

INTERNATIONAL CONFERENCE ON

# GENDER AND WOMEN EMPOWERMENT

NOVEMBER 13-14, 2014



**Institute of Microfinance (InM)**





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## PREPARED BY THE KNOWLEDGE MANAGEMENT TEAM

Professor Nazrul Islam

Director (Research and Knowledge Management)

Sifat-E-Azam

Deputy Director (Knowledge Management)

Jabeer Al Sherazy

Assistant Director (Knowledge Management and MIS)

Published in November 2014

The publication has been supported under the PROSPER Programme funded by UKaid, DFID

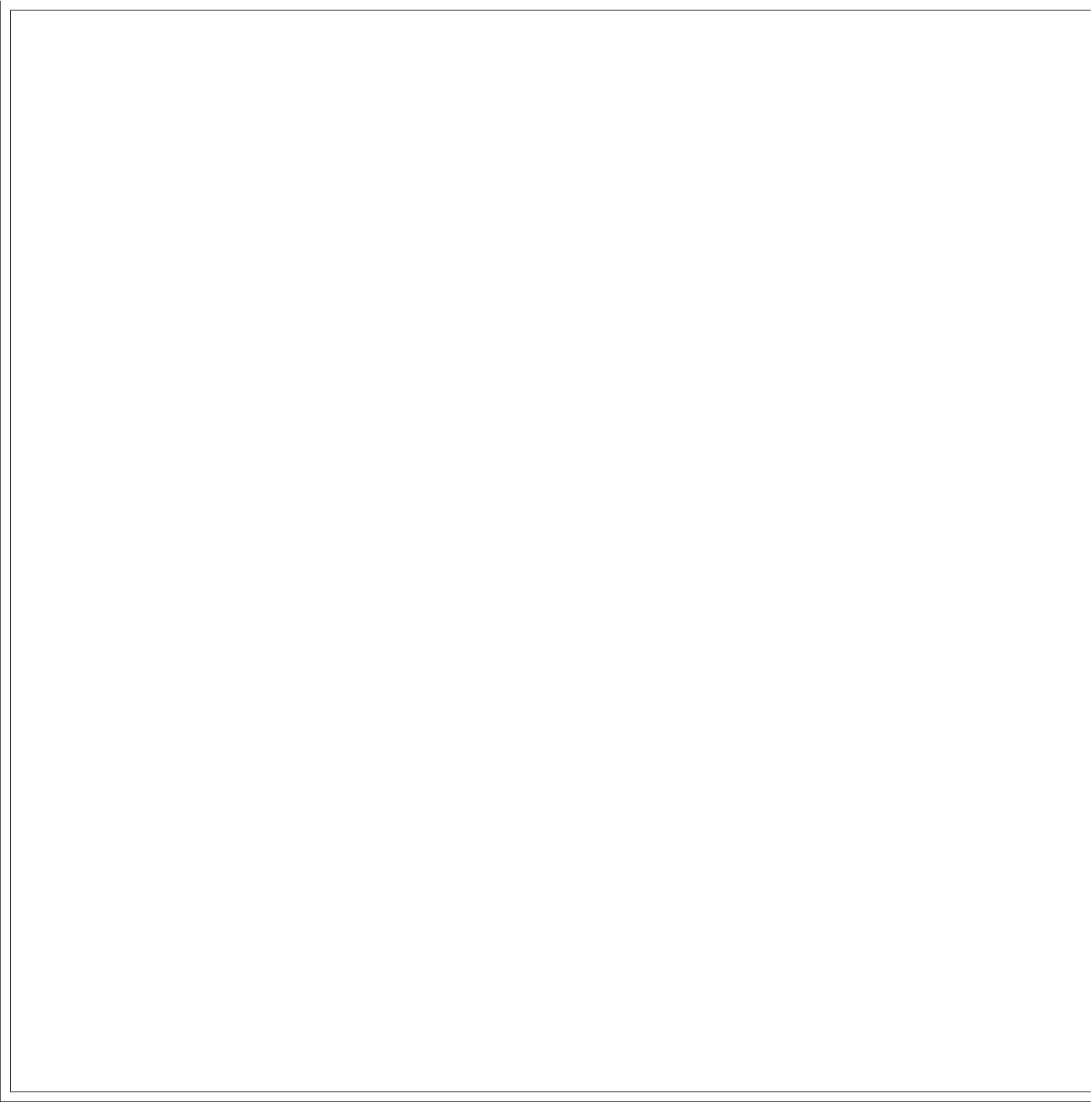
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# Message



## **Mr. Hasanul Haq Inu, MP**

Honorable Minister, Ministry of Information  
Government of the People's Republic of Bangladesh

I am happy to learn that the Institute of Microfinance (InM) is going to organize an International Conference on Gender and Women Empowerment. InM is a distinguished institute in the field of research and training and has been maintaining excellent standard in its research as well as in disseminating information through knowledge management.

The Women of Bangladesh are examples for the rest of the world. From the agricultural field to garment industry, household chores to climbing the Everest and rocking the cradle to lead the country, everywhere they are setting instances. A quality of leadership is gradually emerging among the women.

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Our Government, led by Prime Minister Sheikh Hasina, is working for empowerment of women and reducing the inequality between men and women. However, some areas need special attention since women are not yet fully aware of their political and social rights. They lag behind their male counterpart in respect to education. They still face hindrances in moving freely in the society. We have to enhance the potential of women and their opportunities. To nurture their leadership qualities, they need education and proper training. Apart from providing encouragement in this field, appropriate initiatives should also taken for their benefits.

I also know microfinance is playing a crucial role to empower the rural, semi-urban women of Bangladesh. Along with the Government interventions, microfinance is also helping to eradicate poverty. I believe, this program will have a significant impact to turn Bangladesh into a developed country by the year 2041.

Let me welcome the distinguished guests from home and abroad who are participating in this international conference. It is an honor for me to be present among such luminaries. I wish to express my heartiest felicitations and good wishes to the Chairman, Executive Director and the staff of the organization for arranging such an excellent, time relevant conference.

I wish the Institute of Microfinance (InM) all the best in their endeavors.

May Bangladesh Live Forever.



**Hasanul Haq Inu**

# Message



**Dr. Qazi Kholiquzzaman Ahmad**

Chairman, InM

Until recently, the Institute of Microfinance (InM) conducted its research and training activities focusing only on various aspects of microfinance. But, for its sustainability and for making a robust contribution in the context of helping policy and programme formulation for reduction and eventual eradication of poverty, which is necessarily multidimensional in nature, the InM has recently started expanding its research activities into other relevant areas and also deepening and widening its training activities. Thus, it has recently expanded its research agenda to include issues relating to education, skill development, health, environment, climate change, social capital, gender relations and women empowerment alongside continuation of more specific studies concerning microfinance. On the training front, it used to provide



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very short in-service training to officials of MFIs and, that too, mostly through sub-contracting to various other training outfits. The landscape has now changed. The training is provided in-house both to officials of MFIs and also others interested. The intakes of the latter are for certificate and diploma courses of longer duration; these courses also admit interested MFI officials. Preparation is afoot to seek affiliation with a public university so that degrees can be offered to students interested in the larger area of poverty eradication and people-centred development along with micro and other types of financing of economic, social, infrastructural, and other relevant activities of the poor and low-income people.

The InM has been also organizing conferences on relevant issues as well as for dissemination of its research findings. The participants in these conferences include representatives of MFIs and other rural development-related service providers, researchers, development practitioners, policy-makers and policy implementers, and representatives of national and foreign funding organizations.

One of such conferences is the forthcoming International Conference on Gender and Women Empowerment to be held in Dhaka on 13-14 November 2014. Reputed scholars from within Bangladesh and outside as well as activists, policy-makers and implementers from Bangladesh will debate the relevant issues under the overall theme of the conference. The purpose is to identify and clarify key issues which need attention and prepare a set of policy recommendations and also to identify research gaps.

Gender issues and women empowerment have been the focus of many international, regional as well as governmental and nongovernmental organizations (NGOs) over the last few decades. Research and policy interest in relation to gender and women empowerment has arisen as a result of increasing recognition of the glaring and persisting menace of gender inequality. Inequality of men and women, with the latter at the wrong end, has been a long-standing social feature. The basic biological make up of the sexes, with men being stronger physically, gives men an edge, who have been using it to establish and perpetuate their dominance. Based on this and a social construct, developed essentially by men with gender inequality as a 'norm' in social, cultural, religious, political and economic patterns and practices. In all realms of life, women have often been considered and treated as inferior to men, which has over the millennia found sanctions in the social, legal, and even religious precepts in all societies. The belief system and the mindset of men, and not infrequently even of women, in every society have thus evolved with women being inferior firmly rooted in them. Hence, in societies constructed and dominated by men, men have been enjoying and enforcing a superior status while women have continued to remain subjugated and

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subjected to all the associated disadvantages and sufferings. There may have been some exceptions here and there in history but by and large this has remained basically true till today around the world.

Thus, women often have limited educational opportunities, are poorer economically, have little access to healthcare services, suffer greater ill-health, face death during pregnancy and child birth, have little voice in political and administrative affairs, face severe constraints on property ownership and employment, earn less from the same work, work harder and more hours, overall, compared to men, suffer from domestic violence and eve-teasing, are legally discriminated in various respects, and find themselves in inferior social status. These comments are valid for women on average, despite the fact that many women around the world have advanced their positions to high, even highest levels of influence and power in their respective fields of work; and women's educational advancement has been widespread in many societies.

A few examples from around the world will suffice to bring home the point as to the currently prevailing severe gender inequality. Women account for more than two-thirds of the world's illiterate adults. Every minute of every day, a woman dies in childbirth, making up more than 500,000 deaths every year. If these women had access to proper and timely medical care, many of them would have survived. According to the United Nations, women do two-thirds of the world's work, receive only 10 percent of the world's income and own a paltry 1 percent of the means of production. Even in a country like the USA, for the same amount of work, the earnings of women, on average, account for just 77 percent of men's. According to UNICEF, of women aged 20 to 24, more than a third are married before attaining the age of 18. Many women around the world are trapped in abusive marriages because divorce is not an option. UN Secretary General Ban Ki-moon reported that "at least one in every three women is likely to be beaten, coerced into sex or otherwise abused in her lifetime." In some countries, such as China and India, parents prefer a male child. A female child, therefore, is often not given due care and attention. Right to own land is not available to women in some countries, such as Chile and Lesotho, where any deed of control/ownership over some land must include the name of a man. Women hold only 15.6 percent of elected parliamentary seats in the world, despite the fact that they constitute half the world's population.<sup>1</sup>

It is clear from the examples cited above women often are severely constrained by the prevailing social dynamics and unable to enjoy the privileges of life as men do. Women empowerment would essentially mean that women enjoy the same or similar rights and privileges and lead their lives in equal partnership with men. Obviously social reconstruction is required such that women can stand up and be

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<sup>1</sup> Molly Edmonds: 10 Examples of Gender Inequality Around the World.  
<http://www.discovery.com/tv-shows/curiosity/topics/examples-gender-inequality-around-world.htm>

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counted as men's equals in terms of opportunities, status, and privileges as well as in relation to legal, social, economic and political rights. To that end, all the areas of discrimination

It has been ascertained from the original sources that data quoted in this paragraph refer to various years from 2002 to 2014. The statement of Ban Ki-moon is from his address to ECOSOC, dated 25 February 2008.

against women and of inequality they suffer from must be properly articulated and effectively addressed.

Giving microcredit to poor women in Bangladesh has been touted by some as a panacea for solving the problem of inequality between men and women, along with reduction of poverty. Microcredit is generally provided to women. An argument goes that because they bring in cash, women would have a greater say in household management and decision making. Research findings show that many women microcredit takers have some say in decision-making relating to family matters and they generally enjoy greater freedom of movement outside the home and greater autonomy over monetary affairs. But, not infrequently, they are only conduits for channeling money into the households because once money has been brought in, the men (fathers, husbands, sons) take over and the women have little involvement in how it is used. Moreover, as indicated earlier, gender equality is a far-reaching notion, in which equality of the sexes in educational, health-related, legal, political and other universal human rights; freedom of women from all kinds of 'unfreedoms'; and women's ability to live with human dignity are the major concerns. Action programmes for women's empowerment must ensure respect for the women as equal human beings along with men as well as their freedom and opportunities to carve out lives of dignity side by side with men.

I expect the deliberations in this conference by the reputed participants from home and abroad, interactions between the representatives of different sectors of the economy, women activists, policy-makers and implementers will generate purposeful ideas and ways forward, which may help formulate/identify/reorient policies, genuinely strategies, and action programmes, as the case may be, towards ensuring gender equality by empowering women to live and work alongside men with equal rights, privileges, and dignity.

I wish the Conference a success.



**Qazi Kholiquzzaman Ahmad**

# Message



**Professor M. A. Baqui Khalily**

Executive Director, InM

It is with great pride that the Institute of Microfinance is organizing an international conference on 'Gender and Women Empowerment' to be attended by the distinguished scholars from home and abroad. One critical question that dominated our initiative to organize the conference was whether the women members of micro finance program are empowered? The question is relevant and timely from the perspective of social development of the poor households.

The Institute of Microfinance has been conducting impact assessment of munga mitigating program (PRIME) with panel data set for the last six years. Our focus was mostly on economic impact. The participating households were economically better off

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than the non-participants. But this does not automatically make the women borrowers empowered given the multi-dimensionality of both women empowerment and of poverty. Hence, in 2012, we planned to examine the issue of women empowerment directly by covering the dimensions of mobility, decision-making authority and freedom of choice, among others, using the data of some 5000 households. We conducted the same survey again in 2013. We are happy to announce that the panel data analyses provide positive evidence.

Also, over the past one-year, we organized six regional dialogues with micro finance members in six divisions. We interacted with more than seven hundred women members and heard their stories of successes and failures. Their stories provide good insight on the issue of women empowerment. However, not all the stories reflected the evidence of growing empowerment although in most cases they were found to be economically empowered.

But women empowerment is not uni-dimensional – not just access to finance. It encompasses access to scarce social resources, removal of inequalities in the family and social interaction, access to social, legal and political institutions, as much as access to labor market as well. With the advancement of technology and access to institutions, and because of the role of government and non-government agencies played, opportunities have increased for women. Yet, despite all the opportunities, women are not appropriately recognized in the labor market – there are still wage differentials. However, the wage differentials are relatively small in Bangladesh compared to some of the neighboring countries.

In spite of all that, the old dictum that women are “hard working poor” still holds from all given perspectives. The experiences of developing countries in this regard are diverse. Appropriate policy set for empowering women need, therefore, be formulated by learning from the experiences of other countries. Hence, we decided to organize this international conference. We have thus invited not only the researchers and academicians, we have also invited the representatives of a selected number of NGOs, international agencies, the corporate world in Bangladesh, women leaders, activists and media personalities for an absorbing discourse on the issue of women empowerment with the ultimate goal of building consensus among the policymakers and other stakeholders regarding the future course of action. I believe, the discourse will strengthen our commitment to the issue of women empowerment in Bangladesh.

I wish the conference a grand success.



**Professor M. A. Baqui Khalily**

# Message



**Professor Dr. A A M S Arefin Siddique**

Vice Chancellor  
University of Dhaka

It gives me great pleasure to be a part of this very important international conference on “Gender and Women Empowerment” organized by the Institute of Microfinance in Dhaka during November 13 and 14, 2014. The Conference seeks to bring together a number of international scholars from countries like the USA, UK, France, India and the Netherlands to interact and exchange ideas with the Bangladeshi scholars, administrators, policy makers and the representatives of the various sectors of the economy and society including the NGOs and women activists who have been working for the empowerment of women over many decades. I am particularly excited since besides the obvious academic advantages to be obtained from such a conference, the final outcome of the conference will be presented in the form of a set of highly essential

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policy recommendations. My heartiest congratulations to the organizers on this account.

Gender inequality has been a major source of discord in human relationships from time immemorial. Men in society have always dominated women in social, political, legal and economic aspects. Indeed, women have had to confront innumerable hardships because of their inferior status, which have even been compared to the status of a slave by no less a personality than Karl Marx. The oppression and the lack of human dignity have prompted women over the generations to fight for equality with men, to exist as equals, to be treated as equal, to be given the rights as equal partners with men in all facets of life. That journey has never been easy. Women everywhere lag behind men in education, in income, in job availability, in health and medical treatment, in social status and political power. Women are often the poorest among the poor in nearly every society.

Of late many women and men have joined together to fight against this inferior position of women and “empower” them to be able to stand as equals to men. Governments, NGOs, women activists, academicians and various international and multinational organizations have been working with elaborate programs both in Bangladesh and elsewhere in the world. The fight has yielded many important successes, like 100% access to education and job prospects have improved, health facilities, particularly during pregnancies, have made great strides all over the world. Women are also getting in a position to govern the many corporations, academic institutions and even some countries. But much more is needed to be done.

An International Conference such as this one can not only sensitize the concerned authorities about women empowerment issues but also pass on the message to men and women everywhere to leave as equals. After all it will be only when all men and all women treat each other as equals that true gender equality in society can be achieved.

I again thank the organizers of the conference for arranging such an important debate. Also I thank the Chairman and the Executive director of the Institute of Microfinance for giving me the opportunity to be a part of this momentous occasion.

I wish this International Conference on Gender and Women empowerment a success.



**Professor Dr. A A M S Arefin Siddique**



Conference  
**Background:**  
Concept Note



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## GENDER EQUALITY AND WOMEN EMPOWERMENT: Policy Prescriptions or Economic Development?

**Professor Nazrul Islam**

**A**martya Sen coined the term “missing women” to indicate those women who were never born or died because they did not have the same opportunities as men. World Bank estimation suggests that about 6 million women go missing every year in this manner. “Of these 23 percent are never born, 10 percent are missing in early childhood, 21 percent in the reproductive years, and 38 percent above the age of 60” (Duflo 2012). But according to Esther Duflo, even these stark figures do not capture the reality since “for each missing woman there are many more who fail to get an education, a job or a political responsibility,” which would happen if they were men.

In the world of gender inequality these realities unfold in myriad forms, prenatal to post-demise, from abortion of the female fetus to an inferior position in the paradise. In all societies women occupy inferior positions vis-à-vis men, particularly true in the developing countries and acute in South Asian and Sub-Saharan regions. A girl child gets less nutrition, less health care and less education and is likely to get married as early as 14 year old and start bearing children of her own by 16. These translate into fewer jobs, poor job options, low wages, lesser income, little property rights, higher dependence, lesser voice in the family, community and the state for the women. These are perpetuated down the generations and are rationalized through social expectations, political administration, legal decrees, cultural norms and religious practices.

Thus, two thirds of all adult illiterates are women, secondary enrollment rate is only 34% (Duflo 2012), more women than men are in poverty, women lack basic legal and human rights in most societies and lack access to or control over land and other resources, few are in decision making positions either at home or in the community while only 19.4 percent representatives of the parliament are women and a handful are heads of government. Labor force participation is only 52% (Duflo 2012), while they work longer hours, are paid less and are greater number in poverty in nearly every country. They have less leisure, recreation or rest time and are less likely to be in paid jobs, to the extent that the work they do are often not even accounted for in the GDP. They face death during child birth, over 585,000 of them die each year from causes related to pregnancy or child-birth, and are likely to be victims of domestic violence, physical or psychological, and of sexual harassment and rape (EC 2012).

The panacea for this harsh gender inequality has been sought in the empowerment of women, empowering them with similar opportunities as those enjoyed by men. Gender equality, therefore, “implies a society in which women and men enjoy the same opportunities, outcomes, rights and obligations in all spheres of life... (where) both sexes are able to share equally in the distribution of power and influence; have equal opportunities for financial independence through work or through setting up businesses; enjoy equal access to education and the opportunity to develop personal ambitions” (UNFPA n.d.). However, Empowerment is not only about opening up the access to decision making and mobility or economic stability of an individual, but also includes the processes that lead people to perceive themselves as able and entitled to occupy that decision-making space (Rowlands 1995). Empowerment is sometimes described as the ability to make choices and the involvement of being able to shape what choices are on offer. Empowerment corresponds to women challenging existing power structures that subordinate them.

