed on the issues of rights, laws etc. participants expressed their increased ability to challenge and transform gender relations beyond the immediate family to the community. (4.1.7)

The findings on each dimensions of empowerment revealed that the effectiveness of micro-finance as a vehicle to facilitate the empowerment of women is mixed. Participants perceived positive changes in many aspects of their daily experiences which they attribute to their participation in credit programs. Nonetheless, there are still many important aspects of living that are not touched, and not likely to be influenced by credit programs. This may have something to do with the physical and psychological proximity that micro-credit programs have to the domestic environments of the women. Whether micro-finance empower women or not depends on how one envision the concept of empowerment and what it encompasses. Going beyond the debate it could be concluded that it is a popular tool to women to address poverty related issues. (5.0)
1.0 Introduction

Microenterprises through microfinance have been recognized as a major source of self-employment and is gradually emerging as an effective and efficient mechanism for concurrently reducing poverty and empowering women in developing countries worldwide. Microenterprises refer to small income generating units that operate as part of a domestic household. These units are initially financed by a very small amount of capital (microfinance) that is made available through loans (microcredit). The major institutional lenders focus primarily on assisting poor families, with adult female of each household playing the key decision-making role in the enterprise. The wide replication of microfinance program around the globe has spurred policy makers, scholars and practicing organizations to give substantial attention to a range of issues related to improving the lives of poor women that could be facilitated through microfinance programs. The analysts and researchers are divided on the contribution of microfinance programs to empowering women. One group argues that the programs strengthen the economic roles of women and increase their monetary contribution to the household income and thereby promote their self-esteem. The counter argument challenges the current complacency about empowerment in microfinance programs. It points to credit program that inflict pressure on women to repay loans, the dual workload from enterprise and conventional domestic duties and the domestic tensions that result from this; all of which demote the status of women and make them vulnerable.

This paper argues that rather than being sided in one camp of 'empowered' or 'not empowered', there is an alternative perspective that should be considered. This direction contemplates the issue of the empowerment of women to be a complex sociological and psychological challenge and argues that microfinance program has at least successfully shaken the rigid patriarchal structure and gender relations that have a negative impact on the lives of women. That conclusion is the main finding of a recent research carried out in one of the regions of Bangladesh. The report of that research is what this paper about.

The research explored the impact of credit on gender relations and the overall well being of rural women. It was evident that the experiences of women are mixed but none-the-less is moving in the direction of positive changes. In some instances the use of microfinance contributed to remarkable progress in the lives of women as stated by the women themselves. Conversely, there were some instances where credit did not result in meaningful change or may have even worsened the situation of women. To what extent has the goal of empowerment achieved the stated objectives depend on the perspective one takes. To date the evidence is conclusive that the contribution of microenterprise to the empowerment of women in Bangladesh has generated self-confidence in women to aggressively seek changes in the male dominated value system under which they must live. What is still outstanding are (i) the speed of the change and (ii) certain particularities of that change.
2.0 Theoretical Framework

2.1 Concept of Empowerment and Its Relevance to Microfinance

The concept of ‘the empowerment of women’ emerged from the failure of approaches of development that were invoked under the auspices of modernization and neo-liberalism paradigms. These approaches did not gain success as they did not address the issues related to structural barriers (Moser, 1991). The evidence suggests that customary gender values, rules and rights form the moral order of society that then restricts the access of women to social, political and legal institutions and which ultimately creates and perpetuates a vicious exclusionary cycle that maintains gender inequalities (World Development Report, 2000/2001). In order to achieve greater success in increasing the status of women policies, programs and intervention strategies must be equipped with the tools that deal with ‘the condition’ and ‘the position’ of women (Young, 1989). That writer describes 'condition' as the level of the material needs such as wage, education, personal consumption and health care that are available to women to meet their daily requirements for living. The 'position' of women is reflected in their socio-economic status relative to men. On both counts, in all countries including countries of the developed North the gender deficiency against women is compelling. In an effort to incorporate a greater effort to meet the needs of women world-wide and in response to the politicisation and internationalisation of the plight of women the concept of ‘empowerment’ emerged as a constitutive element of a new development paradigm (Kabeer, 1994).

The concept of empowerment is heavily tilted on the notion of power. This view is reflected in the writings of Friedmann, (1992); Craig and Mayo, (1994); Rowlands, (1997); England, (2000) and others in which the authors consider the re-alignment of gender-related power as central to any form of social transformation. In its most observable form power could be realized as the capacity to influence the process and outcome of a decision. Such power is based on the capacity to exercise control over material and intellectual resources. Power therefore occurs to those who are able to control the distribution of such resources (Batliwala, 1994). When control over material and intellectual resources is dominated by a particular group this is likely to give permanency and legitimacy to the status quo (Mayo and Craig, 1995).

Empowerment is about marginalized groups having control over the resources and thereby enable them to set their own goals and have the capacity to see these goals through (Young, 1993). Batliwala (1994: 130) offers the following comment:

The goals of women's empowerment are to challenge patriarchal ideology (male domination and women's subordination); to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality (the family, caste, class, religion, educational process and institutions, the media, health practices and systems, laws and civil codes, political processes, development models, and government institutions); and to enable poor women to gain access to, and control of, both material and informational resources. The process of empowerment must thus address all relevant structures and sources of power.
Defined above as ‘a process by which powerless women gains power to control the circumstance of their lives’, empowerment encompasses a wide range of approaches and priorities which will vary in response to the nature and the extent of socio-cultural differences. Rowland (1997) identifies three approaches to the exercise of power: ‘power over’, ‘power to’ and ‘power with’. The most conventional, ‘power over’, can either be overt, through physical and/or psychological coercion; or be very subtle- a rational systematic approach that usually makes use of the prevailing system of values. 'Power to' refers to the potential to generate a form of action/resistance which creates new possibilities for dialogue. 'Power with' involves a sense of ‘community’ in the form of group action. Rowland (1997:15) is careful to note power "…is not restricted to the achievement of 'power over', but can also involve the development of power to, with, and from, within."

Indicators of empowerment originate as ways of identifying and measuring those forces, vehicles, and instruments that have the potential to function as counterweights to systems of oppression. Indices may thereby apply a wide range of policies, institutional arrangements (Batliwala, 1994), and resources including such factors as time, money, land and labour (Wils, 2000). Kabeer (1999) describes indicators as providing the ‘ability to make choices’; what Sen refers to as ‘capabilities’. Kabeer (1999) distinguishes between categories of choices: first order choices or the ‘strategic life choices’: livelihood, where to live, who to marry, whether to have children and number of children, freedom of movement and choice of friends etc. The second order choices consists of forms of bargaining and negotiation, deception and manipulation, subversion and resistance, as well as the cognitive process of reflection and analysis.

Empowerment further promotes strong imperatives to relate it with women’s reproductive rights. It is part of the conventional wisdom that patriarchal construction of body and image requires women to create certain cultural values such as purity and modesty that leads to forms of coercive limitations on women’s reproductive rights (Sen and Batliwala, 1997). In response to the culture-generated controls the advocates of the empowerment of women have embraced the declaration of the International Women’s Health Coalition’s (IWHC) on women’s sexuality and reproduction which promotes women’s right to make decisions concerning reproduction and sexual behaviour (Sen and Batliwala, 1997).

The expansiveness of the concept of empowerment, its potential for situational flexibility, and the elastic nature of possible interpretations and implementation pose challenges for any serious discourse regarding the empowerment of any disadvantaged community of peoples. This very political dimension of the topic has been singularly absent in the public discourse. From one camp the suspicion is that ‘others’ want to appropriate the ownership rights of the empowerment of women in general, and that of poor women in particular. The political challenge is clearly an attempt by activist women to wrestle control of the debate from a neo-liberal mind-set and values. The issues are critical to an understanding of the relationship between microfinance and the empowerment of women. Does microfinance contribute as a vehicle or facilitator to
women’s self-empowerment? In which case the women are in the drivers’ seat as ‘subjects/activists’ who define the limits of discourse and action. Or is participation in microfinance in essence, empowerment? In which case the role of women is passive and secondary to the institutional decision makers, most of whom are men. A very likely future is that microfinance will become part of public policy; which begs the question, will it suffer the fate of social welfare programs as was the case during the Reagan/Thatcher era of the pre-eminence of pure markets, sans social agenda?

What we do with the philosophical points raised in the previous paragraph will determine how we treat research on the subject, what are ‘indicators’ and what are they indicative of, and even indicative of whom? At its core the debate is about what should be constitutive of the operational definition of empowerment- a socio-political power-gaining process or a mechanism that fulfil the basic human needs of women; are indicators capable of realizing the complexity of inter-linkages between gender subordination and its cultural context etc. These issues are particularly relevant to microfinance programs where underlying assumptions is that economic benefit will enhance women’s empowerment through a series of subsidiary consequences. The intensity of the issue ranges further into whether construction of indicators reflects women’s voices, thoughts, priorities, etc in defining the entire empowerment portfolio. The literature review that follows will help to define the direction and the process of the discourse.

