

Does micro-finance empower women in Bangladesh? An evaluation of the evidence.

Executive Summary:

This report re-evaluates existing research on the subject of empowerment potential for women through participation in micro-finance programmes in Bangladesh. It recognises that empowerment is a contested concept and its measurement is extremely difficult; that different authors have differing ideas as to what constitutes empowerment; how to measure empowerment and why empowerment is taking place. This report seeks to reassess current studies against a theoretical framework in order to cut through the complexity of the differing approaches by ranking the evidence by the amount of observable processual changes that characterise empowerment that are evident. The field of knowledge can then be analysed to show the typical types of empowerment that are generated and why they come about. The results of the framework analysis are presented in easily assimilated numeric form. The report then discusses problem areas of micro-finance and highlights areas where authors' views on the evidence differ from the frameworks analysis. The report concludes that although the picture is mixed there is strong evidence of empowerment through participation in micro-finance programmes. The evidence suggests a link between the way micro-finance is delivered and an increase in public action. Micro-finance is a very useful development tool but should be part of a mixed strategy for women in Bangladesh.

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Aims and Objectives

Micro-finance and the inherent empowerment potential it has for poor vulnerable women is a contested area in development management literature. Micro-finance was initially developed in Bangladesh by Professor Yunus who initiated the Grameen Bank of Bangladesh in 1976 as a response to lack of financial services experienced by the rural poor. Yunus was awarded the 2006 Nobel Peace prize for his work in this area, yet feminist development authors such as Mayoux are deeply concerned at this targeting of poor women with credit products and the consequent 'feminization of debt'¹. This lack of consensus invites a fresh look at the evidence. Who is right? Does micro-finance make a valuable contribution to women's empowerment or victimise docile and unwilling participants? I intend to undertake a systematic review of the evidence in order to discover if participation in a micro-finance programme increases empowerment. In answering my question I have limited my investigation to Bangladesh, to focus the investigation and because it is the symbolic 'home' of micro-finance.² The fact that micro-finance has been in operation there longer than other regions means there are plenty of studies to assess, which will provide answers to the following :

. Research questions

- Is a process of increasing agency taking place?
- Can internal and external change be observed?
- What is the outcome? A change in gender relations, increased welfare or reduced subordination?
- 'Do no harm' - Is the approach of a particular Micro-finance Institution (MFI) more harmful than others?
- Does micro-finance participation contribute to public action?

I have constructed my own theoretical framework, incorporating elements from the research questions, with which to judge the evidence presented in each study. I intend to demonstrate, utilizing both existing qualitative and quantitative evidence from studies undertaken in Bangladesh, that micro-finance is, on balance, empowering for rural women and why and how that change takes place.

Introduction and Background

Micro finance is big news in international development. The basic concept is that the poor desperately lack financial services but they lack the collateral required by regular Banks to safeguard loans. The Grameen model is to form potential borrowers into non-kin borrower groups or collectives. The collective members are all equally responsible for each loan, peer pressure from the collective acts as a substitute collateral and is very effective. The bank field staff travel to the villages

¹ Mayoux, L. (2005) 'The feminization of debt' Conference paper. Women's empowerment through Micro-finance.

² Micro-finance was started in Bangladesh by Mohammed Yunus a university professor who started up the Grameen bank in 1976. Karim, L.(2008) 'Demistifying Micro-credit. The Grameen Bank, NGOs, and Neoliberalism in Bangladesh.' p.13

and organise women with no assets into borrowers groups and very small amounts of money or (micro loans) are disbursed, in turn, to each member on a rolling program. The group ensures that repayment schedules are kept, as if one member of the group defaults the other members must make the payment. This results in very high repayment rates of 98%.³ The loans begin at a low level, (a typical loan would be between £60 to £120), and if the loan is successfully repaid, larger and larger amounts can be borrowed that can be invested into small income generating projects or used to buy assets. Thus the poor can attempt to work themselves out of poverty without relying on exorbitant informal moneylenders.⁴ Provision is made through the government, private enterprise or NGOs. Estimates by the Microfinance Information Exchange state that \$38 billion is currently on loan and at the end of 2009 it was tracking 1,084 MFIs that were serving 74 million borrowers and 67 million savers (\$23 billion in deposits).⁵

'Micro-finance' is the umbrella term for a mix of financial services for the poor, the large part of which is micro-credit or loans but also encompasses savings, insurance, money transfers and shares. I am using the umbrella term consciously as I want to examine micro-finance as a whole, including the potential impacts of programmes that include savings or training, not purely credit.

Life for women in rural Bangladesh is heavily circumscribed by both the prevailing patriarchal system and religious edict. The dual issues of 'purdah' (a restriction on women's movements) effectively confines them to the 'barra' or homestead, and 'ijjat' or honour, severely curtails the other options open to women. Interaction with non family members is limited, early patrilocal marriage is favoured, and less education and healthcare than boys is likely. Their presence at the market is forbidden and they are also not supposed to handle money, or exercise property rights, all of which severely restricts potential economic activities and choices leaving them subordinate and dependant on men.

MFIs seek to be involved in the lives of their borrowers beyond the loans, as the two largest providers Grameen and the Bangladesh Rural Advancement Committee (BRAC) demonstrate. Grameen famously has its 16 decisions, which borrowers are supposed to recite at weekly group meetings. The decisions cover almost every aspect of life such as commitment to keep family size small, educate children, plant trees, boil water, build pit latrines and reject the practice of dowry.⁶ Similarly BRAC has 17 promises, which must be learnt as part of their consciousness raising initial training. If a group member does not memorise the decisions she will not be eligible for a loan.⁷ The content of BRAC's promises are comparable to Grameen with the addition of commitment to fighting against

³ Yunus, M. 'The Grameen Bank story: rural credit in Bangladesh (1997) p.10. An impressive rate of return especially when compared to that of Banks in Bangladesh rate of 27%.

⁴ Rural moneylenders typical rate is 120%. Karim, L.(2008) 'Demistifying Micro-credit. The Grameen Bank, NGOs, and Neoliberalism in Bangladesh.'p.17

⁵ Microfinance Information Exchange. <http://www.themix.org/>

⁶ http://www.grameen.com/index.php?option=com_content&task=view&id=22&Itemid=109

⁷ Mannan, M. Chowdhury, M. Bhuiya, A. Rana, M. http://www.bracresearch.org/workingpapers/Working_Paper_4.pdf Formation of Village Organizations: The First Three Months Working Paper Number: 4 BRAC-ICDDR,B Joint Research Project Dhaka, Bangladesh p.18

polygamy, commitment to weekly savings, and not signing anything without understanding it.⁸

Recently a decision was made by Grameen Bank to shift from lending to men to lending to women. Now 94% of its borrowers are women it is even more important to know if micro-finance participation is empowering. The decision to focus on women was made ostensibly because their repayment rates are higher therefore it is more profitable but also because according to Pitt Khandker and Cartwright, money lent to women benefits the whole household much more than money lent to men.⁹ Passing this burden of debt over to women in a patriarchal society where their life options or chances to utilize agency are so severely limited is worth investigating. These women live in poor, insecure households in what are often, extremely fragile livelihoods. Consequently, development interventions into this precarious situation must be proven to be worthwhile.

Micro-finance has been strongly critiqued by Mayoux, her negative concept, the 'feminization of debt' and in the article of the same name, she questions if women have been targeted for this intervention as a way of offsetting the cost of structural adjustment, if women are used by men to save their time and provide access to finance and used by the MFI's to cut the cost of programme delivery¹⁰ 'Micro-finance programmes risk becoming merely a means of shifting the burden of both household debt and development itself onto women.'¹¹ She advances three paradigms which she contends underlie interactions between empowerment and sustainability: the feminist paradigm; the financial sustainability paradigm and the poverty alleviation paradigm.¹² Mayoux explains that the financial self-sustainability paradigm is the most dominant, currently underpinning 'models of micro-finance promoted in publication by USAID and CGAP.'¹³ Within the financial sustainability paradigm, empowerment is expected to build in the following way: access to micro-finance programmes will increase women's 'income and resources', which will in turn, increase wellbeing, which will then lead to 'broader social and political change' occurring without any 'explicit support'.¹⁴ This constitutes the assumption of what she terms 'virtuous spirals'.¹⁵ Mayoux asserts that this process of micro-finance leading to empowerment via spontaneous virtuous spirals is simplistic and by no means assured.¹⁶

Judging the empowerment impact of an intervention hinges upon deciding what constitutes empowerment. It is a surprisingly nebulous concept both to define, to

⁸ Ibid. p.20

⁹ Pitt, M, Khandker, S. Cartwright, J. (2006) 'Empowering Women with Micro Finance: Evidence from Bangladesh.' p.791

¹⁰ Mayoux, L. (2005) 'The feminization of debt' Conference paper. Women's empowerment through Micro-finance. p.44

¹¹ Mayoux, L. (2005) 'The feminization of debt' Conference paper. Women's empowerment through Micro-finance. p.44

¹² Mayoux, L. (2002) 'Women's empowerment versus sustainability? Towards a new paradigm in micro-finance programmes' pp.246-247