Idealistic as these may sound governments and international and national organizations have sought to realize these

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objectives as best as is supported by the ground realities, and the gains have been impressive. Primary school enrollment has been raised to 100% even in countries like Bangladesh, labor force participation has increased substantially, maternal mortality has been reduced to manageable numbers, from 380 per 100,000 live births in 1995 to 210 in 2013, and representation in political decision making process has made significant gains, from 12% in 1997 to 22% in 2013. The achievements in Bangladesh have also been remarkable. Besides the 100% girl enrollment in education, maternal mortality has been reduced by 40% in nine years' time, the labor force participation in non-agricultural sector stands at 25%, largely in the garment industry (Walker 2012).

Indeed, Bangladesh has been at the forefront of the drive towards gender equality. "The stipend programmes for girl children (first in the primary level and then for secondary and higher secondary levels) are considered a global best practice that achieved dramatic results in gender parity of education". "One of the major milestones in Bangladesh's history in women's empowerment was the enactment of the Local Government (Union Parishad) Second Amendment Act in 1997 that provided for direct elections to reserved seats for women in local level elections"(Walker 2012). The microcredit lending programme, made almost solely to women, has been univocally recognized as the driving force of women empowerment in Bangladesh. It has lent a voice to the women, who are now able to take decisions, regarding themselves and the wellbeing of their families and children, including in economic matters.

These successes have not, however, been either universal or fully sustained. In many instances they have slipped, for instance in education, there has been a backward slide in enrollment while the secondary and tertiary enrollments have remained low. Similarly labor force participation needed to be at a higher rate but has been difficult to attain. Pure drinking water and sanitation facilities have not reached many households. The question, therefore, arises as to what determining factors are being left out of considerations.

It has been the experience, definitely for Bangladesh, that certain amount of development of the country can lead to a situation of greater empowerment. It has been noted that gender inequality is often greater among the poor both within and among countries. Economic development is, thus, related to empowerment; just think of the millions of garment workers in Bangladesh, how their lives have changed. As Duflo (2012) explains, since "by relaxing the constraints poor households face, (that is,) reducing the frequency at which they are placed in the position to make life or death choices. Because these tragic choices are often resolved at the expense of women's well-being, increasing the resources available to families, as economic development does, reduces the excess vulnerability of women". And "As households become richer, they will also be less likely to face choices at the margin of subsistence. ... Reducing poverty, it seems, even without targeting women, will disproportionately help women... Empirically, there is a strong correlation between economic development and women's legal rights, in areas as diverse as property rights, access to land, access to bank loans, violence against women, abortion policy, etc." (Duflo 2012).

Unfortunately, however, the causal connection between development and empowerment is not as clear cut as it may appear. For example, with the tremendous growth China has had over the last three decades has not improved the sex ratio, with continuation of the male preference issues. Indeed, if anything, sex-selective abortion has grown and increased from about 53% in the 1990s to 57% boys. Stories are similar in South Korea and Taiwan and also in India, where a girl child is considered a major liability for the family because of dowry payments. Enrollment in secondary level remained skewed in favor of boys and largely male dominated in the tertiary level. Even with similar qualifications women are paid less in nearly every country, including in the developed ones.

From these and many similar situations it becomes evident that development will not automatically lead to empowerment, indeed, in some cases it may lead to the opposite end. Hence, the alternative is to look at deliberate

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policy prescriptions, often policies targeting women empowerment directly. The particular success story of micro-credit, directed at women borrowers, have borne fruits not only in Bangladesh but is also evident in other countries like in Mexico. Just giving credit to women has opened up the world for them. Government decision to offer various incentives to girl students in Bangladesh has done wonders for empowerment in education sector. Policies ensuring female participation in politics and government has brought many more women to the decision making process in the local and national stages.

The major question, therefore, is whether development leads to empowerment or empowerment leads to development? Does economic development automatically lead to greater empowerment, as Duflo explains, or does empowerment need to be initiated and safeguarded by political or other authorities, which will in turn lead to development? The ground realities of Bangladesh are best suited to understand this dichotomy. The micro-credit programs were purposively opened up for rural women and by all accounts have led to the empowerment of women as attested by many different indicators like decision making and the freedom of movement etc. But the same were, perhaps, more easily guaranteed for the women garment workers, migrating to the cities, from similar, if not identical, rural background. The work situation and income offered these workers greater freedom and autonomy. But they remain the most exploited group with little or no voice over their work situation or life course and even death.

So, is it just the economic development that will, as a consequence, lead women to empowerment or the formulation of specific policies that ensure empowerment of women which are directed to greater freedom and opportunities, which will allow women to take charge of their lives and get into the workforce eventually leading to greater economic development? Empowerment itself has different meanings to different people and communities. So what aspects of empowerment do we need to look for? What are the proper indicators of empowerment? Are there differences between rural and urban empowerment, between industrial work force and agricultural settings? Or are there some universal standards? Duflo did not find any significant difference between the two approaches, development to empowerment and empowerment to development, in her study of the literature. But can we leave empowerment to automatically follow from economic development and in the process lead to a greater exploitation of the women, or do we need to ascertain certain aspects of empowerment through policy prescriptions, which can be geared to further economic development?

These issues need to be settled if women are to attain opportunities similar to men and gender equality is to be achieved.

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# Program Schedule

# PROGRAM SCHEDULE

DAY ONE: NOVEMBER **13**, 2014, THURSDAY

09:00 - 09:45 a.m.

Registration and Welcome Tea

09:45 - 10:30 a.m.

**Inaugural Session**

## Chair

**Dr. Qazi Kholiquzzaman Ahmad**  
Chairman, InM

## Chief Guest

**Mr. Hasanul Haq Inu, MP**  
Honorable Minister  
Ministry of Information  
Government of the People's Republic of Bangladesh

## Special Guest

**Professor Dr. A A M S Arefin Siddique**  
Vice Chancellor, University of Dhaka

## Introductory Speech

**Professor M. A. Baqui Khalily**  
Executive Director, InM

10:30 - 11:00 a.m.

Refreshments

11:00 - 12:00 noon

Plenary Session 1:  
**Women Empowerment**

## Chair

**Dr. Qazi Kholiquzzaman Ahmad**  
Chairman, InM

## Keynote Speech

**Professor Naila Kabeer**  
London School of Economics and Political Science, UK

12:00 - 01:30 p.m.

Academic Session 1:  
**Women Empowerment and  
Microcredit: International  
Perspectives**

**Chair**

**Dr. Fahima Aziz**

Vice Chancellor, Asian University for Women, Bangladesh

**Papers**

**From 'Financial Inclusion' to 'Empowerment':  
The Women Who Make It**

**Dr. Supriya Garikipati**

University of Liverpool, United Kingdom

**Financial Inclusion, Gender and Empowerment: Emerging  
Issues in Policy and Praxis**

**Dr. Tara S. Nair**

Gujrat Institute of Development Research (GIDR), India

**Panelists**

**Dr. Rushidan I. Rahman**

Bangladesh Institute of Development Studies (BIDS)

**Professor Mahbubul Mokaddem Akash**

University of Dhaka

01:30 - 02:30 p.m.

**Lunch**

02:30 - 04:00 p.m.

Academic Session 2:  
**Social Impact of Microfinance on Gender**

### Chair

#### **Professor Naila Kabeer**

Professor, Gender and Development, Gender Institute  
London School of Economics and Political Science, UK

### Papers

#### **Women's Participation in Micro-finance Programs and Gender Related Outcomes in Bangladesh**

#### **Dr. Sajeda Amin**

Population Council, New York

And

#### **Mr. Tarek Ferdous Khan**

Jahangirnagar University

#### **Does Microcredit Empower Women or Is It a New Form of Discipline? The Case of Microcredit Self-Help Groups in India.**

#### **Dr. Isabelle Guérin**

CESSMA, Université Paris Diderot, Paris

### Panelists

#### **Professor Mahbuba Nasreen**

University of Dhaka

#### **Dr. Ayesha Banu**

University of Dhaka

#### **Ms. Ayesha Khanam**

Bangladesh Mahila Parishad (BMP)

04:00 - 05:30 p.m.

Academic Session 3:  
**Women Empowerment and  
Microcredit: Bangladesh  
Perspectives**

#### Chair

**Professor Dr. Nasreen Ahmad**  
Pro-Vice-Chancellor (academic)  
University of Dhaka

#### Papers

**A Breakthrough in Women's Bargaining Power:  
The Impact of Microcredit**

**Dr. Lutfun N. K. Osmani**  
Queen's University of Belfast, UK

**Impact of Microfinance on Women Empowerment in  
Bangladesh – A Case of North-Western Region**

**Dr. Anwara Begum**  
Bangladesh Institute of Development Studies (BIDS)

And

**Ms. Nahid Akhter**  
Institute of Microfinance (InM)

#### Panelists

**Dr. Mustafa K. Mujeri**  
Bangladesh Institute of Development Studies (BIDS)

**Dr. Sayema Haque Bidisha**  
University of Dhaka

**Dr. Supriya Garikipati**  
University of Liverpool, United Kingdom

07:30 p.m.

**Dinner (By Invitation)**



DAY TWO: NOVEMBER **14**, 2014, FRIDAY

09:00 - 10:00 a.m.

Welcome Tea

10:00 - 11:00 a.m.

Plenary Session 2:  
**Poverty and Empowerment in  
Bangladesh: Gender Perspectives**

**Chair**

**Professor Nazrul Islam**  
Director (Research and KnM)  
Institute of Microfinance (InM)

**Keynote Speech**

**Gender, Poverty and Empowerment in Bangladesh**

**Prof. S. Aminul Islam**  
University of Dhaka

**Approaches to Gender Analysis**

**Professor Dr. A K M Nurun Nabi**  
Vice Chancellor, Begum Rokeya University, Rangpur

11:00 - 12:30 p.m.

Academic Session 4:  
**Access to Social Resources and  
Gender Inequality**

**Chair**

**Dr. Sajeda Amin**  
Senior Associate  
Population Council, New York

**Papers**

**The Empowerment Approach to Analyse Gender**

**Ms. Joke Muylwijk**  
Gender and Water Alliance (GWA), the Netherlands

**Inequity in Formal Health Care Use in Rural Bangladesh:  
Does Gender Matter?**

**Dr. Syed Abdul Hamid**  
University of Dhaka

**Panelists**

**Dr. Rumana Huque**  
University of Dhaka

**Dr. Isabelle Guérin**  
CESSMA, Université Paris Diderot, Paris

12:30 - 02:00 p.m.

Lunch

02:15 – 04:30 p.m.

**Policy Dialogue on Gender and Women Empowerment**

### **Moderator**

**Dr. Qazi Kholiquzzaman Ahmad**  
Chairman, InM

### **Panelists**

**Dr. Pratima Paul Mazumder**  
Former Research Fellow, BIDS

**Advocate Salma Ali**  
Executive Director, Bangladesh National Women Lawyers' Association

**Professor Naila Kabeer**  
Professor, London School of Economics and Political Science, UK

**Ms. Zakia K Hassan**  
President, Women for Women

**Dr. Mushtaque Chowdhury**  
Interim Executive Director, BRAC

**Dr. Iffath A. Sharif**  
Senior Economist, The World Bank

**Mr. Fazlul Kader**  
Deputy Managing Director, PKSF

**Dr. Humaira Islam**  
Executive Director, Shakti Foundation for Disadvantaged Women

**Mr. Emranul Huq Chowdhury**  
Executive Director and CEO, UDDIPAN

**Ms. Mithila Farzana**  
Senior Presenter, Journalist, Ekattor Media Ltd.

**Ms. Selima Ahmad**  
President, Bangladesh Women Chamber of Commerce and Industry

**Ms. Rubana Huq**  
Managing Director, Mohammadi Group

**Mr. Towhid Samad**  
Chairman, Chittagong Independent University and BGIC

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**Dr. Sajeda Amin**  
Senior Associate, Population Council, New York

**Dr. Isabelle Guérin**  
CESSMA, Université Paris Diderot, Paris

**Dr. Tara S. Nair**  
Gujrat Institute of Development Research (GIDR), India

**Professor Razia Sultana Khan**  
Independent University, Bangladesh


**Professor Niaz Zaman**  
Independent University, Bangladesh

04:30 p.m.

**Closing of the Conference**

**Vote of Thanks**

**Professor M. A. Baqui Khalily**  
Executive Director, InM



# Biography of the Speakers



## Mr. Hasanul Haq Inu, MP

Honorable Minister, Ministry of Information  
Government of the People's Republic of Bangladesh

Hasanul Haq Inu is the Honorable Information Minister of the People's Republic of Bangladesh and the President of Jatiya Samajtantrik Dal-JASOD. He passed the B. Sc. in Chemical Engineering, Bangladesh University of Engineering and Technology-BUET, 1970. He has a Role in Struggle for National Liberation and Independence. He Joined Bangladesh Chatra League in 1968. He was elected as the General Secretary of 'Bangladesh Chatra League' of Bangladesh University of Engineering and Technology Unit, 1969. He played Important Role to organize students in Field Level in Historical Mass Upsurge against Pak Military Junta in 1969. He has recruited as member of 'Shwadin Bangla Biplobi Parishad' (Bangladesh Liberation Front), the secret and Key Process for organizing Armed War for National Liberation and Independence in 1969. He led open Military March Past under the banner of 'Martyr Sergeant Jahur Brigade' on 14th February, 1970. He also led open Military March Past under the banner of 'Joi Bangla Bahini' on 7th June, 1970 at Historical Paltan Maidan of Dhaka. He has hoisted the Flag of Independent Bangladesh formally on behalf of 'United Students Action Council' for Independence on 23rd March 1971 at Historical Paltan Maidan of Dhaka. The Role in War of National Liberation and Independence of Mr. Inu was the Camp Commandant and Instructor of Guerrilla Warfare Training Camp of Bangladesh Liberation Front-BLF (popularly known as Mujib Bahini) in exile at Tandua-Deraduhn of India. Trained 10,000 Guerilla Fighters who played key role in liberating occupied Bangladesh from Pak Forces. Has been working with South Asian Regional Civil Society and Political Think Tanks for Regional and Sub Regional Cooperation, Especially on Regional Cooperation for Joint Management of Water Resources and Environment, Working for Cooperation between 'SARRC' and 'ASEAN', Working for peace, security and stability in the whole region of Asia. Member of SARRC Committee on Minorities a Non-Government Civil Society initiative. As a LEGISLATOR he has been elected Member of Bangladesh National Parliament in December 2008. He was the Chairman, Parliamentary Standing Committee for Ministry of Post and Tele Communications (2008 - 13, September 2012). He was also the Chairman of All Party Parliamentary Group on Food, Agriculture and Rural Development. Mr. Inu has written three Books and Numerous numbers of articles.



### Professor A A M S Arefin Siddique

Vice Chancellor  
University of Dhaka

**P**rofessor Dr. A A M S Arefin Siddique was born in Dhaka, Bangladesh on October 23, 1953. He annexed his MA degree in Mass Communication and Journalism from the University of Dhaka in 1975 and topped the list in his batch. He earned his Ph.D. degree in 1985 from the University of Mysore, India. Dr. Arefin Siddique was taught and trained at the universities of Manila, Minnesota and Cornell at U.S.A. His academic career at the University of Dhaka spans over 35 years. His areas of concentrations are interpersonal communication and instructional communication.

Before assuming the position of the Vice-Chancellor Dr. Siddique was in the Dhaka University Senate and Syndicate for many years as an elected member of the teaching faculty. He was also President and General Secretary of the Dhaka University Teachers' Association for several terms. Dr. Siddique has served on many national committees concerned with education, broadcasting and culture. He has been Chairman of the Bangladesh Sangbad Sangstha (a national news agency of Bangladesh), Member of the Bangladesh Press Institute, Chairman of the Department Mass Communication & Journalism and Dean of the Faculty of Social Sciences at the University of Dhaka. He served as a Visiting Fellow at the Southern Illinois University at Carbondale, U.S.A. He has edited and coedited several books and has a good number of publications to his credit. Dr. Arefin Siddique is unique in his capabilities for insight, innovation, ingenuity, industry, inspiration and integration.

A widely travelled man, he participated in many national and international seminars and workshops dealing with communication and media issues. Dr. Siddique is involved with many socio-cultural organizations of diverse nature and regularly lectures on various aspects of national life. He relentlessly fights for democracy, rule of law, peoples' right to information and education through his inspirational speeches and writings. He always upholds the spirit of equality, liberty, peace and fellow-feeling?principles which are essential in a democratic polity.



### Dr. Qazi Kholiquzzaman Ahmad

Chairman  
Institute of Microfinance (InM)

**D**r. Qazi Kholiquzzaman Ahmad, a renowned socio-economic specialist and development thinker and practitioner of international repute, has been keenly promoting sustainable development in all its aspects. In a career spanning over four decades, Dr. Ahmad has extensively participated in research activities and dialogues, nationally and internationally, covering different social, political, economic, governance, and environmental aspects and issues of sustainable development as they relate to Bangladesh and other developing countries. He has to his credit a wide range of research works on policy planning, food and agriculture, environment and water resources, rural development, poverty alleviation, human development, technology and employment generation, women in development and gender issues, etc., including 35 books and over 200 learned articles. Dr. Ahmad is the current Chairman of the Institute of Microfinance (InM), Palli Karma-Sahayak Foundation (PKSF) and the founder Chairman of Bangladesh Unnayan Parishad (BUP) and Governing Council. He is also the Director of Dhaka School of Economics (DScE). He is the former President (2002-2010) of Bangladesh Economic Association (BEA), and a former Research Director at the Bangladesh Institute of Development Studies (BIDS). He was the president of the Kuala Lumpur-based Association of Development Research and Training Institutes of Asia and the Pacific (ADIPA) and was Vice President of the Rome-based Society for International Development (SID).



### Professor Naila Kabeer

Gender and Development, Gender Institute  
London School of Economics and Political Science, UK

**N**aila Kabeer is Professor of Gender and Development at the Gender Institute, London School of Economics and Political Science. Prior to that, she was Professor of Development Studies at the School of Oriental and African Studies (SOAS) at London University and Professorial Fellow at the Institute of Development Studies, Sussex where she worked for many years. She has also worked as a Senior Research Fellow at the Department for International Development, UK, between 2009-2010. She was the Kerstin Hesselgren Professor at the University of Goteberg, Sweden in 2004-2005 and Senior Sabaticant with IDRC Regional Office in South Asia in 2005-2006.

Her research interests include gender, poverty, social exclusion, labour markets and livelihoods, social protection and citizenship and much of her research is focused on South and South East Asia. Her publications include *Reversed realities: gender hierarchies in development thought*, *The power to choose: Bangladeshi women and labour supply decision-making in London and Dhaka* and, more recently, *Gender and social protection in the informal economy* and *Can the MDGs provide a pathway to social justice? The challenge of intersecting inequalities*. She has carried out extensive training and advisory work with national and international NGOs (including Oxfam, Action Aid, Women for Women International, BRAC, PRADAN and Nijera Kori) as well as for a number of international development agencies (including the UNDP, UNICEF, World Bank, SIDA, NORAD and UN Women). She is currently on advisory editorial committee for the journals *Feminist Economics*, *Development and Change*, *Gender and Development* and on the board of the Feminist Review Trust.





### Dr. Fahima Aziz

Vice Chancellor, The Asian University for Women

**D**r. Fahima Aziz was a professor in economics and has served as the Alkire Endowed Chair in International Business and Economics at Hamline University in St Paul, Minnesota. Aziz earned a BA from Mount Holyoke, an MS from the University of Massachusetts, and a Ph.D. from the University of Minnesota, all in economics.

Aziz chaired the Department of Management and Economics for ten years and concurrently chaired the Environmental Studies Program for seven years at Hamline University. Her research interests include micro-finance, poverty and income inequality, gender and race in the labor market and, more recently, the scholarship of teaching and learning. Aziz is deeply interested in examining how students learn and the importance of instilling metacognitive skills in students for enhancing learning. Aziz has numerous publications and presentations on her areas of research.