2.2 Empowering Through Microfinance Programs: The Continuing Debate

Existing literature suggests that impact assessment of microenterprise is usually carried out from three approaches: the individual, the household, and the enterprise (Sebstad and Chen, 1996). The first two approaches are deemed to be capable of revealing evident of empowerment because the focus of the third approach contains purely economic drive. It contemplates microenterprise as an economic unit of production, thus, deals with institutional viability, sustainability, modeling etc. Even though the first two use separate lens of focus, individual and household, these are inseparable as they have complex relation depending each on the other. Interestingly, studies that used these approaches to assess the implications of empowerment- most often, resulted in conflicting findings. Mainly, research on microfinance and empowerment of women is diametrically divided in two camps. One group supports the notion that microfinance program have positive impact as they strengthen economic condition of the household (Kabeer, 2001; Hasehmi and Schuler, 1996; Chen, 1992). The counter argument challenges that credit programs inflicts intense pressure on women by pressing them to meet difficult loan repayment schedules, acceptance of the aggregate workload of domestic plus enterprise activities, acknowledging certain entrenched traditions of gender relations, etc., all of which together demote the status of women and vulnerability (Rahman, 1999; Montogomery, 1996; Goetz et.al, 1996). Most interestingly, different studies on the same
aspect of empowerment provided different conclusions which lead to an inconclusive puzzle.

Reproductive behaviour considered as an aspect of empowerment has attracted a lot of debate. It has been argued that participation in microfinance programs enhance contraceptive use and desire for decreased family size (Amin et al 1994). The same notion was supported by other studies promoting the idea that increased autonomy, relative freedom from male domination and greater interaction with the outside allows women to assert their will more in reproductive and fertility behaviour. In addition, the studies suggest that contraceptive use has a positive association with the length of the membership (Schuler and Hashemi 1994; Schuler Hashemi and Riley, 1997; Amin, Hill and Li,1995). Conversely, Pitt et al (1999) showed that credit programs do not have an effect on contraceptive use and fertility behaviour. Steele, Amin and Naved (2000) argued that studies that revealed a positive correlation between credit and contraceptive use differ in methodology (more precisely, sample selection and analyzing finding) which might not reflect the actual outcomes.

Control over loans has been seen as a strong indicator based on the argument that controlling assets changes the power relations of gender in the household and economy. Comparing two groups of participants, borrower and non-borrower, analyses suggested that women retain control over their loans (Rahman, 1986; Hashemi, Schuler and Riley, 1996). Conclusions on these studies put emphasize on association between increasing control over asset and decreased socio-economic vulnerability. Women in microfinance programs control resources to a greater extent which ensures their security in the household. On the contrary, Goetz and Gupta’s (1996) study concluded that a significant proportion of women’s loans are directly invested by their male relatives, though women are responsible for repayment. They argued that women who are widowed, separated or divorced have more control over loans. It is expected that staying longer with credit institutions would increase women’s control over loans as they gain access to more training opportunities. But their study found that this happens up to a certain point and then it diminishes due to social restrictions on women’s market access. Once the woman loses control over a loan, it increases the chance of her being a credit defaulter. Moreover involvement in enterprenural activities take time that create tension between spouse over household activities. (Goetz and Gupta:1996).

To determine the extent of authority women enjoy in the household settings, Amin, Becker and Bayes (1998) developed three separate indices namely 'interspouse consultation index', 'individual autonomy index, and 'authority index'. The 'Interpersonal index' describes the extent to which husbands consult their wives in household affair. The study found that credit members are ahead of the nonmembers by a slight difference. A similar study by Pitt and Khandakar (1995) examined the impact of decision making outcomes and concluded that the gender of the loanee influences the pattern of household decision making and women's preferences carried greater weight if they were the ones who receive credit. Khan (1999) suggested that married borrowers were beneficiaries, as their husbands came to recognize the economic contributions and gradually began to accept their wives' voice in their previously solo decision-making domain. Interestingly,
the findings of these studies compared two groups (borrowers and nonborrowers) and used a relative measurement. The studies are unable to answer the question whether women were able to change any of the decisions their husbands made before or whether the changes have significant impact on persistent structural inequalities.

Mobility or freedom of movement is a key indicator of women's status. Freedom of movement influences women's exposure to the outer world that gradually increases women's ability to challenge and transform socio-cultural impediments and institutions acting against women (Hussain and Smith, 1999). Amin, Becker and Bayes (1998) used their autonomy index to assess the impact of on physical mobility. A similar index was used by Hashemi, Schuler and Riley (1996) where both findings marked a positive association between two factors. This finding was challenged by the Banu et al (Undated: 40) who postulated that microfinance interventions hardly have impact on women’s mobility. It could only expand women’s mobility to a certain boundaries but can not make any substantial change due to the social and cultural forces that oppose the idea.

The physical integrity of women has been seen as a strong determinant of empowerment. The assumption is that by participating in microfinance programs women will improve economic status, achieve bargaining power and hence ultimately decrease violence against women (Kabeer, 2001). Therefore, efforts have been made to measure association between credit and violence against women. The studies published conflicting outcomes. Kabeer (2001) suggested that access to credit program is associated with an overall reduction of the incidence of violence against women. Hashemi, Schuler, and Riley's (1996) regression analysis supported the view. However, in a recent study Schuler, Hashemi and Badal (1998) revised their statement and postulated a sceptical view that ‘conflicts often developed over control of assets and earnings, and the women became more inclined to defend themselves against what they see as unfair domination and exploitation’. Rahman (1999) supported the same notion with an empirical analysis where he reported overwhelming increase of violence. In his study a majority of women were reported to experience an increase in verbal aggression and a significant portion in both is both verbal and physical assault.

The above literature suggests that access to microfinance has enhanced women’s participation in a range of social activities, however, the actual impact on women's empowerment still remains inconclusive. The studies did not elaborate what entails in empowerment. The dimensions that are used to measure empowerment were poorly defined. A careful review of the indicators that used to assess the impact, it is easy to identify a range of very basic indicators are missing or excluded. More precisely, studies did not assess actual impact of women’s very basic human needs such as food consumption, nutrition, health care or entitlement of property. Rather captured family welfare assuming that it will have trickle down effects on women. However, it might not the fact. For instance in Bangladesh there is a tradition of differential food consumption among family members. This takes the form- particularly in low and mid-income families- that adult women and girls usually allocate their food intake after distributing meals to other members of the family. Thus, if there is not enough food to go around, the major portion of the burden falls on these women. Even during pregnancy, women's
average food intake is below the expected level, thus exposing them to increased vulnerability and risks to their health. Use of health care facilities follows the same pattern. Women are encouraged to hide their diseases until they become unbearable. The same rule applies in the case of owning a home or homestead land. In rural Bangladesh, holding the land title for a woman is rare unless she receive it from her father as a dowry to strengthen her marriage.

Another point about the impact assessment processes needs to be mentioned. This point revolves around the dichotomy between quantitative and qualitative orientation of the empowerment assessment process. Most of the studies that explored empowerment issues relied largely on statistical data and significance tests to quantify research findings. The use of quantitative methodologies in analyzing social behaviour and relations is debatable from the feminist points of view (Jayaratne and Stewart, 1991). The use of quantitative methodologies in analyzing social behaviours and relations face challenges whether the analysis has the ability to conceptualize the complex pattern of individual life without violating the integrity of the relationship (Korte, 1984). It implies to have serious implications on research process as it could mislead the conclusion. Moreover, the quantitative method lays a hierarchical and controlling relationship between the researchers and subjects. It has serious consequence on research process as could generate twisted outcomes. Also cultural factors, such as unwillingness to divulge personal information, fear of repercussion from male members of the family, family prestige and perception of possible negative consequences from organizations could further exacerbate the validity of data collection process (Mayoux, 1998).

These concerns suggest to incorporate a cultural and regional perspective assessing women’s empowerment. Society like Bangladesh, where poverty and gender discrimination are well-entrenched within an institutional framework, the priorities of empowerment should have close proximity to the basic welfare needs. Moreover, women should have their voices defining the process and priorities.

3.0 The Context of the Research

3.1 The Region and the Society

For the purpose of government political administration, Bangladesh is divided into sixty-four districts. The geographic site of the research is the District of Netrokona, which is located in the north-east part of the country. There were reasons to select Netrokona as a research area. It is exclusively an agricultural area without any dependable infrastructure of communication, health etc. Its low-lying arable land mass makes it vulnerable to floods. The area has miles and hectares of marshland inundated for four to six months with water up to 7 meter deep. This unique geographical characteristic limits any economic opportunity other than agriculture and fishing. However, the natural abundance of fish, the only cheap source of protein to the inhabitants is decreasing rapidly due to the environmental degradation. Overpopulation and a high birth rate add to the challenge faced by the people of the District.
Given that agriculture and fishing are the most significant means of livelihood for the people of Netrokona, ownership of, and access to, land plays a significant role in determining social relations i.e., power and status among the population. Land ownership also reflects one’s own relative position within intra-household settings. The strong patriarchal kinship system of Bangladesh tends to determine that women gain access to resources largely through their relationship with men. The customary rights of women to resources are often nested in the rights exercised by male kin. Thus, men are the main decision makers and controllers of funds and resources within the household. This hierarchical structure applies to the extended family and governs relations between men and women in the domestic and social realms.