¹³ Mayoux, L. (2002) 'Women's empowerment versus sustainability? Towards a new paradigm in micro-finance programmes' pp.246-247

¹⁴ Mayoux, L. (2002) 'Women's empowerment versus sustainability? Towards a new paradigm in micro-finance programmes' p.247

¹⁵ Mayoux, L. (2002) 'Women's empowerment versus sustainability? Towards a new paradigm in micro-finance programmes' p.247

¹⁶ Mayoux, L. (2002) 'Women's empowerment versus sustainability? Towards a new paradigm in micro-finance programmes' p.250

measure and for which to prove causality. Women's empowerment is thus defined by the United Nations Population Information Network (POPIN) who have 'based it on five components, which are as follows: Women's sense of self-worth. Their right to have access to opportunities and resources. Their right to have the power to control their own lives, both within and outside the home. Their right to have and to determine choices. Their ability to influence the direction of social changes to create a better social and economic order, nationally and internationally.'¹⁷ Devising a way to measure this is fiendishly difficult, more so, separating out the processes from the outcomes. Most authors approach it using a variety of definitions or indices. Kabeer advances the basic but sensible definition, that if the intervention increases 'expansion in the range of potential choices available to women' she would consider it to be empowering.¹⁸ Divergently, Pitt *et al.* and Rahman *et al.* among others, construct empowerment indices in order to try to measure levels of empowerment. Thus, empowerment is conceptualized into component parts, and translated into proxy themes (such as mobility, economic decision making, political activism, husband's behaviour, education of children and loan control), with varying results.

Accordingly, it is fairly easy for proponents of micro-finance to declare it empowering and find data to support that assertion. The very fact that the idea of micro-finance sits very comfortably within the dominant development ideology of neo-liberalism, advises caution. Helping the poor to help themselves, micro industry, trickle up, empowerment and financial sustainability are a neo-liberal dream which must be scrutinized precisely because of the comfort of the ideological fit.

Ideological bias, process or outcome indicators, nebulous concepts, competing proxies and contradictory evidence means that the field of knowledge is diverse and complex. Nevertheless, it is important to assess the field, by creating a way to analyse the existing data in a defined and transparent way, to establish if micro-finance does in fact empower. If micro-finance is not empowering for poor Bengali women then those resources could more productively be redirected into alternative social development, women's institutions or interventions. If micro-finance is found to be empowering it would be advantageous to determine which elements of micro-finance have the greatest empowerment impact and why, so that future programmes can be adapted and institutional learning can take place.

The empowerment of women in Bangladesh through micro-finance has captured the imagination of many and as a result there is an extensive field of knowledge on the subject. The literature and studies range from large quantitative studies, myriad qualitative, mixed studies and small ethnographic works. All are important, as they are able to shed light on different aspects of the debate but they need to be assessed carefully to determine reliability and importance. Some qualitative work in particular is useful for adding context and offering possible 'causes' for why certain things are important or happening in such a way. Mobility is a good example of this and so I will discuss it in the next section.

The main difficulty in assessing the existing research is that each study uses different indicators, different methods and a different approach, so comparing them is virtually impossible. In order to evaluate the evidence, and see if a

¹⁷ Rahman, S. Junankar, P. and Mallik, G. (2009), 'Factors influencing women's empowerment on microcredit borrowers: a case study in Bangladesh.' p.289

¹⁸ Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.' p.81

consensus appears, the evidence must be evaluated against a set criteria for empowerment. This was important for me because I haven't excluded any studies because they did not support my viewpoint. Everything I could find was admissible and I was therefore able to fine tune my research questions as I went along. With a set criteria in place, even different types of study such as quantitative or ethnographic studies can be evaluated side by side, to discover whether empowerment has been achieved and conclusions drawn. To begin with I will present an overall summary of the field of knowledge, an introduction to the main authors, their work and typical broad findings that are relevant to the research questions. I will then highlight areas of contention within these typical findings.

Nature of the Problem

One of the most important studies that finds in favour of empowerment is by Hashemi, Schuler and Riley. This large study combining ethnography with sample survey data from interviews and observations of 120 households and a survey of 1,300 married women, finds evidence of empowerment across several indicators: including mobility, reduced domestic violence, purchasing, decision making, political awareness and activism.¹⁹ Similarly, Kabeer's mixed study of quantitative data from 700 households and the testimonies of 50 women, reports positive findings, that women's participation in micro-finance had given them 'courage and 'confidence in their dealings with others,'²⁰ promoted 'greater social inclusion,' reduced 'tension, violence and conflict within the household' increased 'voice' in household decision-making, created 'secret savings', and 'asset accumulation', all of which serve to strengthen a woman's break-down position and demonstrates increased agency.²¹

The study by Pitt *et al.* is an expansive look at the data of nearly 1800 households from 87 villages served by either BRAC, BRDB, RD12.²² They survey on a range of questions such as mobility, fertility, purchasing, activism, husband's attitudes and resources. From this they develop an empowerment model of 10 factors and find that the presence of a 'micro-credit group in a village has a positive and highly significant effect on 8 out of the 10 factors.'²³

Mahmud has also conducted a study with positive findings. The study taken from the same 1998 data from 2000 households, finds that programme participation increases women's agency in household interaction. It finds that they report a 'more active role in decision-making processes' and a reduced 'male bias in access to health care' she concludes that the effect on 'absolute and relative welfare is quite strong.'²⁴

¹⁹ Hashemi, S. Schuler, S. Riley, A.(1996) '*Rural Credit Programs and Women's Empowerment in Bangladesh*' p.637

²⁰ Kabeer, N. (2001) '*Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.*' p.70

²¹ Kabeer, N. (2001) '*Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.*' p.70

²² Large study conducted in rural Bangladesh in 1991-92 and then a follow up in 1998-99, by the Bangladesh Institute for rural development studies (BIDS) in collaboration with the World Bank. Interviews with 1798 households.

²³ Pitt, M, Khandker, S. Cartwright, J. (2006) '*Empowering Women with Micro Finance: Evidence from Bangladesh.*' p.807

²⁴ Mahmud, S. (2003), '*Actually how empowering is micro-credit*' p.600

There is strong evidence for micro-finance participation creating a suitable environment for public action to thrive. Several studies concur in finding an increase in social capital among women participants leading to practical collective action against injustices Kabeer (2011), Moniruzzaman (2007) and Baylugen (2008).²⁵ Baylugen terms this 'political empowerment' combining aspects of 'change, choice and power', the important ability for women to band together to challenge authority or fight for a cause and the ability to engage with local politics.

²⁶

Osmani's positive study hinges on the idea of inter-household bargaining power being a key factor for Bengali women. This is strongly linked with the 'break-down position,' the position a woman would find herself in if the marriage broke down. The report which utilizes qualitative and quantitative data from a 1993 household survey of Grameen Bank borrowers makes the assertion that increasing bargaining power developed through micro-finance participation displays a corresponding increase in the 'confidence and courage needed to have more power both within the household and in the larger community.'²⁷

One of the main studies that considers micro-finance to be disempowering is Karim's ethnographic work which details observations of women's interactions with several of the largest NGO micro-finance providers; Grameen Bank, BRAC, Proshika Human Development forum and Association for Social Advancement (ASA). She considers it inappropriate to load up poor women with debt as vehicle for development, and states that men control 95% of these loans.²⁸ Karim advances the concept 'the economy of shame' to explain her findings that rural women are manipulated by micro-finance owing to their relative insecurity and lack of choices.²⁹

These findings are echoed by A. Rahman in his assiduous ethnographic work in which he suggests that women's 'positional vulnerability'³⁰ relative to men encourages NGO's to target women for reasons of profit. Both Rahman and Karim are concerned that granting loans to women that are then appropriated by men, reinforcing existing patriarchal norms. Cons and Paprocki share some of these views in their work carried out in Arampur in Northern Bangladesh. They utilised semi-structured and structured interview techniques with 150 participants. They concur that micro-finance participation can reinforcing current institutions, have reports of abuse by male field officers and that this adds up to a 'constriction of choices and options' rather than the reverse.³¹

²⁵ Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.', Moniruzzaman, M. (2007) *Group Formation and Empowerment: The Case of BRAC and Proshika in Bangladesh*. Baylugen, O. (2008) 'Muhammad Yunus, Grameen Bank and the Nobel Peace Prize: What Political Science Can Contribute to and Learn From the Study of Microcredit.'

²⁶ Baylugen, O. (2008) 'Muhammad Yunus, Grameen Bank and the Nobel Peace Prize: What Political Science Can Contribute to and Learn From the Study of Microcredit.' p. 532

²⁷ Osmani, (2007) 'A breakthrough in women's bargaining power: The Impact of microcredit.' p.697

²⁸ Karim, L.(2008) 'Demistifying Micro-credit. The Grameen Bank, NGOs, and Neoliberalism in Bangladesh.' p. 15

²⁹ Karim, L.(2008) 'Demistifying Micro-credit. The Grameen Bank, NGOs, and Neoliberalism in Bangladesh.' p.