She has earned many awards at Hamline, including the Burton and Ruth Grimes Outstanding Teaching Award and the John Wesley Trustee Award for her outstanding leadership and contributions as a faculty. Recently, she was awarded the Outstanding Alumni Award 2012 from the Department of Applied Economics, University of Minnesota.

Aziz has lectured at the University of Modena in Italy and at the University of International Business and Economics in Beijing, China. Aziz was awarded the prestigious Fellowship for Leadership in Higher Education from the American Council for Education, Washington D.C. In Minnesota, she served on the Board of Directors of Park Midway Bank, St. Paul, Minnesota and now serves on the Board of Trustees at Saint Paul Academy and Summit School. Aziz has been very active in and is the current President of the Minnesota Economic Association.

The Board of Trustees of the Asian University for Women appointed Fahima Aziz as the Vice Chancellor of AUW in May 2012.



### Dr. Supriya Garikipati

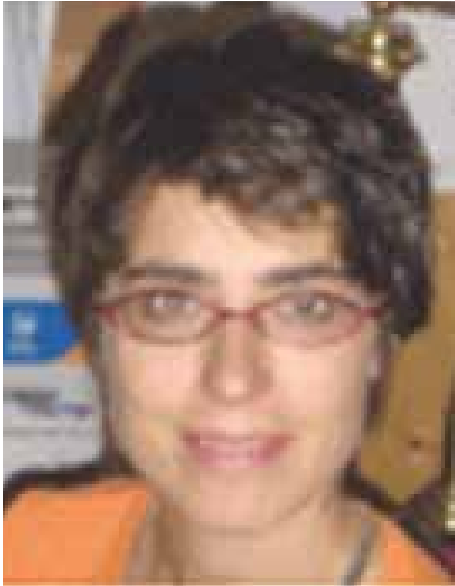
Senior Lecturer , Development Studies  
Department of Economics, Finance and Accounting University of Liverpool,  
United Kingdom

Dr Supriya Garikipati completed her doctoral studies in economics from the University of Cambridge in 2001, soon after which she joined the Department of Applied Economics at Cambridge as a Research Associate. She moved to Liverpool in 2003, where she is an Associate Professor in Development Studies at the University of Liverpool Management School. She is also the Director of DRIVE – Development Research Initiative – which facilitates networking among academics and practitioners working in international development.

Dr Garikipati's research interests are primarily in the area of development studies. Within this discipline, her research mainly examines the impact of public policy interventions with a focus on gender and poverty. Her work includes the impact assessment of India's microfinance program, an assessment of its pro-poor approach to economic liberalization and the impact of feminisation of agricultural labour in India. More recently, she has started to explore the driving factors behind fundamental human behaviour like trust and discrimination and their impact on development policy. One of her current projects examines the interplay of colour, caste and class in modern India, especially the implications for its employment and marital markets. While the geographical focus of her research is mainly India, Dr Garikipati also has research interests in the development experiences of Africa and the UK.

As a result of Dr Garikipati's work on India's microfinance program – the LEP or Livelihood Enhancement Program – was introduced for SHG borrowers in 2009. LEP was designed in collaboration with government agencies (SERP and APGVB). It helps match borrower's household skills to needs of the local economy. This helps identify surplus capacity which in turns enhances the profitability of loans disbursed under the SHG scheme.

Dr Garikipati's work has been published in several high ranking development journals like the European Journal of Development Research; Development and Change; Journal of International Development; Journal of Peasant Studies; World Development; World Economy and many more. She has also co-edited several special issues in journals and contributed to significant reference books in this area. She has lead on several international projects sponsored, among others, by DFID, British Academy and Newton Trust. Her most recent research award was from ESRC under the Transformative Research Scheme – where she will collaborate with some of India's leading NGOs in designing a utility-based reproductive health curriculum for high school girls in India. If successful, the curriculum should transform the demographic profile of some of the poorest communities in India.



### **Dr. Isabelle Guérin**

Senior Research Fellow  
Institute of Research for Development  
CESSMA, Université Paris Diderot, Paris

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Isabelle Guerin is currently Senior Research Fellow at the Institute of Research for Development/CESSMA in Paris. Her academic interests span from the political and moral economy of money, debt and labour to microfinance, solidarity economy, NGO interventions, empowerment programmes and linkages with public policies. She has jointly edited a number of books and special issues of journals recently: *Microfinance, Debt and Over-Indebtedness: Juggling With Money*, (London: Routledge, 2013, co-edited with Solene Morvant-Roux and Magdalena Villarreal); *Labour Standards in India* (Global Labour Journal Special Issue, 2012, co-edited with Jens Lerche and Ravi Srivastava); *India's Unfree Workforce. Old and New Practices of Labour Bondage* (New-Delhi, 2009, co-edited with Jan Breman and Aseem Prakash). She also regularly publishes in development studies journals such as *World Development*, *Journal of Development Studies*, *Development and Change*, *Journal of Agrarian Change*, and so on.



### Dr. Tara S. Nair

Professor (Economics)  
Gujrat Institute of Development Research (GIDR), India

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Having completed MPhil and Ph.D. in Applied Economics and Economics respectively from the Centre for Development Studies (affiliated to Jawaharlal Nehru University, New Delhi), Tara Nair has worked on the faculty of Entrepreneurship Development Institute of India, Mudra Institute of Communications Ahmedabad and Institute of Rural Management Anand between 1993 and 2007. She headed research at the Friends of Women's World Banking (India) during 2007-09.

Tara's research largely concerns issues in policy and institutional development in the areas of pro-poor financial services, rural innovation, women and development, and livelihoods. She has undertaken primary research across Indian states and countries like Bangladesh and Myanmar, and consulted many national and international programmes/organisations including International Labour Organisation, CHF International, International Fund for Agricultural Development, Aga Khan Rural Support Programme, HIVOS, CORDAID and Grameen Foundation. Her papers have appeared in several academic journals and books.



### Dr. Rushidan Islam Rahman

Research Director  
Bangladesh Institute of Development Studies (BIDS)

**D**r. Rushidan Islam Rahman obtained her M.A. in Development Economics from the University of Sussex and Ph.D. from the Australian National University. Currently she is holding the position of Research Director of BIDS. She has published a large number of books, research monographs and articles in national and international journals and edited volumes. Her research interests include education, unemployment and labor market, poverty, food security, rural non-farm activities and microfinance. She has produced background papers and working papers for the World Bank, ILO, UN-ESCAP and ADB. Her important publications include: *Poverty Alleviation and Empowerment through Microfinance: Two Decades of Experience in Bangladesh* (RM, BIDS); *Labor Market in Bangladesh: Changes, Inequities and Challenges*; *Employment Route to Poverty Reduction in Bangladesh* (Discussion Paper, ILO). She has been involved as member of many national policy making bodies and advisory committees.



### Professor M. M. Akash

Department of Economics  
University of Dhaka

**D**r. M.M. Akash is a professor of the Department of Economics, Dhaka University. He has been teaching there since 1982. He had done his Ph.D. in the field of Agricultural Economics from the Social Science Division of the International Rice Research Institute, Philippines and Dhaka University jointly. His special area of interest is political economy of poverty, agriculture and governance. He had served in different capacities to many national bodies. He was a member of the “Task Force” on “The Role of the Political Parties in The Process of Development”, commissioned by the Planning Minister of the interim government of the People’s Republic of Bangladesh led by President Justice Shahabuddin Ahmed in 1990. He had also served as an academic adviser to the National Defense College (NDC) for two terms. He has been nominated to be a representative from the Academic Circle in the board of directors of the Micro Credit Regulatory Authority (MRA). He has also been nominated as a senior fellow of the Bangladesh Institute of Development Studies (BIDS). He has written extensively in both Bangla and English on subjects like, poverty, agriculture, governance and microfinance.



### Dr. Sajeda Amin

Senior Associate, Poverty, Gender, and Youth Program  
Population Council, New York

**S**ajeda Amin leads the Population Council's work on livelihoods for adolescent girls. She is a senior sociologist and demographer with decades of experience generating evidence on empowerment programs for girls and women. She also studies the role of work opportunities in girls' and women's lives. She is an expert on micro-finance, financial literacy, prevention of child marriage, girls' and women's factory work and time-use patterns, and the provision of incentives in the education sector.

Before joining the Population Council in 1993, Amin was a research fellow at the Bangladesh Institute of Development Studies, in Dhaka. She has coordinated large projects in Bangladesh, Egypt, India, Nepal, Uganda, and Vietnam.

Amin has served in advisory capacities to PLAN-International, UNICEF, UNFPA, and the World Bank. She has been a member of BRAC-USA's advisory board since 2007 and has advised BRAC-Uganda's adolescent girls' program since 2010. She is a member of the Population Association of America (PAA) and the International Union for the Scientific Study of Population (IUSSP). She is a member of the IUSSP Council for the term 2014 to 2017; the IUSSP Council is responsible for the scientific program of the IUSSP as a whole. She has edited, authored, or co-authored more than 80 research papers and holds a master's in public affairs from the Woodrow Wilson School and a PhD in sociology and demography from Princeton University.



### Md. Tareq Ferdous Khan

Assistant Professor, Department of Statistics  
Jahangirnagar University

**M**r. Md. Tareq Ferdous Khan is the Assistant Professor of Department of Statistics of Jahangirnagar University. He completed his B. Sc (Hons) and MS in Statistics from the same University. He started his career as Assistant Director at Institute of Microfinance in 2008. Before joining Jahangirnagar University, he also worked as Lecturer in Statistics at ASA University Bangladesh for a period over one year during 2009-2010. Thereafter, he joined as Lecturer in the Department of Statistics at Camilla University in 2010. As Assistant Professor he worked there up to September 2014.

Currently, he is closely associated with three important projects namely “*Building Resilience and Adaptive Capacity to Climate Change*” undertaken by Institute of Microfinance (InM), Dhaka in collaboration with Institute for Global Environmental Strategies (IGES), Japan, “*Social Impact of Microfinance on Gender Norms and Behaviour*” undertaken jointly by InM, Dhaka; BRAC Development Institute (BDI), BRAC University, Dhaka and The Population Council, New York and “*Effectiveness for PRIME Interventions in South Western Regions at the Household and Institutional Levels: A Longitudinal Approach (Round-2)*” by InM. He contributed a lot in several other projects of InM since his joining to InM to date. He also worked in the research group “*Gender, Health, Human Rights and Violence against Women*” of icddr,b. Mr. Khan has keen interests in statistical modeling with application in diversified areas.





### Dr. Mahbuba Nasreen

Director and Professor  
Institute of Disaster Management and Vulnerability Studies  
University of Dhaka

Dr. Mahbuba Nasreen has been involved in research in the areas of Gender, Environment, Disasters, Education, Disadvantaged groups such as women, poor, Indigenous community and other areas of Social Development since 1988. She has joined as a Lecturer in the Department of Sociology and became Professor at the same department in 2005, University of Dhaka. Currently she is the Director of the Institute of Disaster Management and Vulnerability Studies (IDMVS), University of Dhaka.

After obtaining MSS in Sociology from the University of Dhaka she has received Commonwealth Scholarship for pursuing her PhD Degree in New Zealand, which further developed her professional career. Her dissertation topic Coping with Floods: the Experiences of Rural Women in Bangladesh (1995) is the pioneer research within South Asia and has been widely used in the areas of disaster and gender issues. Dr. Nasreen has also introduced the course 'Sociology of Disaster' in the department of Sociology in 1998. She has been nominated as the Coordinator and Focal Point in the Ministry of and Disaster Management (currently Ministry of Disaster Management and Relief), GoB sponsored Comprehensive Disaster Management Programme/ CDMP-Sociology, DU partnership project on 'Knowledge and Resource Sharing on Disaster Management Issues' in 2009. Since 2009 she was the coordinator of Centre for Disaster and Vulnerability Studies, University of Dhaka, which has ultimately transformed to a fully fledged Institute in 2012. Dr. Mahbuba Nasreen has a large number of publications in national and international books, journals and periodicals. She is the supervising number of dissertations of Mphil, PhD and Master level students at the University of Dhaka and one in Netherlands. Prof. Nasreen has published a report on Interagency initiatives 'Mapping Gender and Disaster Risk Reduction initiatives in Bangladesh' (2011); Gender that tackles the topic of 'Women and Girls as the Invisible Force of Resilience in the run up of Bangladesh 2012 International Day for Disaster Reduction, the gender aspects of HFA monitoring and reporting, and the Post-HFA, SDG consultations and moderated two sessions of Post 2015 SDG consultation at the high level National consultation meeting at Dhaka in 2013. She has participated and contributed at the High level meeting at the Global Platform for Disaster Risk Reduction (GPDRR) held in Geneva, Switzerland in 2013.



### **Dr. Ayesha Banu**

Associate Professor  
Department of Women Studies  
University of Dhaka

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**A**yesha Banu, Associate Professor at the Department of Women and Gender Studies, University of Dhaka. She did her first Masters in Sociology from Dhaka University and later as a commonwealth Scholar she earned her second Masters in Gender and development from Institute of Development Studies (IDS), University of Sussex, UK. She started her career at the Bangladesh Institute of Development Studies (BIDS) in late nineties.

Her area of interest encompasses, gender and poverty, women's movement and feminism, methodological issues and religion.



### **Professor Dr. Nasreen Ahmad**

Pro-Vice-Chancellor (academic)  
University of Dhaka

**B**orn in July 1949 in Calcutta, Professor Nasreen Ahmad had been educated in Dhaka all through. Having completed her Senior Cambridge in 1965 from Viquarunnesa Noon School and Higher Secondary School Certificate Examination from Holy Cross College (1966), she completed her Honours and Masters in Geography from the Department of Geography (1970-71) and Master of Demography (1982) from the Institute of Statistical Research and Training, DU. She was awarded Doctor of Philosophy from the Department of Geography and Environment, DU, for her thesis on “Determinants of Landlessness in Rural Bangladesh.” Prof. Ahmad’s interests lie in Population Geography, Climatology and Agroclimatology.

Starting her career as a teacher of Geography in Begum Budrunnesa Govt. Girls College in April, 1974, Prof. Ahmad joined the University of Dhaka as an Assistant Professor in February, 1984, was Associate Professor (1993) and finally Professor (2000) in the Department of Geography. Prior to her appointment as the Pro-Vice Chancellor (Academic) in June 2012, she carried out various academic and administrative responsibilities of the University. She was the Project Director and founder provost of Begum Fazilatunnesa Mujib Hall (2001-2005), the elected Dean of the Faculty of Earth and Environmental Sciences (2010-2012) and Chairperson of Dept. of Geography & Environment, DU (2011-2012). She has been elected to the Senate a number of times and has also been an elected member of the teachers association, DUTA.

Actively involved with primary research with focus being mostly on people and environment, Prof. Ahmad has more than thirty five publications in reputed journals, has authored two books, and edited books, journals and proceedings published by the Bangladesh Geographical Society. She attended seminars, conferences and workshops internationally and availed a management training program from the United Kingdom.



**Dr. Lutfun N. K. Osmani**

Queen's University of Belfast, UK

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Lutfun Nahar Khan Osmani is currently teaching at the Management School, Queen's University of Belfast as an adjunct faculty. She obtained her Ph.D. (Econ) from Queen's University of Belfast. She did her masteres in Economics from University of Dhaka. Her research interests are Gender, Development Economics, and Microfinance. She has a significant number of publications.



### Dr. Anwara Begum

Senior Research Fellow  
Bangladesh Institute of Development Studies (BIDS)

Initially educated and trained at Kolkata University, M.Phil at University of Dhaka, subsequently securing her Ph. D., from UK, Dr Anwara Begum has been an active researcher on the MDGs, PRSP I and II, and Sixth Five Year Plan (Education and Social Protection Technical Papers), having an active interest in development issues. Dr Anwara Begum is a trained Development Research Analyst with extensive experience of monitoring and evaluation and empirical research spanning 25 years. She delved into the extreme poor in her book “Destination Dhaka”. She evaluated programmes on education for DFID, EFA Review for UNICEF and Gender Component of PRIME and garment workers in Post MFA phase-out, for UNDP. She also evaluated several other projects for SDC, NORAD and worked as Lead author for the first Global MDG Report. She is experienced in research on education, internal and international migration, education, empowerment of women, urbanization, regional development, formal and informal sector children in employment, rural and urban development priorities, housing, social and economic deprivation and climate change. Consultant to World Bank, UNDP, GoB, ILO, UNIFEM, she has articles and books to her credit. Referee for International and National journals, policy making committees of CAMPE (2009-2013), UST (since 2010), EDAS (since 2010), NUK (from 2013) as Board Member and Examiner for Dhaka University and Civil Service College. She was Research Director, CIRDAP, 2011-2012 and liaised with the fifteen member countries, coordinated Regional Policy Dialogues in Tehran and Dhaka. She lectured at Ministry of Finance; CSC and Mahila Parishad. Currently she is working as Senior Research Fellow and Division Chief of HRD, at BIDS.



### Ms. Naheed Akhter

Senior Research Associate  
Institute of Microfinance (InM)

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**N**ahid Akhter is a Senior Research Associate at Institute of Microfinance. She has started her career as a Research Associate at the same institution since August, 2010. She has completed her B.Sc (Hons) and M.SC. in Economics from Jahangirnagar University. All throughout her student life she has secured outstanding results in all public examinations and has been awarded a number of national scholarships.

Her research works include various development issues, like, evaluation of women empowerment, access to and uses of credit, social protection and microcredit etc. She has also contributed to the following studies and policy papers of InM, like, Impact of PRIME Intervention in Greater Rangpur (5th and 6th phase), Impact of Bangladesh Microfinance Programs on Poverty, Multiple Borrowing by MFI Clients, Interest Rates in Bangladesh Microcredit Market, Wealth Inequality and Socioeconomic status etc. Currently she is associated with one important research project of InM – Impact of PRIME Intervention in the South-Western Region of Bangladesh.



### Dr. Mustafa K. Mujeri

Director General, BIDS

Dr. Mustafa K. Mujeri is working as the Director General of BIDS from April 2009. Before joining BIDS, he served as the Chief Economist of the Bangladesh Bank (the country's central bank). During his professional career, he also served as the Poverty Monitoring and Analysis Advisor of UNDP in Cambodia; Project Leader of the IDRC's Programme of Micro Impact of Macroeconomic and Adjustment Policies (MIMAP) in Bangladesh; Director Research of the Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP); Visiting Faculty at the Department of Economics, University of Queensland, Brisbane; National Expert in the Bangladesh Planning Commission; and Associate Professor of Economics, Rajshahi University.

Dr. Mujeri obtained Ph.D. in Economics from McMaster University in Canada in 1978 after his graduation from Rajshahi University in 1970. He has wide ranging experience in consultancy and research on development issues in different UN and other international organizations and other multi-lateral, bilateral, and private sector organizations including NGOs. He has wide travel and work experience in many countries of the world and attended workshops, seminars, and meetings on a wide range of development issues. He has published extensively in national and international journals. He has also served in various policy making and other committees at both national and international levels.

His current areas of research interest include poverty and MDGs monitoring and analysis; macro policy analysis and strategic development issues; application of modeling and quantitative techniques in development policy; public policy analysis; sustainable rural and participatory development; social development; poverty reduction strategy formulation and policy/programme development; monitoring and evaluation of programmes/projects, and monetary policy analysis.



### **Dr. Sayema Haque Bidisha**

Associate Professor  
Department of Economics  
University of Dhaka

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**D**r. Sayema Haque Bidisha is an Associate Professor in the Department of Economics, University of Dhaka. She did her bachelors as well as masters from the Department of Economics, University of Dhaka and MSc. from the University of Bath, UK. She obtained Ph.D. in Labour Economics from the University of Nottingham, UK. Her research interest lies on labour economics, development economics, population economics and microeconometrics. Her work involves both empirical analysis as well as policy focused research with emphasis on developing countries. In her Ph.D., Dr. Bidisha worked with labour market experience of immigrants and ethnic minorities in the UK. In the context of Bangladesh, she worked on a number of research projects on labour market, gender and women empowerment, migration and remittance earning, credit and food security, population and development, economic growth etc. In addition, Dr. Bidisha has also worked closely with the Government of Bangladesh in preparing policy documents. In particular, she was responsible for drafting a number of chapters of the Five Year Plan of Bangladesh as well as of its monitoring exercise. She has worked with several international as well as national organizations e.g. the World Bank, IDRC, ILO, FAO, Asia Foundation, InM, MRA etc. and has published a number of articles/book chapters in peer reviewed journals.