Like the rest of Bangladesh, the District of Netrokona is a predominantly Muslim. Through the patriarchal structure, the interpretations of Islamic teachings play a significant role in constructing normative rules and ideology (Rahman, 1994). The effect is that men and women are subjected to separated domains of daily living. What may appear as interpretations of Islamic teaching none-the-less reinforce the cultural traditions of limiting the role of women in the society. This is aided by the practice of Purdah -the practice of excluding women to uphold social standards of modesty and morality. Localising the enforcement of purdah increases the pervasive character of the practice, especially as it applies to the physical separation of men and women in the public and economic spheres. This leads to the damaging subordination of women and applies consequences on the gender division of labour and over all efficiency of the economy. The gender division of labour is not restricted to the listing men’s and women’s jobs. It suggests a set of cultural values that prohibit the intermingling of occupational activities that are already governed by criteria of gender exclusivity.

The allocation of different tasks to men and women consequently has significant implications for the organization of production processes. The socio-economic system has already determined that “men’s work” will yield greater benefits than “women’s work.” The application of purdah thus enshrines the existence of a permanent under-class in the society. This mangle of the workforce tends to lead to an intuitive community interpretation and valuation of the goods and services produced that misrepresents the true capabilities of women (Whitehead, 1981).

3.2 Organization and the Process of Empowering Women: The Case of Sabalamby Unnayan Samity (SUS)

Sabalamby Unnayan Samity (SUS) was established to respond to discrepancy between the growing needs of the poor women and the inadequate government services. The underlying assumption is that the rural poor are either unaware of their rights as citizens (such as the right to vote in elections, access to public services, etc.) or they are unable to access these rights because of the practices that dominate public administration in Bangladesh. The approach is based on an intervention strategy that is known by the acronym REFLECT (Regenerated Freirean Literacy and Empowering Community Technique). The source and inspiration of the particular approach to socio-political activism is the renowned Brazilian social philosopher Paulo Friere (1921-1997). As a
way of identifying with Frierean doctrine the local village groups of SUS are called Reflect Circles. Using Freirean Theory and Chamber's participatory techniques, this method emphasises the need to mobilise and empower the poor to participate in decision making processes and connect them to existing public resources. The salient feature of this approach is that stakeholders develop their own development planning, mobilise resources from their own community or public sources and participate in implementation of the required action(s). The early initiation of SUS was related to its founder's personal experience who herself was a victim of domestic abuses.

From the outset SUS began with very deliberate set of gender-focused missions/agendas that defined its purpose and method of operations and which continues to be central to the development initiatives of the organization. The mission statement of SUS put emphasis on bringing about a sustainable and equitable social, economic, and political development of disadvantage people by strengthening the efforts of the community at the grass-root level. The organisation considers gender disparity as an injustice that contributes to poverty, and thus, a major hindrance to development. The organization uses ‘political’ education to mobilise and equip individuals to strive for the eradication of the cultural, legal and political obstacles to women that hinder economic independence and equality. The development of intervention strategies are geared to the prevailing circumstance(s) and local needs that are identified by the members of each particular community.

In its operation, SUS follows an integrated intervention strategy for facilitating development. The strategy makes use of ‘service delivery’ which includes education, agricultural extension services, health services, social awareness training, income generation programs, etc. Any intervention in a community begins with a needs assessment and by mobilizing the rural poor (mainly women) to build up self-help groups around savings and credit activities. SUS policy encourages self-management and decision making through a process of community organization building. The groups are later encouraged to start income generating activities through the use of micro finance/credit/enterprise programs. The latest information on SUS organisational activities reports a total of 132,828 members in 369 villages in the District of Netrokona (SUS, 2000).

Income generation through microfinance is a core program at SUS. It has been implementing under Social Development and Credit Program (SDCP), an important part of REFLECT. The program follows Grameen’s group-based model. SUS makes use of larger size groups (10-15 members) compare to Grameen’s smaller (5 members) groups. SUS sets out to attain intra and inter group harmony which it regards as a form of social capital. Once a momentum for harmony is established, SUS provides necessary resources in the form of credit to the group members. The basic purpose of this program is to empower the women through opportunities for employment along with an income supplement to meet the basic needs of the family. Women are expected to invest the capital in alternative economic activities and repay the loans by weekly instalments along with savings. After each round of successful repayment of loans, the member is eligible to receive a larger loan that is intended for a more complex business activity.
4.0 Design and Methodology of the Research

4.1 Design of the Research

The focus of the research is to develop an understanding of the perception that rural women have about their own empowerment and on to identify those elements of microfinance programs that can make significant contributions to the efforts by women to their self-empowerment. The research investigated links between the impacts of credit on women's empowerment by exploring the following questions: What are the perceptions of the women themselves on issue of empowerment and how is that empowerment expressed in the context of daily living? Does the use of credit have economic and social impacts sufficient to make a significant difference in status and gender relations of the borrowers? Do women who make use of credit arrangements experience greater control over their own personal well being, household decision making, and greater physical and social security? What are the social and cultural obstacles that are likely to arise in the use of credit programs and which would limit the empowerment of women?

Given the complexity of the issues—the interweaving of gender, class, society, economy, and the role of religion in the cultural nexus this research chose to follow a qualitative approach to the design and the methodology of the information gathering and the analysis processes. Gaining access to, and knowledge of, the women’s personal experience involves extensive interaction and direct communications between the researcher team and the participants. Therefore, a participatory methodology was selected for the project. The research did not include explicit PRA or RRA techniques of data collection. However, the methodology reflected many of the assumptions and methods of a participatory model including the notion of shared power that posits participants as the most knowledgeable partners in the research process (Maguire, 1987). Moreover, although questions and discussions were the starting point of the participatory investigations, it was the participants who determined the flow of their exchanges, including the meaning and concepts that would later provide the energy for the continuing investigation.

4.2 Sampling

The field research was organized into three sequential methodological stages, the findings of each stage served to inform the process and progress of the subsequent stage(s). The research considered SUS members as the population from which sample populations were drawn. Due to the time constraint, the research could not follow a strict systematic sampling procedure. Instead, a selection of weekly REFLECT meetings were used to make contact with members of SUS. Those who attended the REFLECT meetings were participants in the research group meetings. The size of the sample and its geographical dispersion mean that the conclusions are not statistically significant compared to the larger population.
The first stage of generating information involved discussions of questions related to the notion and dimensions of empowerment. The research made use of the existing groups that are actively engaged in SUS’s REFLECT activities. Five ‘circles’ (each consisted of 10-15 member) were selected purposively from villages from within two Thanas (sub-district) of the District of Netrokona. A total of 60 women, divided in five groups, comprised the participants of the first stage. There were two sessions for each group that involved general discussions related to empowerment and the role of microfinance. For the discussions, careful choices were to ensure geographical dispersion, age, family size, period of membership, etc urban-rural exposure, etc.

The second stage of the data incorporated the experience of the SUS field workers in defining women's empowerment and its dimensions. The members of this sample population were selected in consultation with the management of SUS. Length of service and involvement in microfinance program were the dominant criteria used to determine membership in this group. Three female and four male fieldworkers participated in this group.

The third stage of generating the data is to find out how the elements of empowerment identified in the first stage of the gathering of data have changed as a result of participation in credit programs. At this point, administering a random sampling procedure encountered several challenges. First, it was the harvesting period which is the busiest time of the year for women. Secondly, the area fell under an advanced flood which destroyed significant portion of the crops. These two events put tremendous pressure on women in terms of workloads, time, and availability. The research team also faced limitations of time.

In consultation with the SUS field workers, 50 members were selected to participate in one-on-one interviews. From these interviews we were able to acquire knowledge of the thinking of the women and to generate the required data. It is important that the contributions of the women be placed in the public record. The participants are the subjects of the research, not the objects. After all, empowerment of women is more a state of mind who are presumed to be empowered than it is a form of attachment to an activity. Selected portions from some of the interviews are included in this report as being indicative of the contributions of the participants.

The method of determining participation and of selecting the samples used at each stage followed a procedure that minimized the extent of intrusion in the daily lives of the participants, including SUS and the SUS administration and field staff. As best as was possible the research team made selection of persons so as to ensure that the characteristics that were deemed necessary were present among the group that would serve as the sample population. Given the economic opportunities, cultural homogeneity, social relations and practices, the research team believes that the findings reflect the general trend of the impact of microfinance in the region.
4.3 Data Collection and Analysis

The research had to encounter a number of challenges including; unique cultural attributes of the region, local language, limited time etc. To expedite the data gathering a team of two male social science graduates were hired. One of the members was from the same region; this greatly facilitated the research process. In addition, the field workers and the management of SUS contributed in making the data collection process easier.