³⁰ Rahman, A. (1999), 'Women and Micro-credit in Rural Bangladesh: Anthropological Study of the Rhetoric and Realities of Grameen Bank Lending.' p.73

³¹ Cons, J. & Paprocki, K. (2010), 'Contested Credit Landscapes: microcredit, self-help and self-determination in rural Bangladesh.' p. 643

In their seminal qualitative study of 275 loans granted by Grameen, BRAC, TMSS and RD-12 Goetz and Sen Gupta are likewise not fully convinced of the benefits of micro-finance for women. Their findings mostly revolve around the issue of loan control as a proxy indicator for empowerment and find that 'it is difficult to isolate the effect of credit from other variables.'³² That being so, they manage to conclude that '63% of cases fall into the three categories of partial, very limited, or no control.'³³ Furthermore, they are sceptical that micro businesses in poultry are really breaking ground for gender subordination.³⁴

Thus there are studies large and small, qualitative and quantitative, showing both positive and negative responses to micro-finance and its empowerment potential. There are several key areas where authors' findings differ; these important contested areas of debate are: loan control; violence, gender relations, mobility, education; and the concept of 'do no harm'. I will deal with each in turn.

The ambition to discover if women retain control of their loan has provoked much research as it seems initially be an significant consideration. Of central importance to Pitt *et al.* who find that '38% reported that their husbands have sole control over the loan' or that '78% of husbands reported that they use their wife's loan money to spend on their own income-generating projects.'³⁵ Do women retain control of the loan money or the assets purchased with it? If they do not, does that mean they are categorically not empowered? Aslanbeigui, Oakes and Uddin question this line of thinking stating, 'is there good reason to suppose that the empowerment of women depends upon their control of productive assets acquired by means of loans?'³⁶

Goetz and Sen Gupta's famous conclusion that '63% of the cases have partial, very limited, or no control',³⁷ was used by detractors of micro-finance to demonstrate that lending to women was folly as they lost control of their loans before the ink had dried on the loan papers. Aside from the fact that women may use the loan as a negotiated transfer to gain in other ways, the data could be viewed in an alternative way. Simply by adding together the number of women who had 'full', 'significant' or 'partial' control, shows that 61.3 % have some control over their loan, which suggests a much brighter picture. It is difficult to know how important the issue of loan control is for the women themselves, for these women who are not able to work outside the home, intra-household relations loom very large. The basic reality for these women, who cannot easily leave a marriage and if they did would find it difficult to get employment, is that loans expand their options.

Kabeer offers a possible explanation 'Unequal interdependence within the family and women's greater vulnerability outside it explains why the women loanees

³² Goetz, A. and Sen Gupta, R. (1996), '*Who takes the credit? Gender, Power and Control, over loan use in Rural Credit Programs in Bangladesh.*' p.47

³³ Goetz, A. and Sen Gupta, R. (1996), '*Who takes the credit? Gender, Power and Control, over loan use in Rural Credit Programs in Bangladesh.*' p.49

³⁴ Goetz, A. and Sen Gupta, R. (1996), '*Who takes the credit? Gender, Power and Control, over loan use in Rural Credit Programs in Bangladesh.*' p.59

³⁵ Pitt, M, Khandker, S. Cartwright, J. (2006) 'Empowering Women with Micro Finance: Evidence from Bangladesh.' pp.796-7

³⁶ Aslanbeigui, N. Oakes, G. & Uddin, N. (2010) 'Assessing Microcredit in Bangladesh: A Critique of the Concept of Empowerment.' p.185

³⁷ Goetz, A. and Sen Gupta, R. (1996), '*Who takes the credit? Gender, Power and Control, over loan use in Rural Credit Programs in Bangladesh.*' p. 49

sought greater equity within the family, rather than greater independence from it.³⁸ It is probably naive to think that in patriarchal Bangladesh, wives would handle money and make investment decisions on their own, when according to local custom, women are not even supposed to handle cash or go to the market. The conceptualization of gender relations within the household unit is key. Is it combative or cooperative? Kabeer's interviewees mainly seem to find their relationships characterized by 'unequal interdependence' in which a model of 'cooperative-conflict' was most often the case.³⁹ Money coming in to the household necessarily creates a new environment, this contribution by women provokes different responses in different households as they are grounded in a continuing interplay of 'dependence, interdependence and autonomy'.⁴⁰ Loans certainly generate a possibility for many women to renegotiate terms within marriage and in some cases give them a route out of it.

The issue of whether micro-finance provokes a greater degree of violence against women is a contested area. Several authors suggest violence is reduced (Kabeer (2001) and Hashemi et al (1996)) and some that it increases (Goetz and Sen Gupta (1996) Rahman (1999)). Is it possible that micro-finance could both be responsible for increasing and decreasing violence? I think it is certainly possible, after all, women are not a homogenous group, but a diverse mix in different situations or areas with different families.

The women in Kabeer's study stated that it was reduced: 'The link between credit and reduced violence was made directly by a number of women.'⁴¹ Their conceptualization of this was that as their value went up in bringing in the loan money, so they became a more valued family member and violence against them decreased.

Hashemi *et al.* also found that the program women were less likely to be a victim of domestic violence. The authors do not advance a hypothesis as to why this might be the case. Reading from the case study interviews provides some clues to causality. It has been suggested that the simple fact of bringing in some money to support the household increases women's status within the household and diminishes economic pressure, and so violence. One interviewee put it another way, stating that she was less likely to be beaten now that she was more mobile, and so seen out in public.⁴²

Furthermore, if violence against women has been found to be increasing⁴³ in some areas, such as that noted by Kabeer, it could be a reaction to women's attempt to challenge gender structures. Some men might be trying to prevent women coming out of the barra. This, I would contend, could still be classed as empowering as gender relations will likely not be improved without some struggle.

³⁸ Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.' p. 80

³⁹ Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.' p.80

⁴⁰ Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.' p.80

⁴¹ Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.' p.72

⁴² Hashemi, S. Schuler, S. Riley, A.(1996) '*Rural Credit Programs and Women's Empowerment in Bangladesh*' p.649

⁴³ Increase in acid throwing as part of an increased tide of violence against women, noted in Kabeer, N. (2011), 'Between Affiliation and Autonomy: Navigating Pathways of Women's Empowerment and Gender Justice in Rural Bangladesh' p.519

Are we guilty of expecting too much too soon? 'Micro credit programs confront formidable obstacles in the power and legitimacy of institutional traditions such as patriarchy and purdah. Fundamental changes cannot be anticipated in a few years. It follows that the macro sociology and the historiography underpinning these studies of micro credit and empowerment are inconsistent with their short-term research strategies'⁴⁴ Aslanbeigui *et al.* points out that in many of the studies the time frame is at best, a few years. Can empowerment be observed taking place over 3 years? Probably not. In their small ethnographic study; they span a longer time frame, investigating the subjects' family histories and also long credit histories, interviewing women and focussing on life histories so as to 'ignore ephemeral and inconsequential changes in their lives, concentrating instead on generational and inter-generational movements. The generational and inter-generational perspective conforms to the views of borrowers, who consistently assess micro credit by reference to its impact on the family unit and not their individual welfare... it captures significant and irreversible changes in traditional gender relations.'⁴⁵ Thus they observe the slow changes in gender roles, increased decision making and asset accumulation.

The utilisation of proxy empowerment indices can appear to throw up some anomalies. The assessment of female mobility as a proxy indicator of empowerment is one such area. The general idea is of independence; the more empowered a woman is, the more freedom she has to move around. Is it as simple as an assertion of female agency against the institutional forces of purdah? On the one hand we have Pitt *et al.* and Rahman *et al.* awarding women a 1 or a 0 depending if they travel outside alone or not, a 1 indicates that they travel alone therefore they are judged to be empowered. Is this a case merely of over simplification or is it plain incorrect? Other evidence suggests that the opposite may be the case and that travelling alone may not be a 'choice'.

'In terms of mobility it appears that females of all the districts are more comfortable going out with someone instead of going alone. This could be a cultural norm. From careful observation it appears that borrowers of Chokoria are most mobile. In Dinajpur it appears that non-borrowers are more mobile compared to borrowers.'⁴⁶ You can almost sense the disappointment at this finding. Here the data and the interpretation fail to provide a full picture. Qualitative studies contextualize the data to advance understanding. The women themselves state that they often travel alone before receiving loans through necessity and then stop as they become wealthier and are able to give up wage labouring and choose to run a home-based business instead.⁴⁷ Kabeer points out that for the women themselves, 'most did not see this as a particularly valued aspect of change in their lives.'⁴⁸ This may be a result of women bowing to purdah norms in order to preserve honour but it could also be due to the very unpleasant nature and conditions of day farm labouring. The women are only too happy to give it up and work for

⁴⁴ Aslanbeigui, N. Oakes, G. & Uddin, N. (2010) 'Assessing Microcredit in Bangladesh: A Critique of the Concept of Empowerment.' (2010) p.197

⁴⁵ Aslanbeigui, N. Oakes, G. & Uddin, N. (2010) 'Assessing Microcredit in Bangladesh: A Critique of the Concept of Empowerment.' p.198

⁴⁶ Rahman, S. Junankar, P. and Mallik, G. (2009), 'Factors influencing women's empowerment on microcredit borrowers: a case study in Bangladesh.' p.300

⁴⁷ Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.' p.71

⁴⁸ Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.' p.82

themselves. Kabeer points out, 'the importance of avoiding narrow, undimensional conceptualizations of empowerment, which feed into dichotomous models of change.'⁴⁹ In cases like this, are these women becoming more or less empowered? Are empowerment proxies and the resultant interpretations too limited and clumsy? In this case it would seem that they are. By Kabeer's definition of 'expansion in the range of choices', the loans *have* empowered.