## Professor Nazrul Islam

Director (Research and KnM)  
Institute of Microfinance (InM)

Nazrul Islam (born January 3, 1948) is the current Director of Research and Knowledge Management at the Institute of Microfinance, Dhaka, Bangladesh. Prior to that, he completed a six-year term as the Dean of the School of Liberal Arts and Social Sciences and the Head, Department of Social Science and Humanities at the Independent University, Bangladesh (IUB). He also served as a Professor and Chairman, Department of Sociology, University of Dhaka, where he began his teaching career in 1974 as a Lecturer, became a Professor in 1991 and chaired the Department from 1994 to 1997. He has also taught at the National University (Bangladesh) graduate programme and at the Shahjalal University of Science and Technology as a Guest Lecturer and at Syracuse University (USA) and McMaster University (Canada) as a Graduate Assistant and at other graduate level programmes outside the universities, like at the Bangladesh Institute of Development Studies (BIDS). Besides, he was a Senior Fulbright Fellow at Syracuse University in 1996. Islam received his Ph.D. degree in sociology in 1982 from Syracuse University in the USA and studied for a year as a graduate student at the McMaster University in Canada before moving to Syracuse.

Islam is the Founder and Editor of the peer reviewed international electronic journal, the Bangladesh e-Journal of Sociology, now in its 12th year and recognized by the International Sociological Association as one of the “core” journals of the discipline. He was also the past editor of the Bangladesh Journal for American Studies and holds editorial responsibilities in a number of other journals. Personally he has published extensively, including 6 books, the latest being the Sociological Perspectives on Poverty (2010) and over 35 researched articles mostly in peer reviewed journals. Another book, “Intellectuals at Large” is nearing completion. Islam has recently ventured into the realm of creative writing, has published a couple of short stories, just completed writing a novel (waiting publication) and is working on a collection of short stories; all in the genera of science fiction. (need to be dlt)

He is the current President of the Bangladesh Sociological Society and the General Secretary of the South Asian Sociological Society. Besides his personal growth and development, Islam also contributed very actively in the curricular development of a number of public and private universities such as the National University (Bangladesh), Shahjalal University of Science and Technology along with the University of Dhaka and Independent University, Bangladesh, particularly in the growth and development of sociology in Bangladesh.



### **Prof. S. Aminul Islam**

Supernumerary Professor, Department of Sociology  
University of Dhaka

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**P**rofessor Islam has been a former Chairman of the Department of Sociology, University of Dhaka and is currently Supernumerary Professor there. He was an adjunct faculty at the Independent University of Bangladesh. He has also served as an adjunct faculty of the National University of Bangladesh. He has presented papers in international conferences of various countries. He has served as Visiting Professor at Nagoya University, Japan which is the 6th top university of Japan. He has published six books and nearly sixty articles several of which have been published in top journals of USA (Current Sociology of the American Sociological Association), Canada, France, Australia, Japan and India. Professor Islam has also keen interest in developmental issues of the country and has extensive experience of consulting works including DFID/ODA, UNDP, ADB, CIDA and SDC and worked on a variety of development issues in Bangladesh.



### Professor Dr. A. K. M. Nurun Nabi

Vice Chancellor  
Begum Rokeya University  
and Professor, Department of Population Science  
University of Dhaka

**D**r. A. K. M Nurun Nabi, a Canadian Commonwealth Scholar and former Professors of Sociology and Population Sciences of University of Dhaka, is currently the Vice-Chancellor of Begum Rokeya University, Rangpur. He has an outstanding academic background and has demonstrated his abilities in Scholarship, research, administration and leadership with prudence. After earning his Honours and Master Degree in Sociology, and a second Master Degree in Demography from the University of Dhaka, Prof. Nabi has obtained his PhD Degree in Demography from the University of Alberta, Canada, under the Canadian Commonwealth Scholarship. Prof. Nabi has published and co-edited books with National and International Scholars and authored a large number of research articles in reputed National and International Journals and books. He has organized, participated and presented researches in numerous workshops, seminars, conferences, and learned society meetings held in different countries of the world. In addition to being the Member of Bangladesh National Population Council, Member of the Governing and General Bodies of the Palli Karma Shahayak Foundation (PKSF) and Institute of Microfinance (InM), he holds positions in many professional bodies. Prof. Nabi has conducted independent researches and served as a consultant in many projects and agencies such as UNICEF, UNFPA, UNDP, USAID, DANIDA, Population Council, EngenderHealth, HelpAge International, Partnership in Population and Development (PPD), JSI/DELIVER Bangladesh, Planning Commission, and different Ministries of the Government of Bangladesh. The monumental work done for the Nation, by Prof. Nabi, is the creation of the Department of Population Sciences at the University of Dhaka in 1998.



### **Ms. Joke Muylwijk**

Executive Director  
Gender and Water Alliance (GWA), the Netherlands

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**J**oke Muylwijk is an agrarian sociologist with gender specialisation. Her experience covers a broad field of agriculture, environment and water management. She lived and worked in East African and Asian countries for many years, was associate professor in Wageningen Agricultural University in Gender Studies in Agriculture, teaching students from many technical directions and continents. Then, in India, she was responsible for the social and gender aspects of Netherlands funded development cooperation programmes, making sure poor women and disadvantaged groups would benefit. Since 2005 she took over the executive function of director of the Gender and Water Alliance.

The GWA is an international network of about 2000 individuals and organizations active in water and the environment, who have different levels of expertise but are all interested in linking the social with the technical aspects, taking into account the diversity of people and the specific knowledge, interests and tasks of women worldwide.

The GWA is implementing the Gender and Water Programme Bangladesh, financed by the EKN (Embassy of the Kingdom of the Netherlands) in which water professionals are supported with gender mainstreaming and capacitated to integrate diversity issues in their technical work leading to empowerment of poor women and men, as well as to more effective projects.



### Dr. Syed Abdul Hamid

Associate Professor, Institute of Health Economics  
University of Dhaka

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**S**yed Abdul Hamid did his PhD in Economics from the University of Sheffield (UK) and M.Sc. in Health Economics from the University of York (UK). Previously he did his BSS (Hons.) and MSS in Economics from the University of Dhaka. He is currently serving as an Associate Professor of Economics and Health Economics at the Institute of Health Economics, University of Dhaka. He is also affiliated as a project co-ordinator at the Institute of Microfinance (InM). Dr. Hamid has about 16 years experience of teaching and research in Economics and Health Economics and published a number of papers in the peer reviewed international journals including World Development and Journal of Risk and Insurance. Dr. Hamid has presented papers in various prestigious international conferences including International Health Economic Congress, International Microinsurance Conference, European Health Economic Conference, and Geneva Health Forum. Evaluation of social programs including microfinance, health, education, water, sanitation, hygiene, vaccination, immunization and social safety net programs is priority areas of his research. Designing and evaluation of health insurance, crop insurance, cattle insurance and climate change risk insurance is the core area of his work.



### Rumana Huque, PhD

Associate Professor, Department of Economics  
University of Dhaka

**D**r. Huque joined University of Dhaka in 2000 as a lecturer. Currently, she is employed as an Associate Professor in Department of Economics, University of Dhaka. She teaches Health Economics at the department of Economics. She specialises in health system and health economics with special focus on health care financing, resource allocation and budgeting, and economic evaluation. She is working as Principal Investigator in a number of research projects with University of Leeds, UK to support the Communicable Disease - Health Service Delivery (COMDIS-HSD) research programme consortium in Bangladesh. She got her PhD in Health Economics from University of Leeds, UK, in 2010. After completing BSS (Honours) and MSS in Economics from University of Dhaka, Bangladesh, she did MA in Health Economics from University of Leeds, UK in 2002. She has wide experience in working with the Ministry of Health and Family Welfare of Bangladesh, local NGOs and international donor agencies since 2002. She was the members of Independent Review Team of Annual Programme Review (APR), 2013 on SWAp financing and financial management. She was a member in the Technical Working Group of the Ministry of Health and Family Welfare of Bangladesh to develop a 'Health care Financing strategy for Bangladesh', and 'Resource allocation formula'. A number of her papers/articles have been published in peer reviewed national and international journals including Nicotine and Tobacco Research, International Journal of Tuberculosis and Lung Disease, BMJ Open, and World Medical and Health Policy.



### Dr. Pratima Paul Majumder

Former Senior Research Fellow  
BIDS

Pratima Paul-Majumder obtained an M.A in Economics from Dhaka University and Ph.D. in 1978 from the Central School of Planning and Statistics, Warsaw, Poland. She was visiting research fellow at the International Centre for Research on Women (ICRW), Washington D.C, USA, from June 1995 to August 1995. She is a consultant of a project "Analysis of Women's Workload", being conducted by the Policy Research Department (PRD), Institute for Development Policy Analysis and Advocacy (IDPAA), Proshika. She worked as Project Director of a number of nationally and inter-nationally funded research projects. She was a former Research Fellow in the Bangladesh Institute of Development Studies (BIDS). Her research interest comprises a wide range of subjects from sericulture industry to economics of slums and squatter settlements to garment and tea industry and gender issues. She has a number of publications of which Women, Work and Home, (BIDS, Dhaka), A study on Urban Poverty: Its Nature and Extent (Arani Publications, Dhaka), The Squatters of Dhaka City: Dynamism in the Life of Agargaon Squatters (UPL, Dhaka), Women's Budget (BNPS, Dhaka), and Garment Workers in Bangladesh (BIDS, Dhaka), Women's Need for Transport and Communication Services (Ministry of Women and Children Affairs, GOB), and Widow and Old Age Pension Program for the Poor (BIDS, Dhaka). Currently she is working on International Labor Standards (ILS) and Gender Economics.



### Advocate Salma Ali

Executive Director  
Bangladesh National Women Lawyers' Association [BNWLA]

A dedicated human rights defender and women's rights activist, is the Executive Director of Bangladesh National Woman Lawyers' Association. In 1995, Advocate Salma Ali received an Ashoka Fellowship for obtaining the release of Bangladeshi women who were being imprisoned without having a proper trial or due cause and guiding them through the different transitions to the outside world. In 2010, she received the "Woman of Courage" award from the United State's Secretary of State for her tireless work on behalf of women and children in Bangladesh over the last three decades. Advocate Salma Ali has initiated advocacy at the national level for enacting women- and child-friendly legislation and has delivered technical assistance to the Government of Bangladesh in drafting and amending various laws and policies. In recent years, she has been influential in the development of the Domestic Violence Prevention and Protection Act, 2010 and the Rules of Procedure for the implementation of that Act and the Human Trafficking Deterrence and Suppression Act, 2012.





### **Ms. Zakia Hassan**

President, Women For Women-A Research & Study Group

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**M**s. Zakia Hassan is a development analyst & researcher. Working in the social sector for more than 30 years in the country and out side also.her passion is gender development in Bangladesh under the Human Rights portfolio. Worked with bilateral and international organizations for quite some time. Recently have completed two research work on Violence Against Women Issues. One was with health issues another one was with VOW at work place.

MS. Hassan's academic back ground is Social Science (Sociology, Anthropology & International Development). Currently she has established a Foundation called DIPTO-A Foundation For Gender & Development. Major focus of the Foundation is economic empowerment and employment generation through PPP and CSR for marginalized and vulnerable groups.



### Dr. Mushtaque Chowdhury

Vice-Chairperson and Interim Executive Director, BRAC

Dr. Chowdhury is the vice-chairperson and interim executive director of BRAC. He is also the advisor to the founder and chairperson. Previously, he was the deputy executive director of BRAC, the founding director of the research and evaluation division and the founding dean of the James P. Grant School of Public Health at BRAC University.

He is also a professor of population and family health at the Mailman School of Public Health of Columbia University, New York. During 2009-2012, he worked as a senior advisor to the Rockefeller Foundation, based in Bangkok, Thailand. He also served as a MacArthur Fellow at Harvard University.

Dr. Chowdhury is a founder of the Bangladesh Education Watch and Bangladesh Health Watch, two civil society watch-dogs on education and health respectively. He is on the board and committees of several organisations and initiatives, including the International Advisory Board of the Centre for Sustainable International Development at the University of Aberdeen. Dr. Chowdhury was a coordinator of the UN Millennium Task Force on Child Health and Maternal Health, set up by the former Secretary General Kofi Annan.

He is a co-recipient of the 'Innovator of the Year 2006' award from the Marriott Business School of Brigham Young University in USA. He also received the PESON oration medal from the Perinatal Society of Nepal in 2008. He has a wide interest in development, particularly in the areas of education, public health, poverty eradication and environment. Dr. Chowdhury has published books and more than 150 articles in peer-reviewed international journals including the International Journal on Education, the Lancet, the Social Science & Medicine, the Scientific American and the New England Journal of Medicine.

Dr. Chowdhury holds a PhD from the London School of Hygiene and Tropical Medicine, an MSc from the London School of Economics and a BA from the University of Dhaka.



### Dr. Iffath Sharif

Lead Economist  
The World Bank

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**D**r. Iffath Sharif is a Lead Economist who has been working with the World Bank Head Quarters in Washington DC in the South Asia Social Protection Unit since 2008. She has worked primarily on Sri Lanka, Nepal and Bangladesh. Prior to joining the World Bank, Dr. Sharif taught Econometrics and Economics of Microfinance at the Department of Economics, North South University. She also worked for the Centre for Policy Dialogue as a visiting fellow and the microfinance NGO, Proshika. Her work with Proshika led to the publication of two books, "Who Needs Credit? Poverty and Microfinance in Bangladesh" and "Challenges of Second Generation Microfinance: Regulation, Supervision and Resource Mobilization," published by Zed Books UK and University Press Ltd. Her work on the evaluation of a microfinance and safety net program in Sri Lanka was published in the Journal of Development Economics. Dr. Sharif has a Masters in Economics and Public Policy from Princeton University and a PhD in Development Economics from the London School of Economics



### Mohammad Fazlul Kader

Deputy Managing Director  
Palli Karma-Sahayak Foundation (PKSF)

**M**r. Mohammad Fazlul Kader is the Deputy Managing Director (Operations) of Palli Karma-Sahayak Foundation (PKSF). He has been working in PKSF for the last 13 years. He did his B.S.S. (Honors in Economics) from University of Dhaka in 1986 and MBA (Major in Finance) from Institute of Business Administration (IBA), University of Dhaka in 1988. In 2000, he received a training on Financial Institutions for Private Enterprise Development from the Harvard University, USA. Mr. Kader has keen interests in formulating policies related with employment generation and disaster management through microfinance and micro-insurance programs. He played a lead role in formulating 'Community Based Climate Change Project' under 'Bangladesh Climate Change Resilience Fund' and the World Bank. He has experience working in Pakistan, India, Sri Lanka, Saudi Arabia, Bahrain, Jordan, Morocco, South Africa, and Zimbabwe as microfinance consultant.



### Dr. Humaira Islam

Executive Director, Shakti Foundation for Disadvantaged Women (SFDW)

**H**umaira Islam, Ph.D., is the Founder and Executive Director of Shakti Foundation for Disadvantaged Women, a leading microfinance institution for the social and economic empowerment of poor women in Bangladesh. Under Dr. Islam's leadership, Shakti Foundation has pioneered financial interventions and programs, including microcredit and small savings, business literacy, small enterprise development, primary health-care, and gender awareness to help poor urban women in their fight against poverty. Today, Shakti Foundation serves 180,000 poor women and their families in most major cities of Bangladesh.

Dr. Islam is Member of the Board of Trustees of Women's World Banking (WWB), Treasurer of the Executive Board of International Network of Alternative Financial Initiatives (INAFI) and Member of the Academic Council of East West University, Bangladesh. She is also a member of many other international organizations, including the Bangladesh NGO Foundation, the Diabetic Association of Bangladesh, National Steering Committee (NSC), Bangladesh Unnayan Parishad, and MIME Project (Micro Insurance Mutual Entity). Before joining Shakti Foundation, Dr. Islam worked as the Executive Director of Manabik Sahajaya Sangstha and as a Research Associate of CIRDA. Dr. Islam holds a Ph.D. in Women's Empowerment, a M.Phil degree on "Bangladesh Parliament" and a Master's degree in Political Science from the University of Dhaka.



### **Md. Emranul huq chowdhury**

Executive Director and CEO, UDDIPAN

**M**r. Emranul Huq has been serving UDDIPAN as the Executive Director & CEO, a national level development organization since last 23 years as Executive Director (Chief Executive Officer) through his dynamic and charismatic leadership. In the meantime he has contributed in profusion to development sectors since last 32 years by being involved in different policy and management level positions. Over the times, he has proved his ability to plan, administer, design and implements programs with a variety and innovations on Gender and Women Empowerment along with Child Rights, Poverty alleviation, Micro Finance and other development programs. He is skilled in delivering development write ups and producing innovative thoughts in different magazines and journals. He is considered as one of the pioneers in Islamic Micro Finance who introduces 'Participatory Islamic Micro Finance' in Bangladesh. A handful and considerable involvement of Mr. Chowdhury with different national and international organizations are furnished.



### Ms. Mithila Farzana

Senior Presenter, Journalist  
Ekattor Media Ltd

Mithila Farzana completed her BA (Hons) and MA in Mass Communication and Journalism from the University of Dhaka respectively in 2002 and 2003 obtaining 1st class in both. She worked with the British Broadcasting Corporation (BBC) as a correspondent and presenter from 2008 to January 2011. She worked there as free lancer till July 2012. The most prestigious part of her BBC days was to conduct 'BBC Sanglap'. This was a dialogue show versioned from BBC World's discussion show 'Question Time', conducted by Jeremy Packer. This was a show which was considered as a stage for the politicians to be answerable in front of the public.

Before joining the BBC she was working with ATN Bangla as a senior news presenter from 2003 to 2008. Just after completion of her masters she joined the Independent University, Bangladesh in the department of 'Media and Communication' as a junior lecturer. She started her career in Ekushey Television in the year 2000. She contributed two chapters on "Small and Medium Enterprises" and "Commercial Journalism Law" in the book 'Banijjo Shangkadikota', published by Katalyst, Edited by Dr. Abdus Salam et al, 2007. She also contributed one chapter on "Gender Reporting" in the book 'Reporting Guide', published by SEHD (society for environment and human development), edited by Philip Gain et al, 2005. This chapter is written on the basis of the experiences of the reporters who have done gender sensitive reports. She also contributed in a number of popular articles in the Daily ProthomAlo, Sangbad, weekly Choltipotro and other renowned newspapers.



## Ms. Selima Ahmad

President, Bangladesh Women Chamber of Commerce and Industry

**S**elima Ahmad, President of the Bangladesh Women Chamber of Commerce and Industry (BWCCI) is the developing world's personification business woman who was acutely aware of the need for a national body, which represented the interests and supported the initiatives of women entrepreneurs. As a successful businesswomen herself with longstanding experience in the private sector, Ahmad took the initiative to form a Chamber of Commerce devoted exclusively to facilitating the advancement of women entrepreneurs.

Drawing on her business experience and involvement with several trade organizations, including the Federation of Bangladesh Chambers of Commerce and Industries, Bangladesh Automobile Assemblers and Manufacturers Association, Bangladesh Handicraft Manufacturers and Exporters Association, Bangladesh Association of Publicly Listed Companies, Ahmad convinced and mobilized women entrepreneurs, the government and development partners of the need for the creation of BWCCI.

She has been working for the private sector development for last 28 years and helped to promote the development of more than 7,000 women entrepreneurs by planning, designing and facilitating different programs. She developed 600 grassroots women through training and access to information to ensure their active and increased participation in socio-economic and civil life and to broaden the opportunity of women's social network. Despite her many accolades, Ahmad's proudest achievements are the changes that are visible in the lives of the members due to the support of BWCCI.