The first round of data came from the meetings of different REFLECT groups (see first stage). Beyond the introduction, at the first meeting of each group, the women were asked to express their opinions on challenges, experiences of their daily living, and gender relations at household and community levels. The notion of the empowerment of women was injected in the discussions when a comfortable social space was evident among those present. Women were encouraged to voice their thoughts and perceptions on different dimensions of empowerment. The first meeting usually ended up providing some topics that would be discussed at the second meeting. Participants were requested to give some thoughts to the dimensions of empowerment. The second meeting was focused on the research issues, shedding light on dimensions what they deem to be the most significant for assessing empowerment outcomes. All group discussions were audio taped and following each session, tapes were transcribed.

At the end of the first phase of data collection the research team reviewed the transcripts and field notes and established a set of preliminary findings. This led to the second phase of data collection. A presentation was then made to SUS frontline workers. This meeting aimed at receiving feedback on preliminary findings to grasp the extent to which these were compatible with the experiences of the frontline staff and to incorporate the view of the SUS staff. The presentation and the discussion that followed clarified various aspects of empowerment as they related to credit programs. The discussions settled on seven dimensions of empowerment that best reflect the experiences of the women. Those seven dimensions became the basis for the development of material that guided the one-on-one interviews.

The final set of data came from the individual interviews. A semi-structured interview guide was developed from the data that was produced earlier. This guide consisted mostly of open-ended questions which encouraged participants to explain how their lives had been affected by microfinance and how they perceived these changes. The questions focused on dimensions of empowerment that reflected the consensus expressed in the earlier (first and second) streams of data. Each participant was encouraged to express herself fully. The interview guide recorded the experiences of the women in their multiple roles as citizens, entrepreneurs, wives, and mothers. It also recorded the perceived changes they identified as resulting from involvement in microfinance program. The responses to the guide were later verified and transcribed. All together 50 individual interviews were conducted and later recorded on a spreadsheet format for analysis. Words and phrases used in the responses were closely examined for possible themes and generalizations. The responses to each dimension of empowerment were summarized and used to determine the findings.
5.0 Research Findings I

5.1 The Concept of Empowerment

Discussions with women’s groups revealed that the term ‘empowerment’ was familiar to the participants. They have heard the word used by SUS staff at the weekly meetings. The interpretations given to the word differed among the participants. Two sets of responses were recorded that reflected the differences among the participants. Some respondents see empowerment as relevant to their own well-being. The alternative view sees empowerment as something which provides them with more authority to decide on matters related to the welfare of their families. This latter group perceived their personal well-being as subordinate to the interests of their family.

The concept of empowerment is often used in the context of the differential power that exists between genders and often expressed in terms of ownership of, and control over resources, rights, and freedom (England, 2000). Within a family, such power is usually reflected through the capacity to make decision and control material resources. Thus, in most Bangladesh households power resided with the father, husband, and adult son. Given the circumstances, an equitable power relation means that female householders must be able to act in achieving their own goals and objectives as well as to work for the common goal of all members.

A version of this statement was presented in a story-telling format to the participants of the REFLECT circle groups. They were asked if they favoured equality of power and influence for women and men in their household. The groups were divided in their opinions. Most argued that in their current living conditions, power and authority to make decision is unsatisfactory. They wished to have a better employment, preferably, paid employment, and increased decision making in matters related the family. At the same time, they did not support radical transformation of power within the family nor to have an equal power with their husband. Participants favoured a conciliatory approach to solve domestic disputes. They recognised that the significance and complexity of having to struggle to survive made it difficult for men to be able to perform all of the activities that are expected of them. Participants wished to share in some of the responsibilities currently carried by the men and to move in the direction of complementarity between men and women. Overwhelmingly, the suggestion focused mostly on the welfare of children. A strong perception prevailed among the participants that if the welfare of their family increases, their own welfare would also increase.

In contrast, there was a small group who perceived a relatively radical view of empowerment. This group was well aware of their rights and stated that on many occasions they moderately challenged their husbands’ authority. This brought them success as their husbands made concession in different occasions. Their strategy was to remind their husbands of their contribution to the family. For the radicals empowerment centred around an altruistic view in which the interests of the family have precedence over individual interests.
The SUS field workers were found to be well versed with the concept of empowerment. They demonstrated an understanding of the notion of empowerment and the implications that were relevant to the community served by SUS. The field staff shared with the Circle members that gender values (women’s altruistic view of life), customary rules and rights (title of land or asset, control over resources), socio-economic arrangements (mobility, employment, gender division of labour, employment) inform the normative patterns of the society which disempower women by restricting their social, political and legal rights. It was evident that the SUS staff were knowledgeable about family law and related matters. They provided guidance on these issues at weekly REFLECT meeting. Despite their knowledge, staff members expressed some of the difficulties that they experience in addressing and advocating an agenda that is at odds with the conservative nature of the society. The men of the district accused the staff of advocating concepts of equity that do not conform to the value of the society. The men of the district accused the staff of advocating concepts of equity that do not conform to the value of the society.

5.2 Dimensions of Empowerment

Within its multidimensional applications, it is difficult to set an order of priority on many dimensions associated with empowerment. In a given society, empowerment might be relevant to gaining power over the socio-economic processes and in another it could be relevant to the basic human needs. This mirrors the views among researchers, advocates, practitioners and policy makers and could be extended to apply to control over resources such as time, money, land, labour, institutional arrangements etc. Therefore, it did not surprise the research team that there is a wide divergence of views among the women of Netrokona on the critical issues related to their own empowerment.

Participants were asked to identify dimensions of empowerment that could best reflect the empowerment of women. Particularly, they were asked to express opinion on which personal achievements or socio-economic assets best reflect women’s increased status in the household and the community compare to men; also, what aspects of daily living should demonstrate equality between men and women. Participants shared a similar view as the SUS field staff on the important issues that are linked to the empowerment of women: including, Employment, Decision Making, Asset and Control Over Asset, Health Care, Physical Integrity, Consumption of Food and Household Items, Social awareness/Education. Where they differed was on which one should have top priority. By an overwhelming majority participants concluded that 'Paid Employment' is the main indicators that would foretell of empowerment of women. There were two conclusions that could be drawn from the choice. Firstly, women did not see the income-generating activities associated with microfinance as likely to provide a major economic improvement in their life, compare to a paid employment. So long as micro enterprise operations, at least in its early stage, is about the likes of rearing a few chickens to be sold to food processors, any increase in disposable income for the women and their families is not likely to be significant enough to bring changes comparable to what could be achieved by paid employment. Secondly, women do not separate their economic poverty from the poverty of socialization which they experience in their daily lives. Currently being involved in an “at home” activity (typical to micro-enterprise) will always be under
the coercive control, however indirect, of the male members of the family. Furthermore, being confined to the home constitutes an additional limitation on the social experiences of women.

If priority of paid employment is a widely held view among women then it is logical to conclude that, when economic concerns are in the forefront, at best, microfinance is relegated to a bridging role between dire poverty and the desired goal of most women. At the same time, the choice of paid employment says little about what women know about the virtues of working outside the home (few, if any of the women participants have held a job outside the home) and more about the economic horrors that they associate with microenterprise.

Participation in household decision-making was high on the list of priorities. This is not surprising. It is the context of the daily domestic shuffles that most women spend most of their time. It is in that context that they experience most of their difficulties as well as the few opportunities of happiness. It is highly probable that for most women in most countries, the most important liturgy is not religious, it is familial; the liturgy of everyday living. A growing demand is for participation in family joint decision making, increased bargaining capacity, and sharing with their husband in domestic affairs. Mostly, women did not want to undermine their husbands' public ‘image’ and 'honour', rather, the emphasis is to use subtle negotiations and informal means of power.

The value of assets and sharing in control over family assets are also supported by women. Participants described the feature as a status symbol that demonstrates women's economic value. By including a claim for asymmetrical share of domestic property such as residence and land, participants are establishing their rights in matters related to domestic property rights. Women who contributed to family assets are also emphasizing the integrity of direct and indirect contributions of labour and money.

Basic needs such as Food, Housing and Health Care were prominent in the women's list of priorities. Participants considered these as basic to their functioning and an integral part of their lived experiences. In exploring the basic needs of living the women use the opportunity to mention the cultural practice in which the adult women of a family is relegated to the role of last claimant e.g. the last to receive a portion at the family meal table. They expressed frustration that despite their contribution to the family they receive very little, if any, recognition for their contribution and sacrifices. This deficiency of recognition is particularly pronounced by their husbands. The women suggested that if husbands and other male members would change their negative view of women’s consumption, they would be very happy.

Physical Integrity is held as a high ranking empowerment indictor by women. Participants expressed their deep concerns for the many patterns of abusive behaviour by husbands. They also asserted that their husband's verbal and physical abusive acts have a profound impact on their physical and mental health. In abusive relations women were not the solo victims. Violence had a trickle down effect that impacted on children.
Violent acts were frequently used to resolve a crisis of male identity and had many faces including social and psychological effects.