The indicator of education yields similar results among the data. It is an important question, do the children (and especially female children) of micro-finance subjects spend more years in education? Education for girls is considered important by academic findings and the female loanees alike.⁵⁰ As before it is highly contested: Pitt et al. assert that school enrolment rates of participant are higher and Morduch (1998) disputes it. Kabeer's study is encouraging: 'gross enrolment rates for girls were consistently higher than for boys in female loanee households.'⁵¹ The women and men expressed that it was no longer acceptable for girls to be uneducated, that educated girls would marry better husbands, with less dowry, would be more self reliant and less likely to be a victim of domestic violence.⁵² After some consideration, I however, dropped this area as a research question as I discovered that several major political initiatives have been running in this area resulting in gender parity in primary enrolment reached by 2001.⁵³ This was due primarily to Primary education becoming compulsory and free in 1990 and also to the Female Secondary School Assistance Program, (FSSAP) under which 'stipends were given to girls irrespective of household wealth to cover school fees. The FSSAP paid girls' tuition directly to the school for all secondary school female students attending grades 6-10 in formally registered rural schools.'⁵⁴ This change in attitude towards female schooling is reflected in the recent literature by Schuler and Rottach which documents the fact that it is now normal for rural girls to attend school into their teens.⁵⁵ Consequently, I now feel that increases in the number of girls in full time secondary education is not a suitable indicator for empowerment via micro-finance.

In terms of unexpected impacts could MFIs actually be doing harm? 'In Arampur there exist no institutional mechanisms to ensure that lending and collection practices operate even on a 'do-no-harm' level. Yet more importantly, the Grameen model imagines a landscape of poverty and rural life that is not only highly idealised but is unable to address or adapt to the lived realities of communities like Arampur. The imagination of poverty as a condition of cash constraint and its culture as a terrain of illiberal and repressive practices that can be addressed through economic inclusion fails to see impoverishment itself as

⁴⁹ Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.' p.81

⁵⁰ Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.' p. 78

⁵¹ Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.' p. 78

⁵² Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.' p.78

⁵³ Country report for Bangladesh education: <http://www.iccle.org/images/bangladesh-report.pdf> p.8. Primary education became free in 1990 but parents still mention private expenditure on expenses, such as enrolment fees, books, stationary, uniforms and transport.p.11

⁵⁴ Dr. Mohammad Niaz Asadullah, 'A down payment on a brighter future.'
<http://lipdigital.usembassy.gov/st/english/publication/2011/06/20110630085322aidan0.2286144.html#axzz1U4GSMm8i>

⁵⁵ Schuler, S. and Rottach, E. (2009) 'Women's Empowerment across Generations in Bangladesh'

located in a set of meanings, assumptions and contexts.⁵⁶ Here Cons *et al.* and Karim are highly sceptical and suggest that the Grameen model is dangerously fixed and inflexible and as such precludes any participation and dialogue to improve the intervention for the recipients. 'Failure to tailor loan repayment systems to agricultural cycles is one example of this.'⁵⁷ They present a picture of families taking loans to smooth consumption during 'monga',⁵⁸ borrowing from multiple MFIs and cycling between MFIs and 'mohajans' or money lenders. This may then lead to failure to make repayments which culminate in 'asset confiscation' such as removing the tin roof of a house by group members in order to settle the debt.⁵⁹ However, seizing a productive asset such as a rickshaw would inevitably make loan repayment even more difficult. 'Such asset confiscation is driven by donor pressure to maintain high repayment rates. These pressures create incentives for field officers to use any practice to recover loans. Villagers in Arampur described physical and sexual abuse by male field officers, as well as frequent repossession of assets when borrowers were unable to repay'⁶⁰. Behaviour of this type certainly seems to cross the 'do no harm' line into highly questionable territory.

Research Methodology and Design

Despite its ubiquitous nature, empowerment is still a worthwhile concept to use and measure but it must be properly defined. Unsurprisingly, there are a range of ideas of what constitutes empowerment. If we accept the conceptualization of empowerment being about 'a process of change' and the 'ability to make choices' then the supreme realization would be 'strategic life choices' such as choice of employment, marriage and number of children to have⁶¹. Because these choices are not frequently occurring and arise over a long time period there is not much to measure. That being the case other factors or indicators on increased choices need to be found and used, although whether the proxies utilized are suitable is up for debate. Is the ability to buy shampoo independently indicative of a process of change? Probably not, rather any change that is demonstrated by this is on a very low level.

A simple way to understand the picture of expansion of choices is the interplay of 'three interrelated dimensions': 'resources, agency and achievements.'⁶² Agency can be represented quite accurately as *decision-making* but can also be much wider in scope and can also be recognized as: 'bargaining and negotiation, deception and manipulation, and subversion and resistance.'⁶³ Thus, if exercise of

⁵⁶ Cons, J. & Paprocki, K. (2010), 'Contested Credit Landscapes: microcredit, self-help and self-determination in rural Bangladesh.' p.641

⁵⁷ Cons, J. & Paprocki, K. (2010), 'Contested Credit Landscapes: microcredit, self-help and self-determination in rural Bangladesh.' p.644

⁵⁸ Local name for the Seasonal hunger between rice harvests

⁵⁹ Cons, J. & Paprocki, K. (2010), 'Contested Credit Landscapes: microcredit, self-help and self-determination in rural Bangladesh.' p.645

⁶⁰ Cons, J. & Paprocki, K. (2010), 'Contested Credit Landscapes: microcredit, self-help and self-determination in rural Bangladesh.' p.645

⁶¹ Kabeer, N. (1999) '*Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment.*' p.437

⁶² Kabeer, N. (1999) '*Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment.*' p.438

⁶³ Kabeer, N. (1999) '*Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment.*' p.438

agency within one's life (utilising the resources available) alters in scope or in weight, then empowerment *as a process* is taking place.

Authors' utilisation of proxy indicators is necessary then, but care must be taken to make sure the indicators chosen to demonstrate empowerment are reflective of the society concerned.⁶⁴ Consequently, in Pitt *et al.* they report that within the 'Purchasing capacity' header, in the category of 'candy and household utensils' empowerment was at 60%.⁶⁵ Awarding points for empowerment for this may be erroneous as it is within women's usual domain of influence, is considered of minor importance and may not show change or be representative of empowerment at all.

Care is needed in using data from the analysis of process based indicators because the indicators do not in themselves demonstrate empowerment. 'There is also a need to be cautious about the causality implicit in process based indicators. The possession of accounting knowledge or exercise of managerial control do not, on their own, suffice as evidence of empowerment.'⁶⁶ Outcome indicators accurately capturing changes in ownership of non-land assets or the gender gap in education demonstrate 'unambiguous theoretical links with women's empowerment' and are therefore easier to interpret.⁶⁷ 'By and large the negative evaluations focused on processes of loan use while the positive ones focused on outcomes associated with, and attributed to, access to loans.'⁶⁸

In order to evaluate the field of knowledge against a set criteria of empowerment I developed a conceptual framework of my own loosely based on Sen's capability approach and women's ability to exercise agency in their own life,⁶⁹ with elements from both Kabeer and Mahmud. I decided to hinge my vision of empowerment on agency as I see it as the key factor in the debate. 'Women's agency is being increasingly posed as the pathway of social change that can alter the lives of women and men.'⁷⁰ I theorize that only through exercising increased agency Bengali women will gain greater empowerment over time, leading eventually to challenging (or removing) negative gender structures. I aim to place higher value on the indicators that the women themselves value.

I combine Kabeer's *process* of gaining access to greater range of choices, Sen's power of increasing agency in their own lives with Mahmud's idea of assessing the *outcome* of those choices - do they result in transforming gender relations (challenging patriarchal structures, increasing welfare and reducing subordination)? Hence, can both internal and external change be judged to be taking place? Mahmud conceptualizes 'cognitive', 'perceptual' and 'relational empowerment'.⁷¹ Incorporating this element into the framework recognizes the importance of current process of gaining agency leading to future advances.

⁶⁴ Kabeer, N. (1999) '*Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment.*' p.446. She suggests that in some areas it is usual for women to have more control over decisions such as those pertaining to food or children.