She successfully organized the 1st Women's National Business Agenda (WNBA), 2009. Ahmad is an activist who promotes democracy, gender equality, anticorruption and women entrepreneurship. Ahmad, Vice Chairperson of the Nitol-Niloy Group is the quintessential successful woman. She is the Key person of the Bangladesh chapter of Women Democracy Network. She is also a director of board of Sonali Bank Limited, the largest public commercial bank of the country. She is a member of the Civil Society Advisory Group of UN Women. She is a Global Ambassador of The International Alliance for Women (TIAW) and also a Course Teacher of MBA class (Tourism & Hospitality Department) in University of Dhaka.

She obtained graduation and Masters in Business Management from Dhaka University and did short courses from USA, Japan, Denmark and Canada. She is a fellow of Stanford University, USA. She has been awarded with the prestigious Oslo Business for Peace Award 2014.





### **Mrs. Rubana Huq**

Managing Director, Mohammadi Group

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**R**ubana Huq is a well-known businesswoman, journalist, and intellectual in Bangladesh. She is also a regular columnist for all top English dailies in the country. She also conducts her own TV show about South Asian current affairs that is broadcast by regional TV channels in South Asia. Mrs. Huq is an entrepreneur, writer, PhD candidate and philanthropist – speaks of everything wrong and everything right with our people, delving into the details out of her own world, knitting a story of her fifteen year journey. She was selected by the BBC for their 100 women conference last year, in which they brought 100 women together from all over the world.



### **Dr. Razia Sultana Khan**

Independent University, Bangladesh

**D**r. Razia Sultana Khan earned her Ph.D. in English (Creative Writing) from the University of Nebraska –Lincoln, and her M.A in Linguistics and ELT from the University of York, UK. She also has an M.A. in English Literature from the University of Dhaka (DU), Bangladesh.

Dr. Khan has taught at the University of Nebraska-Lincoln; North South University; The British Council, Dhaka; Institute of Modern Languages (DU); Dhaka College; Kabi Nazrul College and College of Music. In an administrative capacity she was the Head of Courses at the British Council Direct Teaching Operation for six years and Chair of the English Department at North South University for four years. She was the Director of Bangladesh English Language Teachers' Organization (BELTO), a consultancy which she founded.

Dr Khan is a creative writer and writes short fiction and poetry. Her stories have appeared in anthologies both nationally and internationally. "Alms," a short story, appeared in the Best New American Voices 2008. Her short stories, poems and interviews appear regularly in local dailies and magazines. She was the Editorial Assistant for *Prairie Schooner*, Quarterly publication of University of Nebraska Press and Creative Writing Program of UNL, English Department. She won place at the University of UNL's Mari Sandoz *Prairie Schooner* Short Story Award for two consecutive years. While at UNL she won the following scholarships and fellowships: Master class fiction scholarship; The Nebraska Summer Writers' Conference-2007; The Franklin and Orinda Johnson Fellowship (2005-06); Dudley and Sue Bailey Fellowship (2005); Marguerite C. McPhee and Clare McPhee fellowship (2002-2003). Prior to that she was awarded a Bangladesh Technical Training Scholarship for Graduate Studies in York, UK (1983-1984).

Her areas of research interest include post colonialism, gender studies and South Asian fiction. Her personal interests include traveling and oil painting.



## Professor Niaz Zaman

Advisor  
School of Liberal Arts and Social Sciences  
Independent University, Bangladesh

Niaz Zaman, adviser, Department of English, Independent University, Bangladesh, and supernumerary professor, Department of English, University of Dhaka, has an MA in English from the University of Dhaka (1963), an MA in Literature from The American University, Washington D.C. (1983), and a Ph D from George Washington University in American Literature (1987). Her doctoral dissertation, “The Confessional Art of Tennessee Williams,” has been published by the University of Dhaka.

Apart from several academic papers published in *Journal of American Studies*, *Dhaka University Studies*, *Chittagong University Studies Harvest*, *Spectrum*, *Chaos*, she has widely published in Bangladesh and abroad on folk art. Her published work includes *The Art of Kantha Embroidery*, the first book on the nakshi kantha, and her study of the Partition: *A Divided Legacy: The Partition in Selected Novels of India, Pakistan and Bangladesh*, which received the National Archives Award as well as the Atwar Hussain Award of the Asiatic Society of Bangladesh, and is the first book-length study on the subject. She is co-author of *Strong Backs Magic Fingers*, about indigenous backstrap weaving.

She is a creative writer and has published *A Different Sita* and *The Crooked Neem Tree*, as well as two anthologies of short stories, *The Dance* (the titular story of which won an Asiaweek award) and *Didima's Necklace and Other Stories*. She was editor of *Bangladesh Journal of American Studies*, a consulting editor for *Banglapedia* and literary editor of *New Age*.

She has edited several short story anthologies including *Selected Short Stories from Bangladesh*, *The Escape and Other Stories of 1947, 1971 and After: Selected Stories*, *Under the Krishnachura: Fifty Years of Bangladeshi Writing*, *Arshilata*, *Contemporary Short Stories from Bangladesh*. She edited *Unfettered*, the translation of Kazi Nazrul Islam's epistolary novel *Bandhan Hara*, and also translated several of the letters in the novel.

She has co-edited numerous books, among them, *Other Englishes: Essays on Commonwealth Writing*, *Infinite Variety: Women in Society and Literature*, *Regional American Studies Conference*, *An English Anthology*, *Colonial and Post-Colonial Encounters*, *Revisioning English*, *Galpa: Women Writing in Bangladesh*, *Hemingway: A Centennial Tribute*, *Centennial Essays on Ibsen*, *Fault Lines: Stories of 1971*, and *Caged in Paradise*.

From 1981 to 1983, Dr Zaman was Educational Attaché at the Bangladesh Embassy in Washington D. C.



### Mr. Towhid Samad

Chairman  
Chittagong IUB and Bangladesh General Insurance

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**A** Masters in Economics, Mr. Towhid Samad is an Industrialist and is the Chairman of Bangladesh General Insurance Company, the 1st Private sector Insurance company of Bangladesh. To promote Higher education, he is a Founder trustee of The Education, Scientific, Technical & Cultural Development Trust (ESDTCDT) a non-profit organization which launched The Independent University, Bangladesh (IUB) and The Chittagong Independent University (CIU). He served as the Chairman of ESTCDT, Governing Council of IUB and the Board of Trust of IUB to help build IUB, both in structure & facilities and more importantly the curriculum. He is currently the Chairman of CIU, a university recently approved by the Government to provide higher education in Chittagong. To generate thoughts and raise discussions on national and international issues, Mr. Samad as Managing Director of The Weekly Holiday continues this effort every week.



### Professor M. A. Baqui Khalily

Executive Director  
Institute of Microfinance (InM)

Professor Khalily is the Executive Director, Institute of Microfinance, a leading research institution on micro finance and poverty analysis in Bangladesh. Prior to his joining the Institute, he was Professor of Rural Finance at the University of Dhaka. He has published papers in national and international journals. His research interest areas include inclusive finance, enterprise development, micro finance and impact analysis, poverty analysis, sustainability of micro finance institutions, capital market and corporate governance, rural finance and credit market. Professor Khalily was Team Leader of three recent studies - Access to financial services, Impact of micro finance on extreme poverty reduction, and Overlapping in micro credit market. He obtained his MS and Ph.D. degrees from the Ohio State University, USA. Professor Khalily was on the Board of several institutions including Dhaka Stock Exchange. He is a member of the General Body of PKSF, a leading wholesale lending and development agency in Bangladesh. He has professionally traveled to a number of countries including France, Japan, China, UK, and Norway.



# Keynote Papers

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# ECONOMIC PATHWAYS TO WOMEN'S EMPOWERMENT: WHAT DOES THE EVIDENCE FROM BANGLADESH TELL US?

**Professor Naila Kabeer**

... **T**he exercise of informed choice within an expanding framework of information, knowledge and analysis...a process which must enable women to discover new possibilities, new options...a growing repertoire of choices...to independently struggle for changes in their material conditions of existence, their personal lives and their treatment in the public sphere....The process of challenging existing power relations, and of gaining greater control over the sources of power.... Srilatha Batliwala (1993 and 1994).

## **Introduction**

I am very pleased to have been asked to speak to the theme of this conference on 'Gender and women's empowerment'. Given that the conference is being organised by the Institute of Microfinance, I would like to focus my comments on economic pathways to women's empowerment, and to ask what this might mean in a country like Bangladesh where the denial of economic resources and opportunities to women, and their resulting dependence on male provision, has long been seen as the key structural underpinning to their subordinate status within the society. I will draw on the existing literature on Bangladesh to reflect on this question. While my main focus will be on women's access to paid work of various kinds, I will also touch briefly on the empowerment potential of women's access to other material resources, including property rights, access to credit and economic transfers of various kinds, which may have similar potential.

## **Some conceptual clarifications**

The concept of women's empowerment was once the domain of grassroots women's organizations in South Asia. It has gradually been adopted by a diverse range of actors, including microfinance organizations as well as various mainstream donor agencies. In the process, the concept has been expanded to mean many different things to many different people till we have come to the stage when it can mean whatever you want it to mean! This happens with many concepts in the development industry that are formulated to convey important aspects of power relations within a society, are taken up, reformulated and de-politicized until we lose sight of what their original meaning. It is therefore important always to clarify what we mean when we talk about women's empowerment and, in relation to this presentation, how the concept should be interpreted in analyzing women's access to economic resources in the context of Bangladesh.

There are two broad ways in which the concept could be interpreted. We could evaluate the impact of women's access to resources from women's own perspectives and priorities or we could evaluate this access in terms of its impact on the unequal relations of power between men and women. The first approach has a ready appeal, since we are asking women to provide their own accounts of what constitutes positive change in their lives. But it runs into a problem. If both men and women acquire their ideas about their own identity and the justice of their position in society through norms, relationships and experiences that are premised on women's inferior status and restricted opportunities, these are likely to shape their interpretations of their experiences and their visions for social change. This is what Sen (1990) has called the phenomenon of 'adapted preferences'.

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I will therefore be taking the second approach. I want to draw on the accounts that women provide of how they interpret and evaluate change in their lives because these are an important aspect of how we understand change. But I also want to explore the conditions that give rise to these interpretations and to assess the implications of these changes for the broader structures of gender inequality within a society. This may represent a more controversial approach for many since it appears to discount women's own views about their situation and rely on externally-imposed criteria. And yet, as social scientists, we are all aware that we cannot take such views at face value, precisely for the reason outlined earlier. Power relations are exercised not only through the ability to make choices but also through their influence on the kind of choices thought possible. Expanding on the idea of adapted preferences, Sen (1990) has noted: "There is much evidence in history that acute inequalities often survive precisely by making allies out of the deprived. The underdog comes to accept the legitimacy of the unequal order and becomes an implicit accomplice".

So let me clarify what I mean by women's empowerment, drawing on some earlier work (Kabeer, 1999) starting with defining what I mean by power since the two concepts are clearly related. I draw on a standard sociological definition that sees power very simply as the ability to make choices. People who exercise a great deal of choice in their lives – to the extent of imposing their choices on others, are generally regarded as powerful. However, they are not empowered in the sense in which I will be using the term because they were not disempowered in the first place. Empowerment relates to processes of change. In particular, it refers to the processes by which those who have been denied the capacity for choice gain this capacity.

However, we must qualify choice in a number of ways in order to be relevant to the analysis of women's empowerment. The first qualification relates to the conditions in which choice is made. For choice to be meaningful, it should have been possible to choose otherwise. In the absence of alternatives, we cannot talk about meaningful choice. There are well-recognised material dimensions to this qualification because the economic resources at our disposal shape the range of alternative course of action available to us. But there are also important cognitive dimensions which relate to the point about adaptive preferences I alluded to earlier. If we are in a position that we cannot imagine behaving or thinking in ways other than those that are prescribed by social norms or if the costs of dissenting from prevailing social norms are extremely high, then we are in the realm of conformity rather than choice.

A second qualification refers to the consequences of choice. We have to distinguish between the myriad and very often trivial choices that we all make in the course of our everyday lives and the more strategic choices which signify a degree of control over one's own life and which have important consequences for the kinds of lives we are able to lead.

My third qualification also focuses on the consequences of choice and asks about the implications of choice for the larger structures of inequality within a society. Women do not exist in isolation from the rest of society and their actions have consequences for their own position in society and for the way that their society is reproduced over time. It is, after all, perfectly possible for women to make choices that appear both meaningful and strategic as we have defined these criteria but nevertheless not only fail to challenge their own subordinate position within society but also to infringe the rights of others. So for instance, women who choose to engage in female-selective abortion, not out of passive compliance with patriarchal norms but out of a cost-benefit calculation about their own material interests can be said to be exercising strategic and meaningful choice but their beliefs and actions serve to reproduce the wider culture of daughter devaluation that they have belong to.

Similarly, women may become politically active through involvement in racial or communalist organisations without questioning the implications of their politics on the rights of those men and women from religious and racial minorities



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who are victimised by their organisations. While empowerment may not necessarily require that women go out and seek to change the world, although it would certainly encompass it, it does require that their beliefs and actions do not perpetuate injustice.

Empowerment then, as I am using the term, refers to the expansion in the capacity to make strategic and meaningful choices by those who have been denied this ability in ways that do not reproduce, and may actively challenge, the structures of inequality that deprive them and others in their society of this capacity. It therefore touches on many different aspects of change in women's lives, each important in themselves, but also in their inter-relationships with other aspects. It touches on women's sense of self-worth and social identity; their willingness and ability to question their subordinate status and identity; their capacity to exercise strategic control over their own lives and to renegotiate their relationships with others who matter to them; and their ability to participate on equal terms with men in reshaping the societies in which they live in ways that contribute to a more just and democratic distribution of power and possibilities.

Turning to studies of women's economic empowerment in the context of Bangladesh, a number of preliminary comments are in order. Most of these studies have tended to define empowerment in terms of a limited range of changes at the level of individuals and households. The most frequently used are changes in intra-household decision-making and mobility in the public domain. The first acknowledges the generally male dominated nature of household decision-making, while the second recognizes that constraints on women's ability to move freely in the public domain also constrains their ability to participate more fully in both politics and the economy. A number of studies have also focused on domestic violence which of course is a particularly brutal manifestation of male power within the household.

There has been far less attention to women's ability to exercise agency with respect to other aspects of their lives, to their position within the wider society and to the democratic reorganisation of their society. In a context in which women have learnt from childhood to internalise the inferior status ascribed to them by their society, it is clearly important that we pay attention to changes at the level of individual consciousness and inter-personal relations. At the same time, I am also interested in forms of change that spill over into the public domain and that start to address the larger structures of gender, class and other inequalities since these undermine the democratic potential of a society, including the potential for women from different socio-economic groups to shape the direction of social change. This is a notion of empowerment that resonates with the definition provided in the opening quote from Srilatha Batliwala. In the rest of this presentation, I will be discussing the literature on the empowerment potential of paid work and other economic resources in order to draw out what they tell us about how empowerment is understood in Bangladesh but also about how such change happens.

### **The empowerment impacts of microfinance**

Studies of the empowerment potential of microfinance can be seen as studies of the impact of a composite resource: access to credit, of course, but also membership of purposively formed groups and possibly also access to training of various kinds. The literature on the empowerment potential of microfinance has generated very contradictory findings and considerable controversy. I have discussed elsewhere some of the reasons for these contradictory findings. They include differences in methodology, (with quantitative findings generally more positive than qualitative findings), differences in focus (with findings on outcomes very, but not always, more positive than findings on process), differences

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in the kinds of organisations studied (with the more socially-oriented microfinance organisations generally reporting more positive findings) and finally, differences in interpretation of the same findings (Kabeer, 2001). As an example of the latter, we might note the finding that women borrowers were more likely to report 'joint' rather than 'male-dominated' decision-making was interpreted in one study as 'male-dominated decision-making in disguise' and by another as evidence of a move away from male dominated decision-making to giving women more of a say in household matters.

What I would like to do here is draw out a number of important points from this existing literature. Let me start with a widely cited study by Hashemi and others (1996) who explored the impact of BRAC and Grameen on various indicators of empowerment. These included mobility in the public domain, women's asset ownership, ability to make small and large purchases, involvement in major decisions, freedom from coercion within the family, political and legal awareness and political participation. It can be seen that these indicators could be regarded as embodying fairly strategic forms of choice and agency.

I believe the findings lend themselves to a number of general points. First of all, while the findings were generally positive, there was some variation in the impacts associated with different organization, suggesting that variations in organisational practice made a difference to the impacts achieved. For instance, only Grameen Bank membership had an impact on involvement in major decisions while only BRAC membership had an impact on female mobility in the public domain

Secondly, these changes appeared to operate, at least in part, through their impact on the magnitude of women's economic contributions, presumably in various forms of micro-enterprises. Including women's economic contribution in their estimation procedure served to reduce, but did not eliminate the effect of membership of programmes.

Third, the one exception to the above finding which related to the reduction in domestic violence. Here it was membership of a programme alone that appeared to be significant. The authors concluded that it was women's participation in an expanded set of social relationships embodied in their membership of credit programme groups rather than increases in their economic activity that led to diminution of violence. Important to add to this conclusion is a later study on BRAC that found that while domestic violence increased when women took up loans, it diminished over time, particularly for those women who participated in BRAC training programmes. Thus it would appear that it was aspects of organisational practice other than access to credit per se that resulted in an important positive change in women's lives.

Finally, this was one of the few studies that went beyond intra-household decision-making and mobility in the public domain as indicators of impact to also examine political impact which was measured as a composite of political knowledge and participation. Membership of BRAC was found to be associated with higher levels of political impact. However personal communication with the authors suggests that this result reflected higher levels of political knowledge and likelihood of voting among BRAC members, rather than engagement in collective action against injustice or in pursuit of rights.

I was later involved in a study of BRAC carried out with Imran Matin which sought very explicitly to go beyond intra-household impacts (Kabeer and Matin, 2005). We found that duration of membership in BRAC was associated with increased access to government programs, greater likelihood of voting in national and local elections and knowing who the locally elected woman representative was. However, there was no evidence that membership of BRAC led to greater

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involvement in politics beyond voting, for instance to campaigning in elections, to greater participation in village level committees or to collective action against injustice.

Our study highlighted once again the relevance of organisational practice. Many BRAC members also belonged to other microfinance organisations but controls for this suggested that these impacts could be mainly attributed to years of membership of BRAC. Since these other NGOs tended to be far more minimalist MFOs than BRAC (most frequently ASA and Grameen) this was perhaps not surprising.

Stepping back from these findings, what they add up to is that while credit can lead to change in certain aspects of women's lives that touch on power relations, the positive impacts of credit are likely to be magnified and expanded when financial services are combined with other tangible and intangible resources. The lesson I take away from this is the need to avoid talking about 'the microfinance sector' in general and to focus on variations in organizational practice.

### **The empowerment impacts of paid work**

While access to microcredit, where it promotes women's economic activity, is most likely to do it in forms of self-employment, the empowerment literature on microfinance does not generally distinguish between various forms of self-employment, such as self-employment outside the home, in home-based enterprise and in unpaid family labour on household/male enterprise. Yet the general literature on the impact of paid work on women's empowerment does suggest that the terms and conditions of women's work are extremely significant for the kinds of impact it is likely to have (Kabeer, 2008). Let me therefore turn now to studies which tell us something about the impacts associated with different kinds of paid work. Once again, we find an inordinate emphasis on impact conceptualized in terms of intra-household decision-making, domestic violence and mobility in the public domain and very little on women's engagement with politics and policy in the wider domain.

Let me start with a study by Anderson and Eswaran (2009) who have used rural household data to compare women who earned an income of their own, primarily through home-based poultry rearing, with those who worked as unpaid family labour on their husband's farm. The measures of empowerment used in the study related to whether or not women had a say in decisions to purchase cooking oil, coconut oil, ice cream, betel leaf, children's clothes and own clothes. The study found that women in own-account enterprises were more likely to have some say in all the decisions studied than those who worked as unpaid labour on the family farm.