Political and social Education are perceived as instruments of political potency and therefore of empowerment. Knowledge, either from social networking and/or from organizational intervention is a powerful tool in inter-personal bargaining. Participants perceived that it gives them courage and self esteem in shaping their own identity. Most participants realized the importance of education in improving their status and efficiency in their family and community. One important feature of education was that it brought an awareness of basic laws on women’s rights.
6.0 Research Findings II

6.1 Perceived Changes on Dimensions of Empowerment

This section of the report addresses issues related to those observable actions, behaviours, etc that are deemed to constitute evidence that empowerment has been achieved or not by individuals and groups. To a large extent what is observed is a function of the eyes of the “beholder” which can mean “the observer” rather than the empowered.

What came out of the research was interesting in many ways. For example, and bearing in mind that the focus is exclusively on the empowerment of women, there was the paradox in which men (husbands) taking control of many loans that were issued to their wives created a context that provided empowerment for women. Whatever may be the posture of these men they could not dismiss the fact that their wives had a better credit rating than them and thus is likely to be the only means of the husband accessing the micro finance market for funds. As narratives of respondents indicate (see references to R *), the women are very conscious of the new found status that result from their ‘agency’ role.

6. 1.1 User of Loan and Employment

Most of the participants have a long credit history. Among them only four are first cycle of loans and four are in the seventh cycle. The participants reported a varied pattern of loan use which depends largely on the nature of the family (extended, single, etc.), number of family members (whether eldest son is an adult widowhood), the nature of family’s economic involvements, existing investment assets (land, pond, shops). The following chart and subsequent analysis would provide glimpses of the pattern of loans particularly as it reveals the control exercised by men over loans granted to women.

User of Loans

<table>
<thead>
<tr>
<th>Cycle of Loans</th>
<th>Range of Loan (TK)* On Average</th>
<th>Fully controlled and used by Women</th>
<th>Mainly Used by Women</th>
<th>Fully Controlled and Used by Men</th>
<th>Mainly Used by Men</th>
<th>Other** Uses</th>
<th>Total No. of Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Round</td>
<td>500-3000</td>
<td>18 (36%)</td>
<td>1 (2%)</td>
<td>26 (52%)</td>
<td>2 (4%)</td>
<td>3 (6%)</td>
<td>50</td>
</tr>
<tr>
<td>2nd Round</td>
<td>2000-4000</td>
<td>10 (21%)</td>
<td>4 (8%)</td>
<td>17 (37%)</td>
<td>8 (17%)</td>
<td>7 (15%)</td>
<td>46</td>
</tr>
<tr>
<td>3rd Round</td>
<td>3000-5000</td>
<td>7 (17%)</td>
<td>4 (10%)</td>
<td>17 (42%)</td>
<td>6 (15%)</td>
<td>6 (15%)</td>
<td>40</td>
</tr>
<tr>
<td>4th Round</td>
<td>3000-7000</td>
<td>4 (13%)</td>
<td>0</td>
<td>9 (31%)</td>
<td>3 (10%)</td>
<td>13 (45%)</td>
<td>29</td>
</tr>
<tr>
<td>5th Round</td>
<td>6000-8000</td>
<td>2 (22%)</td>
<td>0</td>
<td>4 (44%)</td>
<td>3 (33%)</td>
<td>0</td>
<td>9</td>
</tr>
<tr>
<td>6th Round</td>
<td>7000-8000</td>
<td>1 (14%)</td>
<td>0</td>
<td>3 (42%)</td>
<td>2 (28%)</td>
<td>1 (14%)</td>
<td>7</td>
</tr>
<tr>
<td>7th Round</td>
<td>7000-8000</td>
<td>0</td>
<td>0</td>
<td>2 (50%)</td>
<td>1 (25%)</td>
<td>1 (25%)</td>
<td>4</td>
</tr>
</tbody>
</table>

* TK – Taka, which is the Bangladesh unit of currency. 40 TK = $1.00 (CAD Approx.)
** ‘Other’ refers to loans used for purposes other than immediate employment generation activities stated on the application form. Mostly these loans had been used to buy land or other forms of asset or to finance basic necessities.
It is evident that there are a number of explicit barriers to women’s gaining entry into ‘male’ sectors of the economy. Inaccessibility to markets has serious implications on the nature of economic involvement, growth of enterprises, and to social freedom. The findings suggested that with few exceptions, additional credit to women did not lead to new enterprise(s) run by women. The practice is to channel money into the pre-existing economic activities of the household and expanded these on a wider scale than before. Thus, the presence of women in existing sectors deepen– increase in scale, but no venturing into new activities – zero movement in scope. Recognising the cultural values that govern the economic sphere, the women, intuitively more averse to risk than men, chose to play it safe. Participants, who controlled the full amount of money and used in their own initiatives fell within the line of ‘gendered’ activities such as livestock development, paddy husking, rice processing, homebound tailoring etc. Thus, in the survey 56% of the women had difficulty investing the full amount of a negotiated loan:

*R 4: It is not possible to use such a large amount by myself. I take a large loan because of my husband’s support. There is no scope for me to invest the money.

R 5: I don’t have the ability to use all the money granted to me. I wish I could set up a poultry farm. I did not do it because I need my husband’s help. He is too busy with his business. If I do it alone and loss the money it will bring hell in my family.

*®= Respondent
(The language used in the interviews and in discussions was Bengali. The English summaries are transliterations of Bengali).

The table shows the dominance that men exercise over the use of loan. It could be inferred that on an average more than half of the loans to women ended up under the control of men. Control of the loan was not the only thing that changed. More often than not the purpose or intended use to the loan would change. Men are more likely to invest in male oriented ventures that have a high degree of risk than female orientated activities. The result is that over the years large amount of investments that originate from loans to women have not changed the structure of the rural communities. The economic orientation of the region is still dominated by male-oriented businesses.

In the complex world of Bangladeshi culture the male ‘take over’ of loans granted to women have worked to the advantage of women under certain conditions. A woman who qualifies for a loan gains status in her community as a result of her demonstrated ability to save and her desire to take on entrepreneurial challenges. She wants to, and is capable of being able, to make a direct economic contribution to her household. If she fails to repay the loan, the greater social embarrassment falls on her husband. A husband who could not meet his responsibilities to his family also brought down his wife. This factor of 'residual male responsibility' also contributes to women having higher credit rating than men. The men of the rural village of Netrokona are conscious that their wives are a major means for them to get access to investment funding. And the women know that too. That enhanced role of the women may even generate much needed expanded domain of communications between wife and husband, including shared decision-making in domestic matters and loan uses. The majority of the participants among those who
transferred money perceived that they had strong control over the use of the money that was being spent by their husbands.

R 30: My husband will sometimes ask for my opinion regarding family spending. When he uses loan he always consults me many times on how he intends to spend the money, what would be the profit etc.

R 25: He uses the money but when he decides to buy items for his business or wants to start a new business he talks to me first. Now he is planning to buy a piece of land with a forthcoming loan. He asked my opinion already and I said yes.

The findings confirm that the control of loans by men become stronger as the amount of the loan increases. At the same time, over the years men develop a cycle of dependency on women as the source of capital to finance economic activities. Women used this dependency as a bargaining tool to raise their status within the household. As the amount of the credit increases, so does the status of women. A minority of women borrowers reported that their husband was very respectful to them during the period leading up to the granting of the loan. After the money was transferred the husbands returned to their old ways of dominance.

6.1.2 Decision Making

Usually the intra household decision making process is strictly hierarchal and controlled by men. It follows a vertical order according to the status of the family members. Status is determined by possession of land, other assets, economic contribution and age. The common practice is that the older male person will be the head of the family and will enjoy the highest status. In an extended family where a woman lives with her husband’s parents, her position remains in the lowest order. This is affirmed by the research finding of the significant involvement (50%) of ‘Others’ in family decision making besides husband. ‘Others’ include father/mother-in-law, older son and male relative. An exception was mother-in-laws’ major role in family decision making. This will happened due to the absence of male members in a single parent (mother) family.

The involvement by ‘Other’ in family decision making is decreasing as women are increasingly asked to express their view in decision making. The nature of participation varies among families and ranges from minor decision to major involvement. It is difficult to identify precisely the determinants and the degree of participation among the families. However, women who make greater economic contributions to family income, and are living in a nuclear family, are likely to benefit from their involvement in a microfinance program.

The increased participation does not necessarily mean that women are able to stake out an independent position on a family matter. Among the participants, 25% reported that they were allowed to state their opinions on issues related to family matters. The cases where women established their opinion were the areas which traditionally have always been the domains of women. The following chart will provide an overview of participation and influence.
The Extent of Decision Making By Women

<table>
<thead>
<tr>
<th>Degree of Control</th>
<th>Domain of Decisions</th>
<th>Activities Related to Domain</th>
</tr>
</thead>
<tbody>
<tr>
<td>Significant Control</td>
<td>Children’s Welfare/ Family</td>
<td>Children’s schooling, Daughter’s marriage, Cooking, Distribution of Food</td>
</tr>
<tr>
<td></td>
<td>welfare</td>
<td></td>
</tr>
<tr>
<td>Very Good Control</td>
<td>Family Expenses</td>
<td>Grocery, Clothing, Health Care</td>
</tr>
<tr>
<td>Limited Control</td>
<td>Economic Activity</td>
<td>Investment, Husband’s business, Buying and selling asset/land</td>
</tr>
</tbody>
</table>

Significant control refers to situations where women have full control to decide and change the course of action. Good control refers where women can easily express their opinion and most often can control the course of an action. Limited control refers to cases when women can express their view but husband or others are the decision makers.