⁶⁵ Pitt, M, Khandker, S. Cartwright, J. (2006) 'Empowering Women with Micro Finance: Evidence from Bangladesh.' p.796

⁶⁶ Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.' p.66

⁶⁷ Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.' p.67

⁶⁸ Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.' p.66

⁶⁹ Apsan Frediani, A. (2010), '*Sen's Capability Approach as a framework to the practice of development*' p.176

⁷⁰ Mahmud, S. (2003), '*Actually how empowering is micro-credit*' p.578 - paraphrasing Sen, 2000: 189

⁷¹ Mahmud, S. (2003), '*Actually how empowering is micro-credit*' p.585

Therefore, to gain an answer to my stated problem I will apply my theoretical framework to each piece of evidence to decide if it constitutes my version of empowerment.

After some thought I decided that it will be useful to take my conceptual framework further and to make it more transparent, to define the categories of 'very empowering or 'disempowering'. Thus for each study I will award points if it is demonstrated that women's agency (as defined by my theoretical framework) has been increased as a result of micro-finance interventions. Therefore, out of a possible 8 points, I will award one point each for; increased agency, increased welfare, reduced subordination, internal change and external change and up to 3 points for behaviours which are or (will lead to) challenging patriarchal structures. Thus a score of 7 or 8 is very empowering, 3 4 5 or 6 is moderately empowering, 1 or 2 is slightly empowering. No points awarded equals disempowering. After consideration I dropped the term 'neutral' for 1 or 2 points because I believe that even 1 or 2 points on my framework is still positive for increasing women's agency so I renamed it 'slightly empowering'.

Therefore, in demonstration, the important study by Hashemi, Schuler and Riley (1996), a large mixed study, uses 8 indicators as empowerment criteria. They are: mobility, economic security, ability to make small purchases, ability to make large purchases, involvement in major household decisions, relative freedom from domination within the family, political and legal awareness and involvement in political campaigning and protests.⁷² Of these I would contend that the ones of most relevance to my framework are mobility, involvement in major household decisions, freedom from domination, political and legal awareness and political campaigning and protests. The authors conclude that based on their findings women are very empowered by micro-finance programs as participants score significantly higher on every indicator than the non-program group.⁷³ I was interested to see if my points system would mean that I would concur with these findings.

I was able to award 7 points, as the higher scores for indicators such as mobility, involvement in household decisions, freedom from domination, political and legal awareness and most importantly, involvement in campaigning and political protests, is to me, clear evidence of: increased agency; internal and external changes taking place; increased welfare; reduced subordination and challenge to patriarchal structures. Subsequently, on my framework I would concur with the authors finding it 'very empowering'. The negatives associated with this approach is that I am awarding points in a self determined manner, each and every single one could be debated. However, it is a good way to give an overview of my view of the field. It also brings up natural discussion points of areas where I may disagree with the authors' analysis.

Evaluating the 'disempowering' category is significantly more difficult and is not covered by my framework. If all evidence of empowerment is missing or if some very small area of empowerment is noticeable but the author reports strong misgivings it is difficult to know how to scale it. Consequently, I will register evidence as 'disempowering' if the author says so.

⁷² Hashemi, S. Schuler, S. Riley, A. (1996) *'Rural Credit Programs and Women's Empowerment in Bangladesh'* p.638

⁷³ See data in presented in table, Hashemi, S. Schuler, S. Riley, A.(1996) *'Rural Credit Programs and Women's Empowerment in Bangladesh'* p. 640

Karim suggests that criticism of micro-finance and in particular Grameen Bank especially after Yunus was awarded a Nobel prize, is suppressed. In my reading on this subject, several things stood out and stayed with me; Karim's account of the local rural Doctor trying to engage in the debate, in his native language, about micro-finance at a conference in Dhaka and being brushed aside was one of those.⁷⁴ Karim makes the point that feminists tend not to spend much time critiquing micro-finance preferring to focus their energies on more 'violent forms of aggression against women', such as acid burnings and rape.⁷⁵ She maintains that local vernacular press is full of micro-finance critiques but as they are written in Bengali are not accessible to most Western researchers. This report is no exception and may be lacking balance because of it. This recognition of micro-finance and Grameen by the West has had a solidifying effect on the position of Grameen in the National discourse, making it even more difficult for Bengalis to critique it, 'in fact speaking out against the Grameen Bank makes one into a 'traitor within'.⁷⁶

Therefore, if there is a culture of 'silencing in public scripts' as Karim suggests then the research available does not reflect the true picture. Karim contends that the negative side of micro-finance does not get reported as it clashes with NGO and government policy.⁷⁷ Resultantly, this report will contain bias as I could only locate a few negative studies. I am only able to evaluate what has made it out into the public sphere. If dissent has been neutralized by NGO's I do not really have a way of knowing if this is true.⁷⁸ I will however, incorporate this into the scoring as this is a serious issue and lives are at stake. I am aware that researchers are beholden to the NGO's for further work and this can compromise the impartiality of what makes it into the public sphere.⁷⁹

For example, to take Karim's concept of the 'economy of shame', is this a purely negative point?⁸⁰ Or is this an acceptable price to pay for maintaining high repayment rates and therefore financial sustainability? Without financial sustainability, micro-finance interventions would be abandoned and many opportunities for empowerment lost. Consequently, I will double the points for articles that claim disempowerment as an attempt to counter any bias. I will also award only half points to any article in which I view the sample size to be too small. Thus the number of articles in each category will be translated into a 'score' which has been adjusted for bias and reliability.

A further point to note is a methodological issue evident in the large studies. Grameen's own rules state that the target group is households with no more than half an acre of land.⁸¹ In each study the control group are selected according to

⁷⁴ Karim, L.(2008) 'Demistifying Micro-credit. The Grameen Bank, NGOs, and Neoliberalism in Bangladesh.' p.24

⁷⁵ Karim, L.(2008) 'Demistifying Micro-credit. The Grameen Bank, NGOs, and Neoliberalism in Bangladesh.' p.24

⁷⁶ Karim, L.(2008) 'Demistifying Micro-credit. The Grameen Bank, NGOs, and Neoliberalism in Bangladesh.' p.25

⁷⁷ Karim, L.(2008) 'Demistifying Micro-credit. The Grameen Bank, NGOs, and Neoliberalism in Bangladesh.' p.15

⁷⁸ Karim, L.(2008) 'Demistifying Micro-credit. The Grameen Bank, NGOs, and Neoliberalism in Bangladesh.' 'Neurtralizing dissent' p.23

⁷⁹ Chataway, J, Joffe A, and Mordaunt, J, (2007) 'Communicating results' in Research skills for Policy and development, How to find out fast. Thomas, A. Mohan, G (Eds.)

⁸⁰ Karim, L.(2008) 'Demystifying Micro-credit. The Grameen Bank, NGOs, and Neoliberalism in Bangladesh.'. p. 7

⁸¹ Khandker, S. (2001) 'Does Micro-finance really benefit the poor?' Evidence from Bangladesh. Asia and Pacific Forum on Poverty: Reforming Policies and Institutions for Poverty Reduction. p.7

this criteria and yet several studies Khandker (2001) Morduch (1999) have rated mis-targeting at around a quarter of cases.⁸² This makes comparisons between the participants and the control group less accurate and conclusions questionable. Khandker states that the levels have remained constant but I see an increase of non-target households from 23% in 1991 to 25% in 1998.⁸³ This may be a small increase but it does tally with anecdotal evidence from Rahman and Morduch (1998) about the increasing pressure on bank staff to lend to promising borrowers at the expense of poorer clients.⁸⁴ This may well be a sign that Grameen is indeed departing from its publicly stated aims.

Analysis and Findings

From my reading on the subject I picked out every article that contained data of any kind including ethnographic works, as constituting my 'evidence', no attempt was made to discount evidence unfavourable to my hypothesis⁸⁵. Application of my framework to analyse the findings and data from those 20 articles has led to the following initial findings: 4 articles very empowering, 10 moderately empowering, 2 slightly empowering, 4 disempowering. If I then score to adjust for reliability and bias the picture changes to 3 points very empowering, 9.5 moderately empowering, 1.5 slightly empowering, 7 disempowering. Or to put it another way 14 points for empowering and 7 disempowering. Thus according to the evaluation of the evidence, I consider micro-finance participation in Bangladesh to be empowering for women. It is not empowering for all women equally and it is not without its faults but it is an important development intervention that works well in many cases.

I adjusted two studies from the 'very empowering' category for reliability, as they had very small sample sizes Aslanbeigui et al. (2010) and Kabeer (2011). The article by Kabeer reports the findings of interviews with only 31 women from a mix of different MFI's. I struggled with downgrading this study to half a point as I found the information very useful in terms of contextualizing data from other quantitative studies, and gained greater understanding of the lives these women lead and what micro-finance can do for them. They state 'when women talk about forms of change in their lives that they value, and when these changes undermine the prevailing structures of patriarchy in some way, they are providing us with their own highly articulate narratives of empowerment, ones that are grounded in their local realities and everyday lives.'⁸⁶ This information is extremely useful and valid but caution in evaluation must be exercised.