Now while it may make women feel a little bit or a lot better about themselves to have some say in whether their families purchased cooking oil or coconut oil or ice-cream, I am not sure how many of us would take it as evidence of women's empowerment. It does little to destabilize the structures of patriarchal authority within the household although it does remind us of how marginalized many women are within these structures that they should not have any say in whether their household purchases cooking oil or ice-cream. So while we may acknowledge that an income of one's own does appear to allow women to have a say in the consumer decisions of the family, we might attach greater analytical significance to some decisions (children's clothing? Own clothing?) than others (cooking oil? coconut oil? ice cream?) but more importantly, we might want to know about the impact of women's own account earnings on more strategic categories of decision-making.

We find these more strategic categories in a study of an urban slum neighbourhood in Bangladesh by Salway and others (2005) who compared currently working women, around 80% of whom were in waged work (domestic service, garment

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factory work and construction work) with those who had never worked (around a third of their sample). They found that working women were more likely than those who had never worked to be involved in managing money within the household, to have their own savings, to believe that they had freedom of movement and to be able to move in the public domain on their own. They also reported lower levels of physical violence from their husbands, but little difference in verbal abuse. This last finding suggests that while levels of domestic conflict did not vary a great deal between working and non-working women, it was less likely to take a violent form among working women.

Heath (2014) has also examined the impact of women's paid work on domestic violence in an urban context. Once again, most of these women were waged workers and indeed 80% of the working women in her sample were in the garment industry. She found that women's access to waged employment was associated with higher levels of domestic violence but only among less educated women. While garment workers reported lower levels of domestic violence than women working within the home, this appeared to be because they had higher levels of education. So we need to add education as an important form of access for women's empowerment and one that may mediate the impact of paid work on women's lives.

### **Comparing the impact of different categories of economic activity: programme interventions**

The studies discussed so far tell us a number of things. The literature on microfinance tells us that the micro-finance programmes can have some important impacts in terms of women's empowerment and that these impacts are strongest when they promote the productivity of women's economic activity. They also tell us that some of the organizational features of these programmes may operate independently of access to credit in realizing certain important changes in women's lives. Thus both the training offered and the group membership associated with these programmes appeared important in reducing domestic violence for BRAC members. While the literature on microfinance does not distinguish between different kinds of paid work, other studies tell us that women involved in own-account work are likely to exercise greater decision-making power than those in unpaid family labour and that women in waged labour are more likely to exercise agency than the economically inactive.

I want to turn next to a number of other studies that allow us to compare the impact of different kinds of employment in greater detail. In this section, I will focus on forms of employment that have been generated by anti-poverty development programmes targeted to women, some promoting entrepreneurial activity while others generate wage employment.

Let me start with a series of studies into BRAC's Targetting the Ultra poor program which focuses on promoting enterprise development among women in extreme poverty. These offered positive findings of its economic impacts. Average incomes had increased, food security had improved and there had been gains in terms of livestock and household durables. Bandiera and others (2013) also reported that unskilled wages for women had increased by 10% in treatment communities relative to control communities, but there was no evidence of change in male wages. This suggested that the withdrawal of certain sections of female wage labour into self-employment might lie behind this rise – so that the program appeared to be having spill-over benefits for women who have continued in wage work.

However, more worrying insights into intra-household gender dynamics of the TUP program are provided by Das et al (2013). They found that while TUP participation strengthened the household asset base beyond assets transferred by the program, the impact on women's ownership of assets and decision-making roles did not appear to extend beyond the

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actual transfers provided by the program. Accumulation of other assets noted by earlier evaluations, including land, agricultural and non-agricultural productive assets and most consumer durables apparently made possible by the program, generally passed into sole male ownership. Program participation also reduced women's control over income, savings and savings decisions. It significantly reduced women's control over income generated from livestock including cows and buffaloes, control over their own earnings in general, reduces their control over their purchases for themselves and significantly shifted decision-making about the more significant households savings and expenditure decisions away from women alone and towards men, either on their own or joint decision-making.

A comment from one of the evaluations is interesting. It notes that the program had enabled women to move out of wage labor employment, which in rural areas is primarily daily wage labor in agriculture and domestic service, among the least desirable of occupations - into forms of self-employment which offered fairly regular earnings. Subjective indicators indicated an increase in life satisfaction, statistically significant after two years in the program. From women's own perspectives, therefore, it would appear that the withdrawal from wage employment into self-employment had enhanced their sense of satisfaction. But the objective indicators suggest that it also reduced their voice and decision-making power and may have contributed to growing gender inequality in asset ownership within the household.

This question of waged employment versus self-employment is also picked up in a study by Ahmed and others (2009) who compared four different program interventions targeted at women in extreme poverty, all for a limited period of time: the Food for Asset programme, which provides a combination of food and cash as wage payments to women participating in labour intensive public works programmes; the Rural Maintenance Programme which gives women cash wages for participation in maintaining rural roads but keeps back some of these wages in the form of mandatory wages; the Food Security VGD programme which provides food and cash transfers to vulnerable women and the Income Generation VGD which provides food rations as well as access to credit.

The study found that participation in IG-VGD and the RMP resulted in longer-term improvements in participant income, lasting at least 18 months for former and 25 months for latter than the other two. The authors conjectured that this probably reflected the built-in access to microcredit for IGVDG members and mandatory savings feature associated with the RMP. At the same time, the study also found that the wage labour opportunities in the two public works programs, the RMP and the Food for Assets, was associated with stronger impacts on a range of empowerment indicators, including intra-household decision-making, abuse within the household and mobility with regard to various locations in the public domain, than self-employment through the IGVDG and the cash/food transfer associated with the Food-Security VGD.

These impacts were strongest for RMP participants and were equally valid for both married women and women who were divorced, widowed or separated. While the transfers associated with the waged work programs were larger, one possible reason for their greater impact, the authors suggest that women may feel a greater sense of ownership in relation to money that they have earned themselves and their sense of providing for their families may enhance the significance they attach to their contributions and enhance their voice and influence within the family. Moreover, the study suggests, that providing income for the family may have increased other family members' appreciation for the women's contribution. In particular, husbands may be more willing to consult their wives regarding household decisions and less opposed to their wives' independence.

It is worth noting that several studies of the RMP have emphasised the importance that women attached to having regular employment for which they receive clear-cut remuneration. A review carried out in 2003 found that "wage

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employment remains a vital dimension of RMP. In spite of the demands of daily physical work, the women value this more than any other aspect of the RMP experience. It is the real signifier of their shift from dependence and destitution. Informal responses indicate that many would continue with the road work, if that were an option. The wage employment is the platform on which they would build a better life ....” Postgate et al. (2003: p. 7. ). However, it is probably the combination of regular wages with other aspects of the RMP which explain its empowerment potential. As a strategic review of the RMP noted, ‘RMP, probably more than any other programme working with destitute women such as VGS or microcredit schemes institutionally encourages women to be mobile within their union, having to go and work in villages besides their own. They attend meetings, workshops and trainings’ (CARE International 2005). The review also notes a number of knock-on effects on women’s lives in terms of enabling their participation in shalish, invitation to social functions such as marriages and so on.

### **Comparing the impact of different categories of economic activity: market-based analysis**

The second study I want to look at includes but goes beyond programme-based economic activity. This is a study that some of us carried out at the Centre for Gender and Social Transformation at the BRAC Institute of Governance and Development as part of the larger Pathways of Women’s Empowerment programme (see Kabeer, Mahmud and Tasneem, 2011 and Kabeer with others, 2013). It which involved a survey of 5000 women from 8 districts of Bangladesh and covered women in many different kinds of economic activity as well as economically inactive women. We used a combination of measures of empowerment in line with the multidimensional conceptualisation of empowerment, touching on individual, inter-personal and community wide change, which I outlined in the introductory section

In terms of individual level change, we asked women about the value they attached to their productive contributions, whether paid or unpaid, to their households. We asked them about son preference: if they could only have one child, would they prefer a boy, a girl or were they indifferent? We also asked whether they felt they had some control over what happened in their lives<sup>1</sup>, a question intended to capture their ‘sense of agency’.

A second set of questions related to their relationships within the family. We asked women what value their families attached to their productive contributions; whether they retained some control over their own income; whether they were major decision-makers with regard to their own health care and to the purchase of daily necessities; whether they had savings of their own; and whether they had a bank-account in their own name.

A final set of questions sought to capture changes in the wider community, where we would imagine their actions might have the potential to extend the social limits on women’s choices. Here we asked about their mobility, in the sense of how comfortable they felt about visiting certain places on their own: health clinics, local markets and rural committees/shalish. Other questions in this category related to possible changes in women’s position within the community and their political awareness and agency. They were asked whether they had been approached by others in the community for advice and information, an indicator of the respect accorded to them by members of the community, and whether they knew about labour laws and about relevant social protection programmes, an indicator of their awareness of their rights and entitlements. To capture possible political dimensions of change, they were asked whether they had voted in recent elections, and, of those who voted, whether they had voted according to their own judgement

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<sup>1</sup> This question was drawn from the ‘World Values Survey’,

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or in compliance with the wishes of others. They were also asked whether they had campaigned in the local and national elections; whether they had participated in the shalish, informal justice forums operating at village level; and finally, to capture willingness to tackle the wider structures of patriarchy, whether they had participated in any form of collective action to protest injustice or claim their rights.

Women's work status was the central explanatory variable in our study. We classified women's work according to location and remuneration. In one study (Kabeer et al 2011), we used five categories: formal/semi- formal waged employment; informal paid work outside the home; informal paid work within the home; unpaid subsistence work; and economic inactivity. In a second study (Kabeer et al 2013), we sub-divided informal paid work outside the home into informal wage labour and informal self-employment. We also included a number of other economic resources, such as women's ownership of land/housing; education levels, membership of NGOs and access to loans as well as the usual controls for age, marital status, household wealth, head's characteristics and so on.

We found that women in formal/semi-formal work reported the most consistent positive results in terms of our measures of empowerment but they constituted a small minority of women in our sample and, of course, could have been in formal employment because they were among the better off and more affluent women in our sample. Of the rest, women in some form of paid work, whether within or outside the home were far more likely to report positive results compared to women in unpaid subsistence work and the economically inactive. However different forms of paid work had different impacts. Thus women in informal waged work were more likely than those in self-employment to report greater respect for their earning capacity within the community and to vote according to their own judgement but were less likely to report having a sense of control over their own lives. It may be that having to do informal waged work which, unlike formal waged work, is in some of the physically hardest and socially most demeaning occupations reported by the women in the survey (daily physical labour and domestic service) is also least likely to engender such a sense of control.

Among the other resources which appeared promote positive change in women's lives, education proved to be the most consistent, even at primary levels for some indicators, reinforcing our earlier point about the importance of education. Indeed, education rather than economic activity, was associated with weakening of son preference. Also positive but less consistently so were women's ownership of land/housing and membership of NGOs (which were overwhelmingly microfinance organizations). Once NGO membership had been controlled for, access to credit proved insignificant, echoing our earlier point that it may very often be the combination of resources associated with microfinance that has an empowerment potential rather than access to credit on its own.

A number of other findings from our study are worth reporting. There was much greater suggestion of positive change at the level of individuals and family relationships and weaker evidence of change at the level of the community. The most consistent results at the community level were reported in relation to mobility in the public domain and they were mainly reported by women working outside the household. The resilience of community norms compared to changes at the level of individual and intra-household relations was underscored by one of the other findings worth reporting: the considerable variation in women's empowerment by district, after individual and household variables had been controlled for. Women in Comilla were consistently less likely to report positive results in terms of our indicators of empowerment than women in the other seven districts included in our study – with one revealing exception.

While women in the other districts were significantly more likely than women from Comilla to report that they valued their own economic contribution to the family and that their family also valued their contribution, women in Comilla were significantly more likely than women from other districts to report that their income contribution to the household was

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valued by the wider community. It is worth noting that women in Comilla also reported lower rates of outside work than women from any other district (3.8% compared to the overall average of 10.2%) and were more likely to wear burkah/hijab (77% compared to an overall average of 55%). Thus it appeared that as far as communities were concerned, greater value was given to women who conformed to social norms about female seclusion in terms of their work decision and conduct in the public domain than those women who departed in some way from these norms.

### **What leads to collective action around gender and social injustice in Bangladesh?**

The resilience of community norms and their impact on the kinds of agency that women are able to exercise in the public domain was also evident in the very low levels of participation by women in the Pathways survey in any form of political activity (beyond voting) or in forms of collective action, such as petitions, campaigns, protests against injustice or in defence of rights. Yet these are forms of collective agency that are found to be important across the world in helping to shift the 'social limits of what is possible' for women from the more marginalized sections of society.

Such public engagements with the structures of patriarchy are not entirely absent in the Bangladesh context but they have to be built up purposively. Here I would refer to some recent work done by some of us at the Centre for Gender and Social Transformation where we examined the impact of different kinds of development NGOs precisely on the political capabilities of men and women from poorer households (Kabeer, Mahmud and Isaza Castro, 2010 and 2012). The study included microfinance organisations that specialised in financial services, such as Grameen Bank and ASA; organisations like BRAC and Proshika, that combine microfinance with various social programs; and organisations like Nijera Kori and Samata, that do not offer financial services but focused on social mobilization.

Some of our findings were predictable, others less so. We found that the NGO members were generally more likely than non-members to think of themselves as citizens, to trust people from other religions (particularly members of BRAC and Nijera Kori) and to be consulted by others in the community for advice. Not unexpectedly, it was the social mobilization organisations that were most likely to engage in collective actions of the kind that we have described. Also not unexpectedly, the most minimalist of the microfinance organisations, ASA, was also the one that had least political impacts. More unexpectedly, it was a social mobilization organisation (Nijera Kori) that reported the strongest economic impacts, more so even than ASA with its narrow specialisation in microcredit.

There is another important point to note in the context of this presentation. The social mobilisation organisations worked with groups of both men and women while the microfinance ones concentrated largely on women. Our study showed that while men in the social mobilisation organisations reported somewhat higher levels of collective action than women, the women in these social mobilization organisations were still far more likely to mobilize than women in the microfinance organisations. So for instance, 57% of women and 66% of men in Samata and 56% of women and 74% of men in Nijera Kori had engaged in collective action compared to just 8% of women in BRAC, 4% of women in Grameen and 2% of women in ASA.

The other important finding was that the issues around which collective action took place in these organisations were not gender-segregated. While Samata was more likely to focus on gender issues and NK on the environment, it was evident that both men and women mobilized on issues that cut across gender. The following gives some idea of the frequency of collective action by men and women in Samata and Nijera Kori around specific issues:



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- Land-related issues: 63% of men and 49% of women in Samata/ 24% of men and 11% of women in Nijera Kori.
  - Health issues: 10% of men and 5% of women in Samata
  - Social justice issues: 24% of men and 20% of women in Nijera Kori
  - Women's rights: 5% of men and 19% of women in Samata/ 9% of men and 6% of men in Nijera Kori.
  - Early marriage: 27% of men and 36% of women in Samata/ 4% of men and 3% of women in Nijera Kori
  - Dowry: 20% of men and 29% of women from Samata on dowry.
  - Environment: 50% of men and 40% of women in Nijera Kori

### **The contradictory processes of women's empowerment: what do these findings tell us?**

As I made clear at the outset, the conceptualisation of empowerment that informs the analysis in this presentation revolves around choice but choice qualified in important ways. First of all, I am interested in forms of choice that are significant for the degree of control that women exercise over their own lives and that are indicative of some degree of influence in the context in which they live. Secondly, I am interested in forms of choice that were made in relation of genuine alternatives, the possibility of choosing otherwise. And finally I am interested in forms of choice that do not simply reinforce existing inequalities but go against the grain of patriarchal constraint and social injustice, choices that can expand the field of possibilities for others as well as oneself. I recognize that not everyone will agree with this notion of empowerment since empowerment but I believe that it is necessary to reclaim the political aspect of empowerment from the many conceptualisations that we find in the literature that appear to have lost sight of the transformative edge of the concept. In the light of the analysis I have provided, let me conclude with some observations.

First of all, while we have seen many important social changes in Bangladesh, including changes relating to gender relations, change on the economic front has been slow, more apparent, thanks to the huge amount of attention paid to microfinance and garment work, than real. We know most women are still largely concentrated in various forms of home-based work, very often in unpaid family labour. Yet the findings from various studies tell us that it is paid work, particularly paid work outside the home, and particularly paid work in some kind of formal or semi-formal activity that carries the greater potential for transforming women's lives and gender relations. Moreover, this was supported by the qualitative interviews we carried out with women in different districts as part of the Pathways study. Many of these women believed in the importance for women to have an income of their own. The strongest views came from women with access to what might be regarded as 'better' forms of wage employment. Thus according to a married political party worker with primary education:

*Earlier men were the sole breadwinners. Women had to struggle with many children in the family. Whenever they needed something and men could not provide it, the men would take it out by beating their wives. Now both husband and wife earn, their household situation improves and men don't feel the need to use violence. Women's value has increased in*

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*the sense that they are not as helpless as they used to be. If she is earning, she can use her money as she wishes..... Women used to be helpless. They would have to wait for whatever their husbands gave them and when they choose to give it to them. Women would go and stand in wait for information at someone's house. Now five women have five mobiles between them, they don't need to rely on anyone.*

But such views were also expressed by women in unpaid subsistence work. As a 26 year old women with secondary education engaged in such work put it: You can tell as soon as you see a working woman. If she works and earns an income of her own, then there is a different sense about them. They have mental strength.

Another 28 year old women who was married, had primary education and worked as a paid domestic believed that violence had diminished in her own household since she started to work: 'If there is want in the house, then there is a lot of violence. My household suffered from want in the past ... but now both my husband and I work and there is less violence'. Interestingly, she believed that this change in her personal life partly reflected a generalized change in men, a point we will come back to: 'Perhaps men's mentality and attitudes have changed. I think perhaps they have changed along with the changing times'.

This divergence between women's subjective evaluations of the transformative potential of paid work and their continued concentration in less well paid or unpaid activities within the home appears to reflect a number of factors. One of these is the resilience of community norms and social status considerations that we have noted. The ranking of different kinds of economic activities according to least and most preferred reported by the women in our Pathways survey is significant.

The most preferred occupations were rearing livestock and poultry, followed by tailoring, teaching and then sewing quilts/handicrafts. The common characteristics of these activities are that they conform to socially acceptable work for women and that three of the four can be carried out at home, maybe even the fourth. The least desirable occupations were domestic service, followed by daily agricultural/non-agricultural labour, begging and then garment work. The key common characteristic of these activities is that they have to be carried out outside the home, even if domestic service is carried out within other people's homes. Social norms about female seclusion appear to remain an important factor in shaping women's preferences. These are of course the same social norms that led women in Comilla who were most likely to be working within the home and who were least likely to be empowered by our various criteria, to be far more likely than women from other districts to report community approval of their paid work activity.

However, social norms, while important, may not be the full answer. We need also to be aware of the very limited work options outside the household that are available to women as well as to examine behaviour and practices associated with different kinds of work available to women, particularly work outside the home. Women in outside work in the Pathways survey, with the exception of those in formal paid work, were also less likely than those working inside the home to say that they gained satisfaction from their work, they were more likely to report harassment at work and that they experienced negative effects on their health.

Many of the costs associated with women's paid work reflect the resilience of community norms relating to gender roles as well as the discrimination of those they encounter in the public domain. Women working outside the home continued to face considerable harassment, verbal and sexual, while the social stigma attached to work outside the home appeared to play a more important role in determining how jobs were valued than the returns associated with these jobs. These

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factors all further narrow women's work options. Empowerment through the kinds of outside paid work available to women in Bangladesh therefore comes at a price.

The fact that neither market or NGO led expansion of women's economic activity has had so little impact on their ability to play a role in community or political matters means that there has been very little effort to challenge patriarchal norms through purposive action - although such norms may be changing in unintended ways. What the analysis here shows that in a society where women's lives and livelihoods have been conducted in isolation and seclusion, their participation as active citizens of their society, taking their place alongside men from their communities, in shaping the direction of social change is unlikely to happen without purposive efforts of the kind undertaken by social mobilization organisations, to build their collective capabilities. While there is increasing pressure from international organisations to promote the right to association in the garment sector, those organisations in rural areas that did seek to build up these capabilities are on the wane as more development organisations turn to a narrow interpretation of financial services in response to the financial sustainability imperative.