It was evident that participation in the program increased the authority of the woman (mother) to make decisions that bear on the welfare of the children members of the family. Adult women also showed a keen interest in the education of young female members of the household. Almost all the respondents affirmed their key position in determining their children’s schooling. Participants were aware of government’s employment policy that provides an employment quota for women in certain departments; e.g. education, family planning and certain non-government sectors.

Participants expressed their strong view to have a greater role in making family decisions. 70% were dissatisfied with their own level of participation in family decision making. Although participants admitted that participation in credit programs enhanced their bargaining position within the family, they felt that to a great extent their contribution to the family remained under-valued. The women were very cautious that their responses did not reflect that they want to have power over their husbands. Rather, they want to participate in joint efforts that could ensure betterment for the whole family. The following narratives emphasise the point:

R 10: It is not possible for my husband to have detail knowledge of everything in a family neither is it a good practice. There are many things I know better than him. Particularly, I know how to survive in times of hardship. All days are not equal. Sometimes you have live with less money than you expected. Joint decision maintains unity in the family and shape it better.

R 25: I am a mother and earner too. Mother has many responsibilities. We built the house from the credit. Being a mother and an earner, I should have a role in deciding my children’s schooling, everyday expenses and other events.

The 30 % of participants who disagreed with the above statement could be divided into two groups. One group acknowledged that the economic contribution from credit programs has increased their participation in household decision-making to a satisfactory level.

R 20: We make joint decisions and the family is fine. The existing practice is fine for me.

R 13: I am happy that my husband consults me on everything. I don’t need any more freedom.
The other group perceived that the degree of their authority was justifiable within the supposedly role of women, culturally driven expectations, and the reality of the community. Moreover, concerns prevailed there that growing demand might have an adverse effect on the existing status.

R 41: What he allows me is enough. If I disagree with any of his major decisions he ignores me and does whatever he likes.

R 16: My husband does for me what is appropriate for a woman in this society. I don’t want to rule over my husband.

6.1.3 Assets and Control over Assets

Although the nature of control over asset varies among families, the practice is heavily tilted in favour of men. The cultural prescription does allow men to exercise control over various assets even if their female counterpart is the legal owner (White, 1992). In the context of this research, women were asked to describe the assets they acquire from the profit of their enterprise. All the respondents provided detail of their productive and non-productive assets. 44% of the respondents either bought or acquired temporary right of use for a plot of land. Lands that were purchased were registered under husband, wife, or both names. Husbands featured most frequently (63%). One third of the women received title under their name. Before registering land purchases six women approached their husband to have the land under their name. In four instances the husband gave outright rejection and in two cases there was agreement to make the registration in both names. Participants who did not approached their husband stated that they were confident that their husband would take care of them.

In addition to productive assets, participants provided a list of other items they had accumulated over the period of their involvement in credit programs. One purchase was a house. 72% made contributions either in building a house or repairing it. Women’s purchase of gold and silver jewellery increased over time. In Bangladesh the acquisition of jewellery is a form of savings/investment. Besides jewellery, more than 70% respondents claimed to have purchased at least one item from the following list: furniture, TV, torch light, tape recorder, radio, bicycle, electric fan, etc. In the majority of cases they had acquired multiple items. Apart from material assets, 92% women reported to have cash savings either in financial institutions or in SUS. Two women kept their savings under their husbands’ name.

The extent of the control women exercised over the assets held under their name was another delicate issue. Participants were asked whether they were able to sell any asset or item (bought out of enterprise profit) without their husbands’ approval. The outcome was mixed. Some participants (12%) expressed their strong view of possession:

R 1: I don’t have to seek his permission for anything. I loan was taken out in my name.
R 38: I will not seek permission to sell a single item. I have my rights in the family.

28% of participants stated that they need to have their husbands’ permission before they can sell any of the productive assets of the micro enterprise. Their subordination extended beyond articles acquired for the micro enterprise:

R 6: I wish I could sell by myself. But I had to seek my husband’s permission to have a loan. If I sell without his permission and got beaten up, what would I do’.

R 7: I bought a Rickshaw with the loan. I can’t sell it alone. Impossible.

Apart from the extreme positions identified above, the majority (60%) of responses are more conciliatory in emphasising the importance of joint decision. They felt that it would be best to have their husband’s consent in selling items. This would be a good way for avoiding confrontation. It appeared that in most instances the women could sell items that traditionally remained under their domain. If the value of the items is insignificant relative to the family income their husbands tend to be indifferent to the decisions made by their wives. Chicken, vegetable from homestead garden, small jewellery etc. fall within this list.

6.1.4 Medical and Health Care

The majority of the poor of Bangladesh have a very traditional approach to issues related to health care. Poverty affects the health care system of a household. Women and children are the most vulnerable subjects to possible illnesses. Besides poverty, lack of education make it difficult for women to be knowledgeable about very basic health issues. Without having proper knowledge about health women tended to use traditional practices including a belief in faith healing, existence of an evil spirit, etc (Begum, 1998). The cultural practices also encourage women to hide any illness until it become unbearable. In most Bangladeshi families the health of a woman is treated as less important than that of a man’s.

The finding suggests a prevalence of ill health among women as result of chronic malnutrition. 90% of respondents reported to be seriously sick within the last 12 months 52% reported that they visited a hospital or private doctor within last six month. All the participants asserted that they relied mainly on natural healing process first and continued working while they were sick. They were taken to the health care professionals when their illness became serious.

Participants were asked to express their husband’s attitude towards their medical expenses and treatment measures and draw comparison between before and after program participation. A consensus emerged that husbands generally spent more money after participation in credit programs. Participants rationalised their argument with examples that due to their active economic involvement and hard work, families were earning more money than before. Therefore it was their right to share in the medical expenditures.
R 12: He (husband) should provide money to cover the cost of medical treatment. However, I found that his attitude has not improved in this regard.

R 15: Owning a micro enterprise is not the only reason that I should have my medical expenses taken care of by the family. I have rights in the family. I work hard for this family. Why would he (husband) not pay for my medical expenses?

66% of participants experienced frustration over their husband’s reaction to the cost of health care. It was evident that though there was a little improvement on their health and treatment, participants were not receiving the required amount of medical care. Participants stated that until they were bedridden, husbands expect them to perform regular activities including cooking and other domestic chores. Another perception was that they were given less attention during their sickness compared to other members of the family. Conversely, husband increased spending on the medical expenses for themselves and the children. One particular observation was women’s awareness about their right to proper health care. Participants expressed the view that if their husband did not provide enough money to cover the cost of health care they would spend what is required without asking for his approval.

20% of participants stated that they were satisfied with the improvement in spending on their health care. Their husbands had become generous and sympathetic to them. Their treatment started with buying drugs without prescription and consulting with pharmacist of the nearby drug store. In cases when such treatment was not effective, their husbands took them to the Thana Health Complex or a paid doctor. Two participants were very happy that their husband cooked for them while they were sick and provided an improved diet for them. One participant stated that her husband spent over 1,000 Taka on her treatment which was unimaginable before she became involved into the program. 4% of participants stated that they did not observe any changes; spending on their medical expenses remained the same implying that credit did not have significant change on their health care.

6.1.5 Physical Integrity

Violence and abusive act is one of the components of systemic discrimination that is directed against women in Bangladesh. Violence against women is one of the spin-offs of the patriarchal structure of the society. Within the regional context, it is not only a manifestation of inequality between men and women but also a conscious mechanism to perpetuate gender subordination. Violence by husbands is often used to demonstrate and enforce their superior position in the household. The use of violence in situation is normative, especially when a woman is allegedly disobedient to her husband. Modestly and purity are socially sanctioned compulsions applied to women. Violations are often used to justify any violent reprisals by husbands. The exercise is perpetuated by centuries of gender-based attitudes and behaviours that are rooted in the consciousness of both men and women.

The study received reports of numerous instances of psychological and physical violence directed at women. Participants expressed their own and neighbour’s
experiences which suggested that trivial matters in a family can trigger a man’s anger, despite the fact that women may not have any relevance to the matter. Participants highlighted poverty and inadequate income as two major factors that created frustration among men. Eventually, on a trivial matter, the frustration is transferred into rage and is acted out in aggressive and violent behaviour toward women. Participants were aware that their economic and social dependency and the cultural traditions contributed to abusive behaviour by men. An example of cultural tradition was of women having sole responsibility to rear children and for household domestic chores. Participants were assaulted in many occasions for their alleged ‘negligence and irresponsibility’ in completing domestic chores. The nature of abuse ranges from being called names to physical assault and beyond.