⁸² Khandker, S. (2001) 'Does Micro-finance really benefit the poor?' Evidence from Bangladesh. Asia and Pacific Forum on Poverty: Reforming Policies and Institutions for Poverty Reduction. p. 8
Morduch, J. (1998) 'Does Microfinance Really Help the Poor?' New evidence from flagship programs in Bangladesh. p.4 puts it as 'high as 30% with landholdings as large as 14 acres'

⁸³ Khandker, S. (2001) 'Does Micro-finance really benefit the poor?' Evidence from Bangladesh. Asia and Pacific Forum on Poverty: Reforming Policies and Institutions for Poverty Reduction p.8

⁸⁴ Rahman, A. (1999), 'Women and Micro-credit in Rural Bangladesh: Anthropological Study of the Rhetoric and Realities of Grameen Bank Lending.' p.73. Morduch, J. (1998) 'Does Microfinance Really Help the Poor?' New evidence from flagship programs in Bangladesh. p. 14 - 'unobserved borrower quality'

⁸⁵ Full list of articles can be found in the Appendix

⁸⁶ Kabeer, N. (2011) '*Between Affiliation and Autonomy: Navigating Pathways of Women's Empowerment and Gender Justice in Rural Bangladesh.*' p.500

Similarly, the Aslanbeigui *et al.* study fills a gap in the data. I actually think their unique approach of studying women involved in micro-finance for long periods is very useful. The nature of micro-finance small loans over periods of years and the nature of the task, pushing up against gender discrimination is not short term. Yet nearly all the other studies Goetz *et al.*, Hashemi *et al.* collect data from women who have only been participants in micro-finance programmes for a few short years. They study only 10 women but they have been long term Grameen borrowers with loan histories of between 16-23 years.⁸⁷ No statistical analysis takes place and it is non-random and yet provides powerful insights into the long term potential benefits of micro-finance participation.

'Without exception, they saw their long-term economic success, which was achieved by cash income based on loans, as the factor that produced the most significant changes in their lives. With the help of Grameen loans, all our interviewees had acquired a house, the land on which it was built (a requirement for Grameen house loans), businesses, livestock, and poultry. Over many years, they had accumulated other sizable assets. Several borrowers had acquired additional pieces of land.'⁸⁸ This longer term view captures changes in economic fortunes and consequently strengthened break-down position but also changes to mindsets. One interviewee Rahima said, 'before her Grameen membership, she did not regard boys and girls as equals. Now she says that she does.'⁸⁹ 'Rahima believes in gender equality but does not approve of it because it encourages women to violate purdah.'⁹⁰ This demonstrates the complexity of changing gender relations, where everything does not move forward equally at the same time. Thus the picture is mixed; Rahima still wants to observe purdah but did not receive or give dowry on the marriage of her children.

Some observers are highly critical of the Grameen approach, as it appears to perpetuate local patriarchal norms and that the bank workers are conforming to what Rahman terms "patriarchal hegemony."⁹¹ The loan staff are predominately male and addressed as 'Sir' with no current impetus to recruit more female staff whom are locally perceived to be incapable and inefficient.⁹² At the meetings, when women arrive to make a weekly payment, they are asked the same questions each time, the first of which is always 'What is your husband's name'? This question 'denies women their self-identity and reinforces their dependence on men.'⁹³ The borrowers then typically sit on the floor for hours and are made to chant the sixteen decisions. This type of approach could be seen as patronising and disempowering. In fact Grameen is noted for its 'minimalist' approach, offering

⁸⁷ Aslanbeigui, N. Oakes, G. & Uddin, N. (2010) 'Assessing Microcredit in Bangladesh:A Critique of the Concept of Empowerment.'p.198

⁸⁸ Aslanbeigui, N. Oakes, G. & Uddin, N. (2010) 'Assessing Microcredit in Bangladesh:A Critique of the Concept of Empowerment.'p.198

⁸⁹ Aslanbeigui, N. Oakes, G. & Uddin, N. (2010) 'Assessing Microcredit in Bangladesh:A Critique of the Concept of Empowerment.'p.201

⁹⁰ Aslanbeigui, N. Oakes, G. & Uddin, N. (2010) 'Assessing Microcredit in Bangladesh:A Critique of the Concept of Empowerment.' p.201

⁹¹ Rahman, A. (1999), 'Women and Micro-credit in Rural Bangladesh: Anthropological Study of the Rhetoric and Realities of Grameen Bank Lending.' p.50

⁹² Rahman, A. (1999), 'Women and Micro-credit in Rural Bangladesh: Anthropological Study of the Rhetoric and Realities of Grameen Bank Lending.' p.77 'Senior management had not, by 1991, taken the strong measures, such as setting targets, for increasing women staff, as it did for attracting women clients" p.84 Also mentioned in Hashemi et al

⁹³ Rahman, A. (1999), 'Women and Micro-credit in Rural Bangladesh: Anthropological Study of the Rhetoric and Realities of Grameen Bank Lending.' p.104

little support beyond the sixteen decisions.⁹⁴ Does this limited intervention work to empower women or do other institutions fare better?

BRAC offers a large amount in addition to loans, offering a host of supplementary activities that the women seem to greatly value such as 'paralegal training, health and family planning facilities, primary education and leadership training.'⁹⁵

Kabeer notes that 'SEDP did not set out explicitly to 'empower' women in the way most of the other credit programs did. Most of its practices, including its training, were geared to enterprise development.....There was little evidence among SEDP loanees of a concern with wider political issues or with challenging the larger structures of gender subordination.'⁹⁶ Kabeer relates that even without a feminist slant to the program she regarded it as a positive process, reporting increased agency for the women concerned. 'As women took on a greater share of this responsibility, they also reported greater 'voice' in household decision making', more assets registered in their names and a reduction in domestic violence.⁹⁷

Consequently, evaluating the success of these approaches is difficult. Goetz and Sen Gupta's study is able to give a comparison of Grameen and BRAC's differing performance in the area of loan control. They report that Grameen were the best performing sample with '62% of loan histories showing full or significant loan use,' against BRAC's much lower 28%, TMSS 41%, and RD-12 31%.⁹⁸ They speculate that the reason for this is the Grameen insistence that the initial loans be used for purchasing livestock and that all productive investments are registered in the women's name.⁹⁹ These simple rules are very effective, cleverly combining two different approaches. One works with the prevailing culture, as poultry is a traditional female preserve, and the other against, as women rarely have any property rights or assets in their name. This offers protection to women, that they own productive assets in their own right and can reduce their vulnerability to economic change such as marriage break-down. It clearly demonstrates an outcome of pushing against some gender norms. However, it is a slow process taking place at a low level. There is a difference between, 'recognising the constraints on women's freedom of manoeuvre and reinforcing the terms of those constraints by taking them as givens.'¹⁰⁰

'In my research, I found that micro-credit benefitted several categories of women the most—the rural middle class, women with marketable skills, women whose husbands had marketable skills—or whose husbands had a regular employment and could thus pay the weekly instalments—widows,

⁹⁴ Goetz, A. and Sen Gupta, R. (1996), '*Who takes the credit? Gender, Power and Control, over loan use in Rural Credit Programs in Bangladesh.*' p.56

⁹⁵ Goetz, A. and Sen Gupta, R. (1996), '*Who takes the credit? Gender, Power and Control, over loan use in Rural Credit Programs in Bangladesh.*'p.56

⁹⁶ Kabeer, N. (2001), '*Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.*'p.79

⁹⁷ Kabeer, N. (2001), '*Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.*'p.80

⁹⁸ Goetz, A. and Sen Gupta, R. (1996), '*Who takes the credit? Gender, Power and Control, over loan use in Rural Credit Programs in Bangladesh.*'p.60

⁹⁹ Goetz, A. and Sen Gupta, R. (1996), '*Who takes the credit? Gender, Power and Control, over loan use in Rural Credit Programs in Bangladesh.*'p.60

¹⁰⁰ Goetz, A. and Sen Gupta, R. (1996), '*Who takes the credit? Gender, Power and Control, over loan use in Rural Credit Programs in Bangladesh.*'p.59

divorced and abandoned women.’¹⁰¹ I would argue that much as this presents a disturbing picture of middleclass women handing over the loans to their husband, there is also clear benefit here to the most vulnerable women, widows and the divorced. In a culture where it is not acceptable for women to go outside, to work or sell at the market, widows or divorcees left or thrown out by their husbands or abandoned by their family often simply starve in their homes. Micro-finance offers this desperate group a credible option.

In investigating the development concepts of ‘do no harm’,¹⁰² structural poverty, and power relations with regard to Grameen, I was very interested in Rahman’s assertion of the different faces of Grameen bank - its ‘divergent ‘public and hidden transcripts’.¹⁰³ ‘The hidden transcript for targeting women in the program gives a different picture than is maintained in the public transcript. In the study village, the Grameen Bank recruits only women members and excludes men from its micro-credit extension program.’¹⁰⁴ His study reports bank staff admitting that targeting only women now is a ‘strategic’ bank decision, to maximise profit by taking advantage of women’s ‘positional vulnerability’¹⁰⁵ relative to men.