Finally, it is important to note that many of the positive changes that women report in their lives could not have occurred without changes in their family relationships, including their relationships with men. The greater decision-making roles reported by educated women or women in paid work together with the value given to their work by family members suggest that impacts of their work spilled over into their family relationships. Our qualitative research suggests that the support provided to women by husbands, both in standing up to their in-laws as well as sharing in domestic responsibilities, was an important aspect of this change. As one of our respondents cited earlier suggested, men appear to be changing in their attitudes to gender relations along with women. Future research needs to explore this in greater detail to ensure that it becomes a more integral part of the agenda for women's empowerment.

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## GENDER, POVERTY AND EMPOWERMENT IN BANGLADESH

**S. Aminul Islam**

**B**angladesh is one of the most patriarchal countries of the world. The deep-seated patriarchy operates at all institutional levels and in all aspects of everyday life. It is embedded in property relationships, culture, and institutions of family, kinship and marriage. The institutional ensemble of patriarchy has huge impact upon poor women in Bangladesh. Although Bangladesh has made remarkable progress in poverty reduction, yet a large number of women are either poor or vulnerable to poverty in Bangladesh. Their suffering is multi-dimensional. Apart from their routine work in the domestic sphere, they become forced to earn money and engage with the public sphere. In the process they face greater violence at home and in the public sphere. The incidence of female –headed households is considerable. They are not only extremely powerless, they are also particularly vulnerable. The poor women thus suffer from the conflation of class and gender disadvantages. Many poor women suffer from gender, class and caste inequalities which force them to undergo multi-faceted and deeper deprivations. For indigenous women the deprivations loom larger. Poverty among women cannot be assessed in terms of mere calorie- count. The imprint of poverty sinks deep into the body and psyche of women. While graduation from poverty in terms of income or expenditure is easy to identify, empowerment is a much more complex and contingent process with gains and losses which is hard to nail down. This paper argues from a sociological perspective that poverty among women and empowerment should be viewed as a complex process grounded in both structural constellations and agency shaped by global and local forces. Empowerment is not a linear or homogenous process. Micro credit and other poverty reduction strategies have differential impacts upon poor women as it filters through social processes which are shaped by larger economic and political forces and vary over time, social divisions and geographies.





# Abstracts



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## FROM 'FINANCIAL INCLUSION' TO 'EMPOWERMENT': THE WOMEN WHO MAKE IT

**Supriya Garikipati**

**T**his study examines the empowering potential of businesses, especially group businesses, started by women microfinance clients. The focus is on collective agency, a consequence of business solidarity, which results in better outcomes for individual members in a context that is largely patriarchal. Data collected from 82 women who use loans in own businesses from Telangana, India over a period of 11 years are examined using a mixed methods approach.

Microfinance programmes in developing countries have largely targeted women clients. Lending to women made commercial sense as women are considered less risky than men but it was also seen as a credible development policy. Pursuing women's financial inclusion was underpinned by the zealous construct of the empowered woman who invests money in a successful enterprise, uses the income to improve the nutritional and educational outcomes for her children and begins to participate in major family decisions. Over the last decade, this construct has been left shattered following a flurry of empirical enquiry into the relationship between microcredit and women's empowerment. What emerged was a deeply polarised research community, almost equally divided on both sides. Recent research, however, has seen a consensus emerge along the lines of a 'middle road' for the empowering effects of microfinance. Researchers agree that microfinance can be empowering, but equally that these benefits are neither universal nor typical. In other words, microfinance is not a 'magic bullet' for women's empowerment – whilst some do experience its empowering effects, not all do and not all to the same extent or in the same way.

There are several reasons why women's experience with microfinance may differ. One reason, explored in some of my previous work, is the impact that loan use could have on various aspects of women's wellbeing. Specifically, I have argued that women who use loans in own businesses tend to benefit the most. The link between women's loan use and their wellbeing is mainly via loan repayment obligations. Women who use loans in own businesses tend to use their profits to repay their loans. In contrast, other women have to either rely on other members of the household (generally husbands) or undertake wage labouring to meet their repayment obligations. In both cases women experience a weakening of their bargaining positions, both within the household and outside in the labour market. Additionally, women who use loans in own businesses are able to increase the economic and social value of their time use by shifting away from non-paying house work and socially debasing wage work to flexible and more remunerating self-employment. Women using loans in own businesses are thus better able to use the leverage of microfinance to further their agency and status.

Several interesting questions arise with respect to the women who use loans in own businesses. What are the determinants of women using loans in own business? In other words, are the women who use loans in own businesses different from others in any significant way? And what, if anything, can we learn from their experiences? In this study, I seek to answer these questions by tracking the women who use loans in own business over a period of 11 years. It became apparent quite early on that women who had joint business concerns with group members had strikingly different experiences and that these had serious research as well as practical implications for the empowerment debate.

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Throughout the course of the empowerment debate, irrespective of how it has been defined, empowerment has been viewed as the achievement (or the failure) of an individual woman who receives credit, even if the access mechanism is via group lending. Very limited attention has been paid to the collective achievements of microfinance groups. The role of the group is largely limited to loan procurement and repayment via joint liability and the group as a collective is considered as having very little to do with the improved outcomes that its members may or may not experience.

The evidence presented in this paper suggests that groups have a significant role in the impact that microfinance has in empowering individual members. In the cases reviewed in this study, empowerment does not result from credit alone or from the actions of individual women, but positive changes are experienced via actions taken by members of a group that owe solidarity to each other via their involvement in group businesses. It is this group solidarity that leads to beneficial outcomes in a largely patriarchal context. Women come together not because of some ideal or belief but they simply find collective agency a practical way of dealing with the difficulties they face in their day-to-day lives. This collective agency can be viewed as 'pragmatic collectivism' and has its roots in feminist pragmatism and collective Marxism.

Multivariate analysis suggests that women who use loans in own business are indeed different from others. They come from slightly better off households and are somewhat better educated. Most interestingly, we find that women tend to do what others in their credit group have done when deciding on loan use. In fact, the decision by other members of the credit group to use loans in own businesses is the strongest determinant of woman using her loan in a similar way. Focus group discussions suggest that group meetings and observing the outcome of the businesses started by other group members have an impact on loan use decisions. Furthermore, several women in our sample start a 'joint' (2 or more members) or a 'group' (nearly all or all in the group) business with other women in their group. Women prefer to enter businesses with others in their group mainly for reasons of pooling capital and human resources, but also for sharing risks associated with new businesses. Tracking these group businesses over a period of 11 years shows that these businesses tend to have better survival rates than individual businesses. More significantly, the findings of this research suggest that managing businesses together create a sense of solidarity among group members and they tend to support each other and stand for each other's rights in a variety of contexts. I explore various aspects of this solidarity and the collective agency it creates. My findings suggest that the collective agency created via the solidarity among women doing group businesses results in better outcomes for women in a largely patriarchal context.

Key words: Microfinance; collective agency; women's empowerment; Telangana; India

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Please send comments to [s.garikipati@liverpool.ac.uk](mailto:s.garikipati@liverpool.ac.uk)

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# DOES MICROCREDIT EMPOWER WOMEN OR IS IT A NEW FORM OF DISCIPLINE? THE CASE OF MICROCREDIT SELF-HELP GROUPS IN INDIA.

**Isabelle Guérin**

Institute of Research for Development- Centre d'études en sciences sociales sur les mondes américains africains et asiatiques (IRD/Cessma), and French Institute of Pondicherry

This paper uses the case of Indian microcredit Self-Help Groups (SHG) to highlight one of the major ambiguities of so-called local and empowering development projects. On the one hand, to establish their legitimacy locally these projects have no choice but to integrate into pre-existing networks, practices and values, which are often fundamentally hierarchical and patriarchal, as well as a key route to accessing resources. On the other hand, the goals of empowerment are such that they need to challenge the established order. This makes for ambiguous, uncertain and often difficult to assess outcomes.

Our fieldwork over the past ten years has shown us that SHGs serve to further domination over women, but also give them the opportunity to move into stronger positions within local networks of power and influence. The official discourse of NGOs, donors and even the mass media has been to describe SHGs as effective 'citizen' counter-power and as 'civil society' stakeholders which are independent of the State and political parties. But given that a large number of resources are channeled through the State and political networks, it is more in women's interests to negotiate for a better position within existing networks than to challenge them.

Our observation is that the NGOs and partners supporting SHGs lead these groups to adopt local rules of patronage. In this process, the control of marginalized populations, and women in particular, is a major factor in the acquisition of power. This leads SHGs to exert a new form of domination over women. Many actors, networks and associations, be these political, religious or community-based, use and subvert microcredit to maintain or win the loyalty of women. This allows both parties to access many different kinds of resources, while reproducing other forms of social institutions such as class, caste and religion. SHGs also contribute to the reconfiguration of the established order, however. While patronage and dependency remain the rule, SHGs can help to diversify dependency ties, and improve the positions of at least some women in them. Four decades of urban-migration, industrialization and social policies in Tamil Nadu mean that such diversification is not new, but it had been largely reserved for men. In the region we studied, one of the most visible effects of microcredit has been to encourage local women leaders to come forward or consolidate their positions, including Dalits (ex-untouchables), who have been using microcredit to diversify their relationships and to be more active in local networks of patronage.

This analysis should be taken from an actor-oriented epistemological perspective, as part of a political economic approach to power and inequality. In contrast to current debates which take microcredit either as an efficient tool for women's 'empowerment', or as a new form of control and discipline, we will look to show how both outcomes can occur, and how 'empowerment' as a concept can be unclear and often misleading.

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## FINANCIAL INCLUSION, GENDER AND EMPOWERMENT: EMERGING ISSUES IN POLICY AND PRAXIS

Tara S. Nair

The global financial crisis of the last decade has brought a new vision of financial inclusion to the core of public policy debates on development. While re-emphasising the need to address the negative implications of financial exclusion for development, this new vision has reinterpreted financial inclusion within the framework of financial reforms and deepening of financial markets. Within this framework it has become increasingly redundant to search for excluded segments of population as there are pockets of exclusion even within economically dynamic settings, created mainly by institutional infirmities or sheer institutional gaps. This is a significant deviation from the way in which financial exclusion was conceptualized in the earlier decades. Be it the targeted credit programmes, or the microfinance initiatives, the thrust in the past was singularly on economically weaker sections. Exclusion was seen as a natural corollary of poverty and hence, these terms were often treated as conterminous. Such an interpretation of exclusion/inclusion is fast becoming irrelevant in the south Asian context.

It is important to delineate the major features of the new financial inclusion paradigm. Importantly financial inclusion discourse has come to concentrate more on institutional aberrations at the level of the macro economy – regulatory failures, institutional fissures, and capacity differentials – rather than on the more fundamental structural concerns regarding social, cultural, economic, and political marginalisation of regions, communities and population groups. Financial institutions are urged to develop viable models of business around exclusion to keep the bottom lines growing. The current focus of governments and central banks, hence, is on promoting policies that address issues like restructuring financial sector, fostering competition at the bottom of the economic pyramid and extending the coverage of regulation to the hitherto unregulated ‘business’ segments. One of the major drivers of such changes is technology, the pace of dissemination of which in the banking/ financial services sector in South Asia has accelerated over the past decade. New alliances have also emerged between financial and non-financial players to provide technology development and propagation the necessary big push.

The focus on the individual is yet another feature the current financial inclusion paradigm. There has been a reluctance to recognize the millions of bank accounts opened by self help groups as part of the ongoing the financial inclusion programme in India.

What do these mean for women? As massive initiatives are rolled out in countries like India for opening bank accounts for millions of unbanked individuals - men and women, rich and poor, privileged and the underclass – it is important to examine whether it is enough to have a lofty policy goal of ensuring ‘access’ without addressing the factors that determine ownership, control and effective use of financial resources by women. Thanks to the cumulative learnings from the several experiments with microfinance over the last four decades, there is enough evidence to suggest that while access to finance contributes to economic productivity of poor women and their households, integration with financial markets cannot automatically modify the structural aspects of intra-household relations or fundamentally alter the social relations of power. Empowerment implies such radical structural transformation.

This paper is an attempt to examine the implications of the new paradigm of financial inclusion for women’s empowerment in the South Asian region. It also seeks to explore the ways to engender this paradigm so that the women in the region can both consolidate the gains made so far and claim their legitimate share in the resources that is committed to furthering the reach of the formal financial system.

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## WOMEN'S PARTICIPATION IN MICRO-FINANCE PROGRAMS AND GENDER RELATED OUTCOMES IN BANGLADESH

Sajeda Amin, Simeen Mahmud, Tareq F. Khan

The purpose of this analysis is to explore how access to finance is associated with gender related outcomes in rural Bangladesh. We contrast two mechanisms of access—through access to credit, specifically micro-finance institution (MFI) membership and access to remittance through labor and other forms of migration, both national and international migration. MFI activities and labor migration have risen dramatically in recent years. Gender norms and behaviors of interest in this analysis are attitudes of acceptance of gender based violence, health seeking behavior, contraceptive use and gender preferences in family building patterns and women's engagement in paid work. The data are from a nationally representative sample survey of ever married women living in 300 communities conducted in 2011-2012. Results show strong association between MFI membership and three indicators of equitable gender norms: improved contraceptive use, ability to access health care and engagement in paid work. By contrast women in remittance earning households are significantly less likely to use contraceptive and engage in paid work. The only positive association of remittance earnings is with access to health care. Gender preferential stopping rule in childbearing is not significantly associated with either MFI membership or remittance earnings whereas both MFI membership and remittance are more likely to condone gender based violence.

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# A BREAKTHROUGH IN WOMEN'S BARGAINING POWER: THE IMPACT OF MICROCREDIT

Lutfun N. Khan Osmani

There is a commonly held view that much of women's traditional disadvantage vis-à-vis men emanates from their lack of empowerment, interpreted as weak bargaining power in the context of decision-making within the household (Sen, 1990; Kabeer, 1997). Their weak bargaining power is partly a consequence of traditional gender division of labour limiting women's opportunities to engage in market-based income-earning activities (Boserup, 1971; Manser and Brown, 1980; Kabeer, 1997; Sen, 1990). It is, therefore, reasonable to suggest the hypothesis that by enabling women to participate in market-based income-earning activities microcredit would empower them by strengthening their bargaining power. This paper tries to test this hypothesis with the help of data from a region in Bangladesh, where the Grameen Bank has been operating for a number of years.

There are a number of distinctive features of this paper: (a) instead of using ad hoc definition of empowerment, we have derived it from the theoretical framework of the bargaining model of the household in which empowerment can be equated with women's breakdown position, (b) potential endogeneity bias was corrected by using the instrumental variable method, and (c) an innovative questionnaire design was used to obtain relevant instruments..

The Estimating Model:

$$B = \alpha + \beta P + \partial X + \varepsilon \quad (1)$$

where, B stands for women's breakdown position, P stands for participation in microcredit programme (it is a binary variable taking the value 1 for those women who took microcredit and 0 for those who did not) and X is a vector of other observable individual-level and household-level characteristics that may affect women's breakdown position. The objective, then, is to test the hypothesis that conditional on other variables women's access to microcredit improves her breakdown position, i.e.

$$B(P = 1 | X) > B(P = 0 | X) \quad (2)$$

Three different indicators of women's breakdown position have been used as the dependent variable:

1. The amount of land she currently owns;
2. The value of non-land assets she currently owns; and
3. In her own judgement, how well she would be able to support herself if left alone.

In this model, project participation (P) is likely to be an endogenous regressor because of reverse causation stemming from self-selection: those women who have strong bargaining power within the household are also more likely to come

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forward to take microcredit. Another explanatory variable – per capita household income (PCINC) – is also likely to be endogenous since it would be affected by project participation. The two-stage estimation method has been used so as to obtain consistent estimates in the presence of endogeneity of these two explanatory variables.

For the two endogenous regressors, we have three instruments – viz., occupation of the household head, the size of labour force within the household, and the number of dependents in the household. It is plausible to argue that these three variables have an impact on the decision to microcredit, but no direct impact on any of the three indicators of women's breakdown position except through the included regressors, especially household income. As such, they may be treated as valid instruments on a priori grounds.

In order to confirm the validity of the chosen instruments, we have conducted statistical tests of instruments – a 'relevance test' to check that the instruments are indeed related to project participation, and an 'overidentification test' to check that they are un-related to the dependent variable except indirectly through the included regressors. The chosen instruments passed both the tests. We can thus maintain that our estimating equation is identified and therefore the two-stage estimation method will give consistent estimates of the effect of microcredit.

Our estimates show that participation in microcredit programme does lead to improved breakdown position, and hence greater bargaining power and empowerment, of women within the household.

There is, however, reason to believe that the full potential of credit to improve women's bargaining power has not been realised because of a cultural aspect of rural life in Bangladesh. Although it is the women who bring credit to the household, in most cases the activities financed by credit are performed by the husband or other male members of the households, because cultural inhibitions prevent women from undertaking such activities. Even where women are directly involved in credit- financed activities, e.g., cow-goat fattening, poultry raising and rice husking, etc., they often have to depend on male members for marketing the products. It is arguable that women's bargaining power would have improved even further if they were able to engage completely independently in credit-financed activities. This point illustrates that purely economic measures such as access to credit are bound to have their limitations so long as the patriarchal society continues to impose severe socio-cultural constraints on women's autonomy.

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# IMPACT OF MICROFINANCE ON WOMEN EMPOWERMENT IN BANGLADESH – A CASE OF NORTH-WESTERN REGION

**Anwara Begum, Naheed Akhter**

Development interventions strive to improve people's lives, and the resultant outcomes veer towards ensuring fairness and considerable equity in the society, through a process of social transformation. Conversely, it emerges that socially determined differences, traditional power relations between men and women, and mostly, dominant patriarchic nature of the society frequently ignore women's rights and as a consequence affect their roles, quality and behavior within all levels. Moreover, disparities in labor force participation, wage rates, along with, limited access to and control over resources, decision-making position and subservience seriously limit women's economic opportunities. These disparities are more prevalent in the poverty stricken groups. Poor women suffer doubly from the denial of their human rights – first on account of gender inequality, and second on account of poverty. Based on the literature and general understanding, women empowerment among the poverty stricken people can be perceived as the growth of capabilities and economic resources so that they can take part in, influence, control and have power over institutions that have overall affect upon their lives. This is the first time serious study of the impact of PRIME participation on women empowerment has been conducted. As members are dominantly female and the gains from participation in PRIME are positive, women's emancipation is noticeable.

Among the various initiatives taken for sustainable development, microfinance, as a provision of financial services mainly targets the female clients. Therefore, it could be expected that successful implementation of microfinance program can uplift female endeavour by strengthening women's economic roles, shifting economic resources to hand and gaining recognition for their roles. Moreover, access to productive resources and financial strength would tend to weaken conventional gender and social roles and empower poor women to demand further change and their rights. Besides credit facilities, group based activities may create wisdom of unity and could enhance true empowerment of rural women.

Therefore, the principle of this analysis is to evaluate the microcredit program to appraise its effectiveness in promoting women's lives in the severe poverty stricken area of rural Bangladesh. For conducting this, we have compared two groups, i.e., women from microcredit participant (here, Programmed Initiatives for Monga Eradication PRIME, Program) households and women from never participant households from the greater Rangpur region of Bangladesh. A balanced panel dataset containing 1887 respondents has been used. The survey was conducted in 2012 and 2013.

Women's empowerment is theoretically multifaceted and methodologically challenging to compute and evaluate. It is such an attribute, which is not directly observable but can be measured indirectly through its effects on observable indicators. Except undertaking any arbitrary approach, a comparatively well accepted Item Response Method (IRT), the Rasch test has been used to measure the latent trait score of women empowerment, where the total latent trait score reflects the person's standing on a variable. We have addressed a total of 52 questions covering information on ten



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dimensions, such as: mobility, financial security, purchasing authority, involvement in major household decisions, involvement in family planning matters, control over loan use or its management, participation in household income and efficiency, freedom from domination within household, leadership/political awareness, and social awareness and speaking in public are taken to measure women empowerment.