The study found conflicting findings on the link between participation in credit programs and the incidence of violence directed at women. 52% of participants reported that repayment of loans is a cause of conflict in the household. In some instances (38%) lack of money for loan repayment resulted in anger that led to verbal abuse that sometime became physical assault:

R 42: On the day of loan payment, he becomes hot headed and unmanageable. One day I asked him for money as worker was waiting for me, he yelled at me. I responded and it got worse, at some point he threatened to divorce me.

R 28: Two months ago, we were experiencing a financial crisis. Neither of us had money to pay loan. We could not borrow from our neighbours. I pressed him (husband) for money. He was furious and beat me.

32% of participants reported their husbands’ silence when they were pressed for money. Personality traits may be a factor in how one responds to financial crisis. 16% of the women reported that their spouse requested them to borrow money from neighbours. It was evident that participants who had either full or significant control over their loans, had successful enterprise, and provided a significant contribution in family's expenses were less likely to be abused.

Comparing the degree and frequency of violence before and after involvement in credit program, 70% participants reported an overall decrease in normative violent behaviour by their husbands. Although some participants mentioned that credit is a source of conflict in the family. Participants stated that their income brought continuous fund in the house and that this resulted in reducing poverty related stress and raised their status.

80% of participants rejected any suggestion that they should withdraw from credit program if it is seen as causing tension and abusive behaviour by any member of the household. One participant mentioned that it was an important learning experience for her which provided a new strategy for resistance.
6.1.6 Food and Expenses on Household Items

The study assessed the impact of increased income on women’s food intake and family meal-time practices. Within the household, traditional customs and practices deprived women in terms of food intake, clothing etc. For instance, increased food consumption in the household might not ensure women’s fair share as the cultural practice is for the adult female (wife/mother) to serve herself last. Therefore, in order to have a clear picture, it was necessary to investigate changes around women’s personal consumption practices.

With an increased income, 92% of the participants reported a positive change in food consumption pattern in the household. All of these participants pointed to increase in quality and quantity of food. Meat and fish were two desired items that were consumed more frequently than before. Participants emphasized that they consumed these items before in a regular interval, however, the amount has increased with new changes:

- R 13: Items such as meat and fish were in menu before. But we can spend comfortably now. Also I can buy more than I was used to.
- R 21: My family menu has improved with meat and fish since I started to earn income. It does not mean that we did not have meat and fish before.

Other than fish and meat, participants reported to have increased use of spices, cooking oil, milk etc. It was difficult to measure the real increase on women’s food intake. It became more complicated when participants prioritized the claims of family member’s ahead of their claims. Based on their explanation, it might be inferred that women certainly consume more rice than before, but their altruistic values remain an obstacle to other food items such as meat and fish.

The cultural meal-time practices such as the wife being the last person to eat, eating leftover etc. remained mostly unchanged. 68% of the participants admitted that they always waited for their husband to eat first despite their hunger; 20% enjoyed the freedom to eat anytime though they used to wait for their husband; and 8% used to wait but discontinued gradually after they started credit program. Participants showed various reasons for keeping this practice:

- R39: I took a loan to improve my family’s poor status. The role in my family is that my husband will eat first. I do not want to change it.
- R11: I wait for him even when I am hungry. He has bad temper. I am afraid of the possible consequences. It is better to wait for him.
- R 9: When I took a loan and work more hours than before in my own project, I decided not to wait for him. At the beginning he was a bit upset but soon he accept the change of the practice.

The majority of the women were conscious of, and sensitive to, the reality that they are making a tangible and visible contribution to the welfare of their family and to
themselves. This was the mark of their success in their business. More than 90% of the participants derived satisfaction from their increased freedom to buy food items /grocery (spices, cooking oil, salt etc.) without the approval of their husband. Two third of the participants gained a certain level of autonomy that allowed them to experience sense of luxury by spending on personal requirements. They were able to buy bath soap, talcum powder, nail polish etc without their husbands’ permission. They revealed such purchases when their husband were in a good mood and derived further satisfaction when they received a silent approval.

6.1.7 Perceived Knowledge, Social Awareness and Self-Worth

Participants asserted that one of the spin-off benefits derived from the participation in SUS program was a growing status within the household and the broader community as well. Over ninety percent of participants expressed confidence in their ability to penetrate, challenge, and transform gender relation of power across multiple social boundaries. Women’s increased experience and opportunities enabled them on both an individual and collective basis to question established practices, norms and meanings, to experiment with new ideas, and to re-negotiate rules and boundaries. One remarkable change was women’s growing ‘confidence’ in themselves. As a result of group interaction, training by SUS, contribution to family, women realized their new economic roles allowed them to gain self-confidence. This argument could be exemplified by the following narratives. Comparing society’s perception before and after joining the credit program, R21 expressed her reflection:

R21: My husband’s family never respected me as a human. I was a dependent housewife who was always ready to take orders from husband and his parents. I worked restlessly full day until mid night but never receive respect for my work. They did not even acknowledge that I did any work. Now they respect me. My mother-in-law is no longer abusive to me. They now have respect for my opinion on family's decision.

Participants provided a number of benefits that they derived from participation in the SUS credit programs, including confidence, self-worth, less dependency, awareness on legal right and social issues, interpersonal skill, mobility etc.

One of interesting reflection derived from the participants was when they were asked whether they had the ability to lead their lives alone if their husbands divorce them. 86% participants had strong view that they gained the ability to do so. Only 4% participants who had negative view on the issue. Participants who were supportive to the idea gave credit to SUS to and the credit program. Following are some of the logics provided:

R 19: I think I will be able to continue my life along. Throughout these years, I gained the ability to properly manage my loans. Moreover, I gained courage, confidence ad skills with SUS’s training program. I think I can manage it.

R 43: Not only me, I think, women who join in SUS or other similar samity (group) and make use of their loan will be able to survive alone. However, if I were in such situation, I would seek help from my neighbours and SUS.
In this respect participants also mentioned that they had increased mobility as they had to go to SUS office for credit; although, they were sceptical about the usefulness of such limited mobility in the broader community.

Beyond the individual level, women were found to be using awareness to ensure social justice. One participant reported that her daughter was experiencing difficulties from her husband on dowry. She warned her son-in-law several times which was ignored. She finally warned him that she would take legal action. In another occasion, group members were united to protect women’s strategic interest. One group leader of REFLECT narrated the following incident:

It is highly shameful that a man thinks that he can divorce his wife by saying ‘Talak’ three times. It is well known to us that pronouncing this word does not mean divorce is in effect nevertheless people say so. It is against the law too. In one such event husband and wife were living separately. We told the woman to reunite with her husband. She replied she was ashamed of doing so as people would ostracize her. We said that if you and your husband were to reunite, we would help her to face whatever consequences come from other people’s view.

Though insignificant in terms of statistics, a small number of women reported to having experienced confrontation as a result of social education and awareness. Their husbands were more aggressive and confrontational whenever the women mentioned their rights. Participants realized that their husband feared that they would loose the authority to control their wife.

R 47: My husband thought that I am getting smarter these days. He blamed SUS for teaching me unacceptable values. He always yells at me if I remind him my rights. He also threatened to send me back to my parents.

7.0 Conclusion

This paper has sought to inject some new perspectives into the debate on the link between participation in microfinance and the empowerment of women. We raised questions relating to the conceptualisation of empowerment. Given the ‘political’ nature of empowerment, it follows that the topic will be contested, first, as to its legitimacy, and as a follow-up, with respect rights, etc, of each of the contesting parties. Ultimately the society must agree on the mechanisms and principles that will govern the process that will be used to resolve the emergent conflicts. It will be necessary to resolve whose objectives, definition, etc. will be prevailed and how will these be enforced.

Within the new-liberal framework, efforts have been made to determine if there is a universal consensus that (a) women are experiencing a democratic deficit in their daily life experiences; (b) if a realignment between the loci of power is seen as a ‘solution’ to the real and/or perceived deficiency, how, if at all, do we respond to those who see their power as an asset which like ‘goodwill’ has a monetary value? Is the solution to be found in the use ‘trade-offs’ as a way of resolving contested issues? (c) what is the
response to those who state that the issue is one of basic human rights and therefore not negotiable?

The findings of this research have disclosed that the concept of empowerment is more “a state of mind” than of visible trapping of expressed behaviours. Empowerment involves realities and priorities according to the needs of the women of a given society. This is not to suggest that the basic human rights of women can, or should be belittled. In the context of rural Bangladesh, the notion of empowerment obviously follows the accepted principle of ‘ability to make choices’ however, it has to comply with the altruistic principles where family welfare is considered to be one of the major goals of women’s empowerment. On the other hand, the dimensions of empowerment are associated with other basic human needs and rights that are beyond ‘strategic life choices’.

The research has demonstrated the program participants perceive that microfinance to be a popular and effective strategy to address poverty related issues. By adding microfinance to their existing economic activities, poor households in Netrokona have shown disposition toward making use of money, labor and employment. As a result, economic activities are helping families with a stable flow of income throughout the year. This leads to raising the standard of living in the household. Women themselves are the recipients of some of the trickle down effects of household welfare though some of these achievements are in slight margins.