In what basically amounts to a manipulation of the twin ideas of honour and shame that pertain strongly to rural women, Grameen is accused of exploitive behaviour. ‘In an extreme case peers may take the defaulter to the bank office. For a man, if he is locked inside the bank building for several days, it would mean almost nothing to other people in the village. But if this happens to a woman, then it will bring *durnam* to her household, lineage, and village. People in other villages will also gossip about it.’¹⁰⁶ The power of centre chiefs is also noted and commonly leads to abuses of power, making decisions that are against policy. The centre chiefs ‘hold de facto power, as they decide almost every issue in the center’.¹⁰⁷ ‘This expression represents the public transcript of the program and expresses an obvious desirable outcome of such programs. But my research suggests that “manipulation” of the lending structure by borrowers and bank workers at the level of grassroots loan operation to maintain regular instalment payments and to ensure high repayment rates may actually escalate violence toward women borrowers.’

The article by Baylugen comes at the debate from a different and very important angle, that of ‘political empowerment’.¹⁰⁸ Her conceptualization of empowerment is that it is ‘about change, choice, and power.’¹⁰⁹ And that Political empowerment ‘entails the ability to make political choices and the freedom to act on it.’¹¹⁰ A rise

¹⁰¹ Karim, L.(2008) ‘Demistifying Micro-credit. The Grameen Bank, NGOs, and Neoliberalism in Bangladesh.’ p.14

¹⁰² Andersen, M, B. ‘Do no harm: How aid can support peace or war.

¹⁰³ Rahman, A. (1999), ‘Women and Micro-credit in Rural Bangladesh: Anthropological Study of the Rhetoric and Realities of Grameen Bank Lending.’

¹⁰⁴ Rahman, A. (1999), ‘Women and Micro-credit in Rural Bangladesh: Anthropological Study of the Rhetoric and Realities of Grameen Bank Lending.’ p.73

¹⁰⁵ Rahman, A. (1999), ‘Women and Micro-credit in Rural Bangladesh: Anthropological Study of the Rhetoric and Realities of Grameen Bank Lending.’ p.73

¹⁰⁶ Rahman, A. (1999), ‘Women and Micro-credit in Rural Bangladesh: Anthropological Study of the Rhetoric and Realities of Grameen Bank Lending.’ p.75

¹⁰⁷ Rahman, A. (1999), ‘Women and Micro-credit in Rural Bangladesh: Anthropological Study of the Rhetoric and Realities of Grameen Bank Lending.’ p.88

¹⁰⁸ Baylugen, O. (2008) ‘Muhammad Yunus, Grameen Bank and the Nobel Peace Prize: What Political Science Can Contribute to and Learn From the Study of Microcredit.’ p.532

¹⁰⁹ Baylugen, O. (2008) ‘Muhammad Yunus, Grameen Bank and the Nobel Peace Prize: What Political Science Can Contribute to and Learn From the Study of Microcredit.’ p.532

in political empowerment will give rise to greater engagement in their community and greater influence on issues that affect their lives.

Baylugin suggests that 'political empowerment, a combination of awareness and activism is generated by micro-finance participation via increased welfare and through generating social capital.'¹¹¹ Baylugin herself admits that it is a leap to assume creating social capital or trust will lead onto political empowerment. I don't necessarily think that it is social capital that turns into political activism or public action but instead female solidarity. Political empowerment or public action would be hugely useful for Bengali women and in the problems they face and could do great things. 'In societies where citizens are empowered, governments can be more effectively held to account, constitutionally guaranteed rights can be enforced, and individual's demands can be better represented within the policy process.'¹¹²

I hypothesize that the simple fact of women being relieved of what can be almost total ignorance and isolation by meeting up with other women to form networks that can be called upon in times of need and learning, (either formally from some micro-finance programme training or literacy, or informally, with advice on divorce or domestic abuse) can be life-changing. These figures on female involvement in local politics speak for themselves. 'In 1992, some four hundred Grameen borrowers were elected to union councils, and in 1996, Grameen borrowers led the way to an almost unthinkable feat- more women voted in the national election than men, which helped to nearly wipe a political party that had taken positions against women's rights, out of parliament. In addition over 1,750 Grameen members (1,485 female and 268 male) and 1,570 members of Grameen borrowers' families were elected to local offices in 1997.'¹¹³ Kabeer disagrees, saying that the peer pressure nature of the credit groups pits women against each other. I think that is an issue but the benefits of being allowed out to meet with other women in a learning environment, having a reason to be seen about town, and the opportunity to become engaged in local politics, in my option, out-weigh it.

The study by Goetz and Sen Gupta is generally considered to report that micro-finance is either neutral or disempowering. I however, have categorised it as slightly empowering. I think they take an overly negative stance on the loan-control statistics and could have grouped them in a different way as noted above to appear more positive. Furthermore I think the obsession with loan-control misses the point about intra-household relations. Even without loan-control, access to loans increase other aspects of agency such as bargaining or negotiation. Their statement that, 'Women's high repayment rates in these cases may attest less to profitable loan use than to their desire to retain membership of one of the few social and public institutions to which they have legitimate access' is noteworthy.¹¹⁴ It supports my contention that women greatly value the opportunity to meet

¹¹⁰ Baylugin, O. (2008) 'Muhammad Yunus, Grameen Bank and the Nobel Peace Prize: What Political Science Can Contribute to and Learn From the Study of Microcredit.' p.532

¹¹¹ Baylugin, O. (2008) 'Muhammad Yunus, Grameen Bank and the Nobel Peace Prize: What Political Science Can Contribute to and Learn From the Study of Microcredit.' p.533

¹¹² Baylugin, O. (2008) 'Muhammad Yunus, Grameen Bank and the Nobel Peace Prize: What Political Science Can Contribute to and Learn From the Study of Microcredit.' p.537

¹¹³ Baylugin, O. (2008) 'Muhammad Yunus, Grameen Bank and the Nobel Peace Prize: What Political Science Can Contribute to and Learn From the Study of Microcredit.' p.196 quoting from Yunus (2003)

¹¹⁴ Goetz, A. and Sen Gupta, R. (1996), 'Who takes the credit? Gender, Power and Control, over loan use in Rural Credit Programs in Bangladesh.' p.55

regularly with other women. However, it also possibly conflicts with Karim and Rahman's accounts, showing a different side to their reports of exploitation, shame and honour, instead demonstrating a longing on behalf of these women to belong to something outside of home.

I awarded a point for the report of women registering land in their names. This I consider to be demonstrably against the patriarchy and improves welfare and break-down position.¹¹⁵ I awarded a further point for women involved in successful businesses, which ranged from small ones of sericulture or milk cow raising to chick hatcheries and tree nursery.¹¹⁶ A third point was awarded for increased bargaining power within the household and one point for 'access to skills training' and functional education or BRAC's 'leadership training' which came to a total of four points.¹¹⁷ I then weighed this number of points against the authors' mentioning of many negative issues. One such issue is their assertion that Grameen has moved to lending mainly to women instead of men in order to transfer 'the high transaction cost of lending to men' from Grameen to the household and so effectively to women. One government field worker theorized that this has made women into 'the middle-men'.¹¹⁸ Therefore, I decided it was appropriate to deduct two points. I realize that this approach is open to criticism but felt that on balance the 'slightly empowering' category was the best reflection of the vast amount of mixed data presented in the article.

Conclusions, Implications and Recommendations

It bears repeating that as 'women are not a homogenous category'¹¹⁹ micro-finance participation will not be empowering for all women in the same way. In some areas the women themselves feel empowered but are not judged by outsiders as such. Purdah is one area in which rural women appear to choose to submit to it willingly. This voluntary adherence to purdah appears to fly in the face of agency; once some women have greater means at their disposal they prioritise purdah to boost family honour over personal freedom and see no dichotomy in that decision. If women are ever to be on the same economic footing as men, being able to start and run a small business, sell goods in public and handle large sums of money, this is problematic. Their version of empowerment does not challenge negative gender structures, the choice they are making is firmly rooted in the culture in which they reside and is a measure of the insecurity they have within it. 'Women exclude themselves from the market based on what people might say rather than what men might do.'¹²⁰ This will take time and social development inputs to resolve.

¹¹⁵ Goetz, A. and Sen Gupta, R. (1996), *'Who takes the credit? Gender, Power and Control, over loan use in Rural Credit Programs in Bangladesh.'* p.50

¹¹⁶ Goetz, A. and Sen Gupta, R. (1996), *'Who takes the credit? Gender, Power and Control, over loan use in Rural Credit Programs in Bangladesh.'* p.51

¹¹⁷ Goetz, A. and Sen Gupta, R. (1996), *'Who takes the credit? Gender, Power and Control, over loan use in Rural Credit Programs in Bangladesh.'* p.54

¹¹⁸ Goetz, A. and Sen Gupta, R. (1996), *'Who takes the credit? Gender, Power and Control, over loan use in Rural Credit Programs in Bangladesh.'* p.55

¹¹⁹ Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.' p.82

¹²⁰ Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.' p.82

Empowerment cannot just be about women's 'choice' but must accept that these choices 'must incorporate an assessment of the values embedded in agency and choice, values which reflect the wider context.'¹²¹ In a culture of institutionalized misogyny, women's strategic life choices reflect that culture. Their choices may not be best for *women* in the long term, as they may not be willing to go against the prevailing structural tide but they may feel best for themselves at that moment. The difficulty here is in measuring the processual model of social change, that a rise in acid throwing could be a backlash against women in local government.