The findings on each dimension of empowerment revealed that the impact of microfinance on the empowerment of women is mixed. Participants perceive progressive changes in many aspects of empowerment such as ownership of assets, employment, education, welfare etc. However, these were also subject to negative impacts. One can argue which is weigh than the other nevertheless it is neither useful nor effective. One can analyse the merits and demerits from the both side. For instance, it is clear that SUS is well aware of that fact that empowerment is a political as well as structural issue. Thus, knowing full well that many of the loans were eventually controlled by men, SUS continued the program. This was not a case of a minimalist principle at work in which, if enough loans are granted, eventually there would be enough that would be under the control of women. The evidence is clear that SUS consciously recognise that the community is working within a well entrenched cultural and traditional patterns that will require patience and strategies of containment. Therefore, the provision of credit may serve the entry point through which the fundamental structural barriers could be eventually addressed.

By employing an empowerment approach to development, SUS is also achieving some of its empowerment objectives. The evidence suggests that SUS can contribute to pursue a socio-political agenda of empowering women and concurrently maintain the basic economic objective of its microfinance programs. Besides credit provision, SUS's programs are also focused to generate awareness amongst women and communities around gender inequalities as well as greater gender issues. These might have a trickle down effect in achieving empowerment goals. Microfinance can therefore be considered
a means to empowerment. However, its potential depends on the way it is conceptualized, delivered as well as the way in which it is perceived and received by the participants.
Appendix

Questionnaire

The language used in the interviews and the discussion as well as the construction and use of the “Questionnaire” is Bengali, the language of the majority of the people Bangladesh. What appears below is the approximate English transliteration from the original Bangali.

Employment and Use of Credit

1) What is the amount of credit you received for the ‘first round’ loan?

2) How did you spend the money?

3) Did you spend the money yourself or did your husband/brother/father/others spend it on your behalf?

4) What is the amount of credit you received for the ‘second round’ loan?

5) How did you spend the money?

6) Did you spend the money yourself or did your husband/brother/father/others spent on your behalf?

(Similar questions have been asked up to seven round of loan and their uses)

7) Does your husband consult with you when he spends the money that you received as a loan? Does he decide before the loan is approved how the money will be spent?

8) Do you think that being the recipient of the money and the person responsible for the credit that you should make the decisions on how the money should be spent? Please explain your answer.

9) Please List and explain some of the problems you encountered in spending the money yourself?

10) If you told your husband that you want to invest a portion of the loan in your own enterprise do you think he would have agreed?

11) If you ask your husband to spend the money other than how he had originally planned do you think he would have agreed?

Control Over Asset

1) Please provide a list showing how you spent the money that was generated by your enterprise:
a) Land_; b) New House_; c) Old home repair_; d) Rickshaw_; e) Van_; f) Bicycle_; g) Tractor_; h) Pump machine_; i) Furniture_; j) Radio_; k) Torch_; l) Jewellery_; (Gold, Silver)

2) In the case of purchasing land, in whose name was it registered? Did you tell your husband to register the land under in name?

3) (a) Did your husband comply with your expectation and/or follow your instructions regarding the registration of the land?

(b) If yes, do you think he acted as he did because recognised that the money belonged to you?

(c) If no, why do you think he acted as he did? Should he have consult with you before acting as he did?.

4) Do you think you should get the approval of your husband before you sell any item that was purchased with money from a loan?

5) List the items that were purchased with money from a loan that you think you should be able to sell without prior approval from your husband?

**Decision Making**

1) When decisions are to be made on matters related to the family (e.g. children’s education, daughter marriage, daily expenses etc.) do you participate in the discussions and in making the decisions?

   a) Yes_; b) No_; c) Sometimes_; d) Most of the times_

2) What are the domestic domains in which you have the authority to act on your own?

3) Who else in your family other than your husband participate in the decisions that affect your family? (Example- father-in-law, mother-in-law, other elderly etc)

4) (a) Which matters did your husband discuss with you before you were involved in the credit program?

   (b) Which matters have your husband discussed with you after you became involved in the credit program?

5) Are you satisfied with the extent of the discussion(s)/approval of decision that include you and your husband?

6) In which areas does your husband show respects for your opinion;
(a) Before you became involved in the credit program? ;
(b) After you were involved in the credit program?

7) Do you think that after your involvement in the credit program your authority to make decisions has increased? If yes, please identify the specific areas of the increase.

8) Do you think that as a mother and a wife you should have more authority in major family decisions? (e.g. purchasing land, husband’s profession, farming activities, decisions related to children’s activities)

**Health and Medical Treatment**

1) When was the last time that you become sick?

2) Usually where do you go for treatment?

3) Since you joined credit program how many times have you been sick that resulted in you being taken to a hospital?

4) Describe an occasion when you were sick and your husband took action for you to get medical attention (a) before you were involved in the credit program? (b) after you became involved in the credit program?

5) Do you think your husband is more willing to pay for your medical expenses as a result of your involvement in the credit program?

6) Do you think your husband is more willing to pay for his medical expenses as a result of your involvement in the credit program?

7) Do you think your husband is more willing to pay for the medical expenses of family members since your involvement into the credit program?

**Violence/Mental Physical Integrity**

1) In most families there are some forms of disagreement/conflict between husband and wife? Do you have any such disagreements/conflicts in your family?

2) Please identify the factors that contribute to conflict in your family:
   a) poverty_; b) repayment of loan_; c) dowry_; d) household duties not done _;
   e) suspicion of wrong doing _; f) not giving birth of a son _;
   g) others_; (please specify).

3) Who do you think is/are mainly responsible for causing conflict in your family?
   a) your husband _; b) yourself _; c) family member _; d) relatives _;
4) In the climax of conflict, what is/are the usual reaction(s) of your husband?
   a) yelling at you_; b) threat of divorce_; c) send you to your parents_; d) deprive you of food_; e) physical abuse_; (punching, kicking, beating with a stick, pulling hair, push, etc.)

5) What do you do when your husband mistreats you?

6) Has the intensity and frequency of conflict increased since you joined the credit program?

7) Does your involvement in the credit program have an adverse impact on relations between you and your husband?

8) When you press your husband to make payments of the loan and he does not have money, how does he respond to your pressure?
   a) gets angry_; b) yells at you_; c) beats you_; d) remain silent_; e) other_; (please specify)

9) How many times have there been difficulties in making payments on your loan? Please provide details of one of the responses of your husband.

10) Please describe briefly the most explosive dispute over loan repayment.

11) Would it be better to withdraw from the credit program and avoid disputes with your husband? Please explain.

**Food and Household Items**

1) Do you spend your earning to buy food for the family?

2) Does your husband get involved in shopping for food for the family?

3) Please list the food and household items (e.g. rice, meat, fish) do you now consume that you were unable to buy before your involvement in the credit program?
4) Please provide a list of household items/cosmetics that you frequently buy since your involvement in the credit program

<table>
<thead>
<tr>
<th>Items</th>
<th>Amount (TK) &amp; quantity BEFORE Involvement</th>
<th>Amount(TK) &amp; quantity AFTER Involvement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Soap (bath/cleaning)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clothing (for women)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clothing for Husband and Children</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jewellery (gold)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jewellery (silver)</td>
<td></td>
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</tr>
<tr>
<td>Fish</td>
<td></td>
<td></td>
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<tr>
<td>Cooking Oil/Spice</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cosmetics (talcum powder, lipstick etc.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others (please specify)</td>
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</table>

4) (a) Do you buy meat more frequent than before involvement in the credit program?  
(b) Do you consume your fair share of meat or is meat primarily for your husband and other members of the family?

5) Now that you are involved in the credit program do you follow the practice of storing the leftover of any meals?

6) Wives are expected to wait for their husband to eat and only then do they have their meal. Do you follow that practice? Or do you: 
   a) eat when you wish _ ;  b) always wait for your husband _ ; 
   b) sometime wait but not always _ ;  d) depends on husband’s schedule _ ; 
   e) other_; (specify)

7) Since your involvement in the credit program, do you wait for your husband to eat first?

**Social Education and Awareness**

1) Since your involvement in the credit program what psycho-social change(s) have you experienced? (Example- feeling of less-helplessness; less-dependency; greater self-esteem etc)

2) What perception do you think your neighbours have of you before you became involved in the credit program? (relate to image and status)

3) How do you think how they perceive you now?

4) Do you think your image/status has increased since your involvement in credit program?
5) Do you think that your involvement in the credit program has resulted in your husband having a higher opinion of you? If yes, please explain how he has demonstrated his new opinion of you.

6) Please list some of the things that you have learnt about women’s rights since becoming a member of SUS.

7) Please give some examples where you believe such examples are useful in helping women.

8) Have you had any discussion with your husband about your or other women’s rights?

9) Describe his reactions to the issue of women’s rights.

10) Do you think the experiences that women have from their involvement in microfinance will enable them to survive if their husband was to divorce them? Please explain your answer.
References


Zaman (Undated) ‘Assessing the Poverty and Vulnerability Impact of Micro-credit in Bangladesh.’ (online) www.microenterprise.org