I have developed an awareness of the fact that it is the possibility of receiving small loans that means that husbands allow their wives to attend micro-finance programs, but through the attendance at meetings, this mobilization of women, socialization, education about rights and responsibilities, and solidarity means that the women leave with more than a few Takas. 'Economic gains overshadow socio-political objectives. It is clear from the testimonies that there is an overwhelming consensus among the members on the economic objectives of group formation. The members put foremost importance on the opportunity of access to credit. Therefore, they persuade their husbands and parent-in-law, neighbours and relatives about the economic advantages of joining a group.'¹²²

Therefore the micro-finance loans themselves act like honey drawing in the husbands, providing increased welfare whilst the meetings themselves, with all that they entail provide gains in confidence, training, interaction with authority, mobility, gender awareness and change. I contend that it is not so much the micro-finance loans themselves that are empowering but this affront to *purdah*, these meetings of women, that give back a voice, as one woman said; 'I have learned to talk',¹²³ which is so powerful in increasing agency.

When these previously isolated women band together in groups, they are much more able to fight injustice together and become involved in public action. 'At the same time, a growth of women's self confidence, in their knowledge of their rights, their willingness to participate in public action and even the reduction of domestic violence may have occurred as a result of women's participation in the new forms of social relationships embodied in credit organisations; they bore little relationship to the productivity of their loans.'¹²⁴ I would recommend this for further work. Is it possible to prove a link between micro-finance participation and higher levels of public action to bring about structural change of benefit to women?

Grameen had been judged more empowering by Goetz and Sen Gupta in the area of loan control but I think both approaches are worthwhile.¹²⁵ The Grameen policy that assets such as poultry or land are registered in the women's name is key and should be policy at other MFI's. It is possible that the BRAC approach of meetings that focus on social issues, literacy and building awareness are very empowering

¹²¹ Kabeer, N. (1999) 'Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment.' p.454

¹²² Moniruzzaman, M. (2007) '*Group Formation and Empowerment: The Case of BRAC and Proshika in Bangladesh.*' p.52

¹²³ Hashemi, S. Schuler, S. Riley, A.(1996) '*Rural Credit Programs and Women's Empowerment in Bangladesh*' p.648

¹²⁴ Kabeer, N. (2001) 'Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh.' p.81

¹²⁵ Goetz, A. and Sen Gupta, R. (1996), '*Who takes the credit? Gender, Power and Control, over loan use in Rural Credit Programs in Bangladesh.*' p.60

but working at a different and more difficult to measure level.¹²⁶ The BRAC approach and its activism has prepared women to take on local politics, 'decentralization of government to the local level and new provisions since 1997 which allow women to be directly elected to reserved seats at the local level (in place of the previous practice of nomination), years of activism have made NGO group members credible candidates in these elections'.¹²⁷ This is key in addressing slow but important structural change in a way that petty asset ownership is not.

Authors Rahman (1999) and Moniruzzaman (2007) have raised concerns over the issue of centre chiefs. For the borrower who becomes chief it can be a very empowering position enabling them to develop skills and confidence, however, it can also lead to abuses of power. 'Perpetuation of such power relations in the loan centers is supposedly contradictory to Grameen Bank ideology, yet such power hierarchies have been noted in another study in Bangladesh. The bank workers in the local office not only recognize this power hierarchy in the loan centers but use the power structures to their own benefit.'¹²⁸ Centre chiefs can be bad for empowerment if they deny loans to those in need who fit the criteria. Also according to Moniruzzaman's research, in the district of Brahmanbaria it creates a potentially damaging hierarchy 'among the members such as those who tend to see themselves as comparatively better off than others in some way - economic, educational or social - and regard other members as less able. It makes the later category of members alienated from active participation in group activities and decision making which may cause to erode group solidarity.'¹²⁹ Consequently, I think centre chiefs should still be part of the programme as it is a good role for rural women to aspire to but they should be trained and monitored by the bank staff to check that bank principles are being adhered to. Centre chiefs should also be elected, and serve for a fixed term only which would prevent power imbalances becoming entrenched. Grameen should also look at seeking to employ a greater percentage of women as bank staff and try to move away from the 'bank sir's' image.

In terms of the concept of 'do no harm', MFIs should invoke organizational learning or feedback loops in order to improve the provision. MFIs should certainly not condone actions like arresting females so they spend the night in jail, repossessing productive assets such as rickshaws or removing the tin roofs from houses.¹³⁰ Obviously repayment rates are very important to the long term success of micro-finance but this must be balanced against the spirit of development and managed appropriately. I recommend that Grameen in particular look at developing other ways of making sure repayments are kept up without pitting group members against each other and involving dubious tactics. For instance, perhaps if a member is unable to make payment the rest of the group could club together to make the payment, or a renegotiation of the schedule could be worked out with payment breaks, or small items could be sold off. This would be less damaging to the families involved and for Grameen's reputation. BRAC allows a grace period

¹²⁶Kabeer, N. (2011), 'Between Affiliation and Autonomy: Navigating Pathways of Women's Empowerment and Gender Justice in Rural Bangladesh.' p.508

¹²⁷ Kabeer, N. (2011), 'Between Affiliation and Autonomy: Navigating Pathways of Women's Empowerment and Gender Justice in Rural Bangladesh.' p.518

¹²⁸ Rahman, A. (1999), 'Women and Micro-credit in Rural Bangladesh: Anthropological Study of the Rhetoric and Realities of Grameen Bank Lending.' p.88

¹²⁹ Moniruzzaman, M. (2007) '*Group Formation and Empowerment: The Case of BRAC and Proshika in Bangladesh.*' p.54

¹³⁰ Cons, J. & Paprocki, K. (2010), 'Contested Credit Landscapes: microcredit, self-help and self-determination in rural Bangladesh.' p.645

which may better address the needs of rural farming realities. Grameen could learn from this and should 'avoid taking a blueprint approach'.¹³¹

The concern with micro-finance is the constant dichotomy between financial sustainability and social development. 'Evidence suggests that ignoring empowerment concerns in programme design, as well as having potentially negative affects on women, may prejudice financial sustainability itself.' NGO's must resist donor demands to increase financial self-sustainability by cutting the social development and institutional building aspects of micro-finance as these are key to female empowerment. The original spirit of lending should be retained and not fall victim to improving profitability. The pressure to relax targeting criteria in favour of good credit risks should be lessened.¹³² I would recommend a move away from the financial self-sustainability paradigm and towards a combination of that approach with the feminist empowerment paradigm. Incorporating a greater emphasis on transformation of gender relations will help develop micro-finance to become even more empowering for women.¹³³

I have theorized that it is the participatory way that micro-finance is delivered that holds the key to explaining the link between micro-finance participation and increased public action and recommend that this link requires further study. I also caution MFI's not to emphasize minimal micro-finance programmes in order to increase profitability but to continue to maximize micro-finance programmes as an extremely important vehicle for social development, training and education.

In conclusion, micro-finance participation has been shown to increase women's agency, through increasing bargaining power and decision making. It improves welfare, reduces subordination, and has been shown to lead to a strengthening of women's 'voice', breakdown position and challenges negative gender structures, primarily due to the suggested link between participation and the resulting increase in political empowerment and public action. Micro-finance therefore, is moderately empowering and a very useful tool as part of a mix of development strategies.

¹³¹ Mayoux, L. (2002) 'Women's empowerment versus sustainability? Towards a new paradigm in micro-finance programmes' p.245

¹³² Goetz, A. and Sen Gupta, R. (1996), 'Who takes the credit? Gender, Power and Control, over loan use in Rural Credit Programs in Bangladesh.' p. 57

¹³³ Mayoux, L. (2002) 'Women's empowerment versus sustainability? Towards a new paradigm in micro-finance programmes' pp.246-247

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APPENDIX

Findings

Very Empowering

Aslanbeigui, N. Oakes, G. & Uddin, N. (2010)

Hashemi, S. Schuler, S. Riley, A. (1996)

Kabeer N. (2001)

Kabeer N. (2011)

Points 4

Adjusted Score 3

Moderately Empowering

Moniruzzaman, M. (2007)

Pitt, M, Khandker, S. Cartwright, J. (2006)

Hoque, M. and Itohara, Y. (2008)

Rahman, S. Junankar, P. and Malik, G. (2009),

Khandker, S. (2001)

Schuler, S. and Rottach, E. (2009)

Rizwana, Karim (2008)

Zaman (1999)

Mahmud, S. (2003)

Osmani, (2007)

Points 10

Adjusted Score 9.5

Slightly Empowering

Goetz, A. and Sen Gupta, R. (1996)

Bayulgen, O. (2008)

Points 2

Adjusted Score 1.5

Disempowering

Rahman, A. (1999)

Karim, L. (2008)

Cons, J. & Paprocki, K. (2010)

Morduch, J. (1998)

Points 4

Adjusted Score 7