Results from the econometric analysis have shown that participation in PRIME has significantly affected the most relevant indicators, namely mobility, economic security, purchasing power, involvement in household decision making, participation in household's income generating activities, control over loan use, freedom from domination and, social awareness and speaking in public. Program participation doesn't have any significant improvement on two indicators i.e., political awareness and involvement in family planning issues.

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## THE EMPOWERMENT APPROACH TO ANALYSE GENDER

**Joke Muylwijk**

**T** Notwithstanding substantial attention in time and in money for gender in development the position of a large majority of women in this world is still deplorable. Women do two thirds of the work in this world whilst in general men control the necessary production resources. Even when large amounts are spent on infrastructure for water, this still is not necessarily in the benefit of women. Yet, this would be expected since worldwide it is their task to get water into the household. Only in situations where women are empowered and can make decisions about their own life and use of time, is technology to ease their tasks in their own benefit, and then also in that of the family.

To make sure that interventions and investments will be effective and at the same time improve the lives of poor people, it is necessary to analyse the context and the situation of the men and women who will be influenced.

Methods of gender analysis are often laborious and not applicable in current contexts in which women are all different and men are all different too. A much easier and quicker way is to analyse a situation of gender and power relations by assessing the four interacting elements of empowerment: socio-cultural, political, economic and physical. Interdisciplinary groups, even without gender expertise, can consider how interventions have increased the empowerment of women - and also of men - of different categories, ethnicities, age and class. After talking to people in rural or urban conditions, asking questions from once own expertise, the positive and negative influences or aspects in each of the four elements can be listed. Especially for technical professionals who are interested in the impact of their work on the different people but have no specific sociological background and also not much time to spend on social aspects, the empowerment approach is doable. Some examples are described.

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## INEQUITY IN FORMAL HEALTH CARE USE IN RURAL BANGLADESH: DOES GENDER MATTER?

**Syed Abdul Hamid, Syed M. Ahsan Afroza Begum and Chowdhury Abdullah Al Asif**

**A**dverse health shocks are known to lead to poverty in low-income countries due to large out-of-pocket payments (Whitehead et al., 2001; Hamid et al, 2014) as well as inappropriate health care use (Wagstaff, 2002), which may create a vicious cycle of unequal health care use and poverty. It is therefore important to examine the level of inequality in healthcare use for an informed policy discussion. To date, however, there does not appear to be any scientific analysis of inequity on the broader dimensions of health care use in the developmental context. Indeed, the lack of evidence, especially in Bangladesh context, motivates the present paper. This paper aims at examining the level of inequity, giving especial focus on the gender issue, in the use of formal health care (apart from obstetric care) in rural areas of Bangladesh; hence, contribute to the literature by providing such evidence. This paper also contributes to go toward resolving an important policy debate: what is more important, addressing the inequality in or the poor utilization of formal health care for policy discussions?



About  
Institute  
of Microfinance  
(InM)

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Institute of Microfinance (InM) is an independent organization established to perform research, training and knowledge management in the field of microfinance, poverty and development. The Institute started its journey officially from 1 November 2006. It is registered as a 'non-profit institution' under the Societies Registration Act 1860. At the initiation, InM was provided with seed money by PKSf. Later in 2007, UKaid, DFID came forward to finance the Institute under its PROSPER program.

## GOVERNANCE

InM is governed by a two-tier governing system– Governing Body and General Body. The General Body is the Institute's highest authority. It is responsible for the overall policy guidance and direction for efficient functioning of the Institute. Total number of members of the General Body is 14 (fourteen), including 7 (seven) members of the Governing Body. The members of the Governing Body are as follows:

### CHAIRMAN:



**Dr. Qazi Kholiuzzaman Ahmad**

Chairman, Palli Karma-Sahayak Foundation (PKSF), and Governing Council of Dhaka School of Economics (DScE)

### MEMBERS:

**Ms. Rasheda K. Choudhury**

Former Advisor to the Caretaker Government of Bangladesh, and Executive Director, CAMPE





**Mr. Md. Abdul Karim**

Managing Director, PKSF (Ex-officio)



**Professor A. K. M. NurunNabi**

Vice-Chancellor, Begum Rokeya University, Rangpur



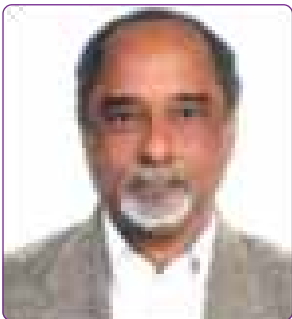
**Dr. Toufic Ahmad Choudhury**

Director General  
Bangladesh Institute of Bank Management (BIBM)



**Dr. Pratima Paul-Majumder**

Former Senior Research Fellow,  
Bangladesh Institute of Development Studies (BIDS)



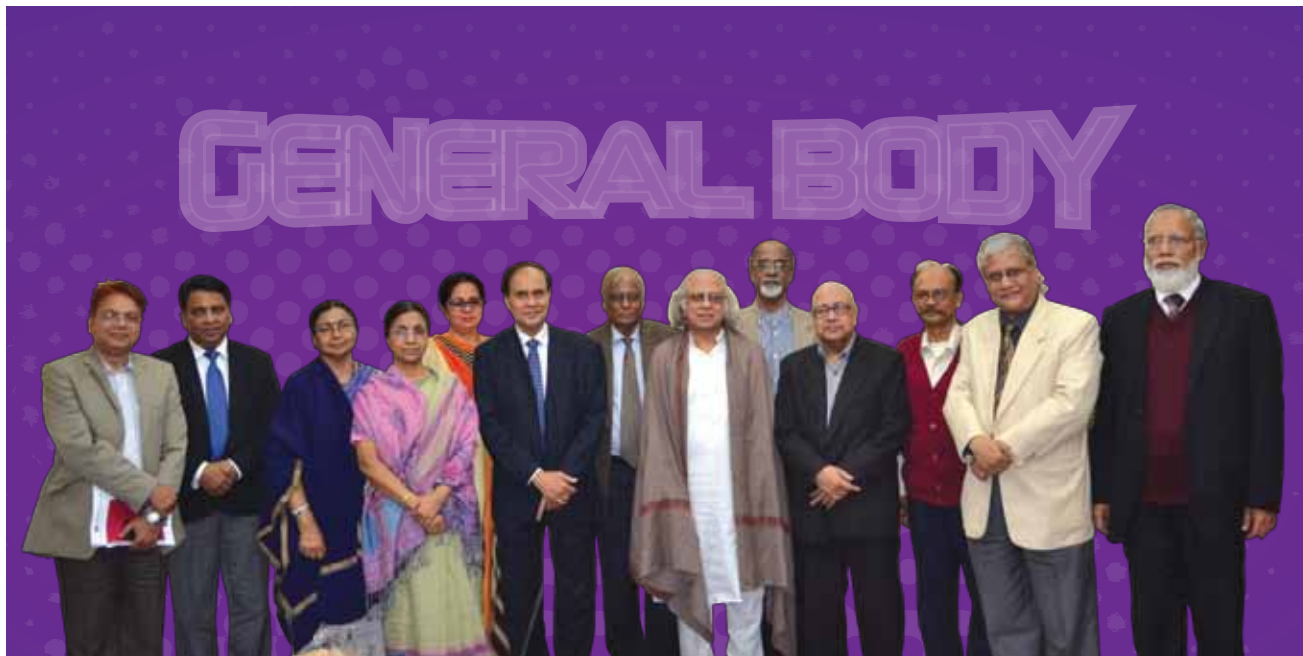
**Professor M. A. Baqui Khalily**

Executive Director, InM (Ex-officio)

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**IN ADDITION TO THE SEVEN MEMBERS OF THE GOVERNING BODY, THE OTHER MEMBERS ARE:**

- Mr. Khondkar Ibrahim Khaled, Former Deputy Governor, Bangladesh Bank
- Ms. Parveen Mahmud, Managing Director, Grameen Telecom Trust
- Dr. Mohammad Jashim Uddin, Deputy Managing Director, PKSF
- Dr. M. A. Hakim, Chairman, Department of Economics, Southeast University
- Dr. Bondana Saha, Supernumerary Professor, BIBM
- Professor Rezai Karim Khondker, Professor, Department of Development Economics, DSoE, Dhaka
- Dr. Md. Mosleh Uddin Sadeque, Director (Training & Operations), InM



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## WHO WERE WITH US

Professor Wahiduddin Mahmud, Professor Muhammad Yunus, Dr. Fakhruddin Ahmed, Mr. Muhammad A. Rume Ali, Dr. Mahabub Hossain, Dr. Nazmunnessa Mahtab, Professor Iqbal Mahmud, Mrs. Tahurunnesa Abdullah, Dr. Nasreen Khundker, Dr. Quazi Mesbahuddin Ahmed and others.

## ROLE AND ACHIEVEMENT

During the last eight years since its inception, InM made strong headway with research, knowledge management and training. The purpose of all activities is for the promotion of microfinance sector in Bangladesh as well as in other parts of the world.





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## A. TRAINING AND EDUCATION

### Goal and Output

InM endeavors to take leadership in training and capacity building programs in the field of microfinance and allied area of poverty reduction. Mechanisms are being developed to ensure innovation through need assessment, module development and imparting training and academic programs that will cater to the vibrant need of the sector. In order to achieve these goals, the key output areas of training are:

- Developing a new generation of practitioners in microfinance industry
- Developing mid-term and long term academic programs

### Mode of Training

InM so far has developed 10 training modules for the practitioners. The quality of the training modules is widely acknowledged by the sector stakeholders at home and abroad. The training encompasses the following activities:

- Direct training by InM
- Targeting implementing partners of PKSF
- Certificate courses /Diploma
- Web based courses

### Direct training by InM

Since the beginning, the Institute used to provide training to the clients through its selected Training Service Providers (TSPs). But on recommendation, InM changed its earlier mode to imparting training directly to the clients from January 2013

## NATIONAL TRAINING



InM not only provides training for the capacity building of Bangladesh Microfinance Sector but also providing training globally.

	Name of the Module	Language
Developed by InM	01. Microfinance Operations and Management (10 days)	Bangla & English
	02. Microfinance Operations and Management (5 days)	
	03. Book Keeping and Accounting Management for MFIs (5 days)	
	04. Monitoring and Evaluation of Microfinance Programme (5 days)	
	05. Improving Participatory Managerial Skills and Management Style (5 days)	
	06. Legal & Regulatory System and Governance (5 days)	
Developed by InM for Chinese Practitioners	07. Microfinance Credit Delivery Process and Operations (5 days)	Chinese & English
	08. Microfinance Product Design and Business Planning (3 days)	
	09. Effective Management of Microenterprise Loans (5 days)	
Developed with AIT	10. Advanced Generic ToT (10 days)	English

### Targeting implementing partners of PKSF

At the outset, two training programs – “Microfinance Operations and Management” and “Book Keeping and Accounting Management for MFIs” were conducted extensively with a view to deepening the basic issues as envisaged in the findings of regional dialogues, need assessment and suggestions of the stakeholders.

Later on, InM decided to go with the modules “Improving Participatory Managerial skills and Management Style” and “Monitoring and Evaluation of Microfinance Program” developed for the practitioners and targeted the non-POs at the grass root levels. This would help the TSPs cover the non-POs, especially the MFIs having less or little access to training as well as those of remote areas.

### Web-based Courses

InM intends to introduce training and certificate/diploma courses for microfinance practitioners through innovative delivery systems such as distance learning or off-campus programs.

## INTERNATIONAL TRAINING



### International Training

The Institute has a plan to intrude itself into the Chinese and Tanzania microfinance market. Besides, as per cooperation with AIT (Bangkok), ToT courses on the specialized areas may be organized with AIT resource persons for the certified trainers of the sector.



## InM Training Center

The six storied InM Training Centre is situated in a prime location in Dhaka city equipped with the following modern facilities:

**Conference Room and Classrooms:** 01 Conference room (Capacity:50 participants), 02 Training Classrooms (Capacity: 25 participants each) Equipped with modern Furniture and Fixtures; Flexibility to arrange Classroom in required Learning Styles; Technologically Advanced Equipments; Wifi Zone; Lobby for Participants' Interface; Coffee Corner; Workstation for Facilitators, etc.

**Dormitory Facilities:** 08 Living Apartments (24 double and 02 single bedrooms) Furnished in placate amenities; Air Conditioned rooms; StrongSecurity System; Reading Corner with internet zone; Drawing Room Space in each Apartment for Group Work, TV, and Newspaper facility; Dedicated Team for Housekeeping etc.

Food and Beverage Facilities Coffee lounge; Buffet service facility and Full-service dining and Support Services

A dedicated Reception Desk and Information Corner; Prayer Room; Parenting Corner; Emergency Doctor's Service on call; Room for Indoor Games; Learning Resources Display Center etc.

## TRAINING HIGHLIGHTS

- 1 Comprehensive TNA for Microfinance Sector
- 10 Training Courses to cater the need to the sector
- A pool of 211 Certified Trainers developed by InM
- 21 Training Service Providers to organise training across the country
- Training offered to 13,663 microfinance practitioners at field
- 16,000 practitioners to train: Target by June 2015

## TRAINING CENTER



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## Developing mid-term and long term academic program (Certificate/diploma courses)

Apart from training and capacity building InM is also offering Certificate and Diploma courses for the MF practitioners. The institute is in a unique position in designing and offering certificate/diploma courses for the microfinance practitioners. To help institutionalize the MFIs and reinforce their capacity building initiatives, for the first time in Bangladesh, InM introduces Certificate Courses and Diploma in Microfinance.

The Certificate Courses/ Diploma is based on a long term human resource development approach where the participants will get theoretical understanding and practical experience through: classroom sessions, hands-on training, and field exposure.

The program titled as “Certificate/ Diploma in Microfinance” consist of six separate certificate courses. These courses are:

- Poverty, Development and Microfinance
- Microfinance Operations and Management
- Financial Planning and Analysis for MFIs
- MIS of Microfinance Program
- Governance and Regulation of MFIs
- Human Resource Development of MFIs

An Academic Committee consisting of 15 members including three members from PKSF, one from MRA, five from the MFIs and two Distinguished Persons chaired by the Executive Director of InM is responsible for steering the program.

To start with, certificate courses will be offered on Fridays, Saturdays. During weekdays classes will be held in the evening. However, InM contemplates to introduce evening certificate courses on weekdays to facilitate regular staff of MFIs to pursue these courses.



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## B. Research

### **Goal and Output**

Research is the most crucial among the core activities of the Institute. The strategic goal is to take leadership in research on microfinance and the related poverty eradication programs as well as on their effects on the economy, poverty alleviation, inequality and vulnerability. The Institute takes collaborative efforts with national and international organizations and universities in research, action research and other professional activities such as livelihood promotion and environmental issues.

The objective of research is to provide insights for:

- Policy Makers,
- Planners, and
- Development Practitioners

In order to achieve its goal, the Institute addresses the following key output areas:

- Impact assessment
- Product development
- Policy guidelines

### **Impact Assessment**

Assessment of the impact of microfinance and other poverty alleviation programs implemented by different government and non-government organizations are under the purview of InM research.

### **Product development**

Microfinance has passed a long way with a few products. Innovation and product development are a dire need of the changing circumstances. InM addresses these research issues.

### **Policy guidelines**

InM research is for deriving lessons and insights to guide policymakers and practitioners of microfinance.



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## Focus and Issues

At the beginning, the research focus of the Institute was on microfinance. Over time, it has moved towards a broader perspective with diversified dimensions of development and equitable growth. As such, InM takes to address the following broad issues:

- Microcredit Market
- Overlapping of Microcredit
- Poverty Impact of Microcredit
- Access to Finance
- Financial Inclusion
- Dynamics of Poverty
- Poverty Alleviation Programs
- Risk and Mitigating Strategy
- Climate Change Issues and Microcredit

### Microcredit Market

In order to understand the whole scenario of microcredit, we need to understand the size and structure of microcredit market in the country. Under the market structure, studies on outreach and institutional development of MFIs are to be done. The supply-side study along with the demand side aspects is important for formulation of microfinance policies.

### Overlapping of Microcredit

A current burning issue in the microcredit market is 'overlapping' or 'multiple borrowing'. It is criticized to have contributed to indebtedness of borrowers. Addressing the extent, nature and consequences of overlapping is an importance research agenda for InM.

### Impact of Microcredit on Poverty

Addressing this issue is the core of InM research. Almost all previous researches suggest that microcredit has strong positive impact on poverty alleviation. But those studies are on short-term impact evaluation based on cross-section information. In order to have a clear understanding of the role of microcredit on poverty alleviation, a detailed and long-term impact assessment is an utmost necessity, and the Institute endeavors to do that by generating and analyzing panel data.

### Access to Finance

Microcredit gives us only a partial picture of the financial sector. In order to understand the importance of microcredit or microfinance in relation to overall financial sector, we need to have a comparative as well as an overall picture of the household's access to informal and formal financial markets along with the quasi-formal microcredit market. Addressing this issue will enable us to understand the broader role of finance in poverty alleviation and development. InM ventures to undertake research on access to finance and its role in development. A longitudinal approach is followed in order to understand the changes over time.

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## **Financial Inclusion**

Traditionally, microcredit was meant for the poor who do not have access to formal financial institutions because of collateral to offer as security or they have access to moneylenders who charge exorbitant interest. But the extreme poor or the people living in remote char pockets are often deprived of the opportunity on the plea of risk in realization of loans and high administrative cost or both. InM ventures to determine the extent, causes, nature and the consequence of such financial exclusion through studying financial inclusion per se.

## **Dynamics of Poverty**

Poverty alleviation and economic development are the goals of InM research. Poverty is multi- dimensional. In order to formulate any effective policies for poverty alleviation, it is important to examine the dimensions and underlying causes of poverty. InM strives to address the issue by examining all details of the dynamics of poverty in rural Bangladesh through longitudinal survey approach.

## **Poverty Alleviation Programs**

Government and non-government organizations implement poverty alleviation and development programs at different times. InM undertakes to evaluate the effectiveness of these programs and identifies flaws, if any, in terms of formulation of the programs and implementation process, thereby to guide the policymakers and development practitioners.

## **Risks and Mitigating Strategy**

Risks and shocks are two important factors determining poverty and vulnerability. Households have to face various risks and shocks which need mitigation. They adopt various mechanisms to cope with the shocks. Health shocks are a common phenomenon which every household has to face. Literally, there is no microinsurance mechanism for the poor in the rural areas of Bangladesh to mitigate the health shocks. InM strives to study the nature and extent of health shocks as well as to explore the possibility of introducing micro health insurance scheme in the rural areas. InM also undertakes a pilot health insurance scheme with the product designed under the project.

## **Climate Change Issues and Microcredit**

Climate change is a common phenomenon in the present-day world. It is more common in the tropical country like Bangladesh. It has severe negative impact on poverty. Intermittent cyclones and tidal bores in the south, desertification in the north, and river erosion all over the country are affecting the lives and livelihood of the people, which contribute to poverty. People do not have enough adaptive capacity against these climate change effects. Building resilience and adaptive capacity are a great need now. InM takes up the matter in its research strategy and in collaboration with a foreign organization the Institute looks into the matter how and to what extent microfinance can play a role in building resilience and adaptive capacity of households.

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## Current Status of Research: (2007-2014)

- 30 completed Research
- 16 ongoing Research

## Some Major Research Studies:

- Access to Financial Services
- Dynamics of Poverty in Rural Bangladesh
- Multiple Memberships (Overlapping) in Microcredit
- Microinsurance, Poverty and Vulnerability
- Impact of Prime Program for Monga Mitigation
- Impact of Microcredit on Agricultural Farm Performance and Food Security in Bangladesh
- The Impact of Governance Mechanism on Performance and Outreach of Microfinance Institutions in Bangladesh
- Status of Individual Modernity of Women in Rural Bangladesh: An Exploratory Study on Microfinance and Gender-role Transformation
- Evaluation of PRIME Interventions in the South-western Regions of Bangladesh
- Assessing Financial Inclusion in Char and Haor Areas in Bangladesh
- State of Microfinance Development in Bangladesh – Financial Inclusion and Overlapping

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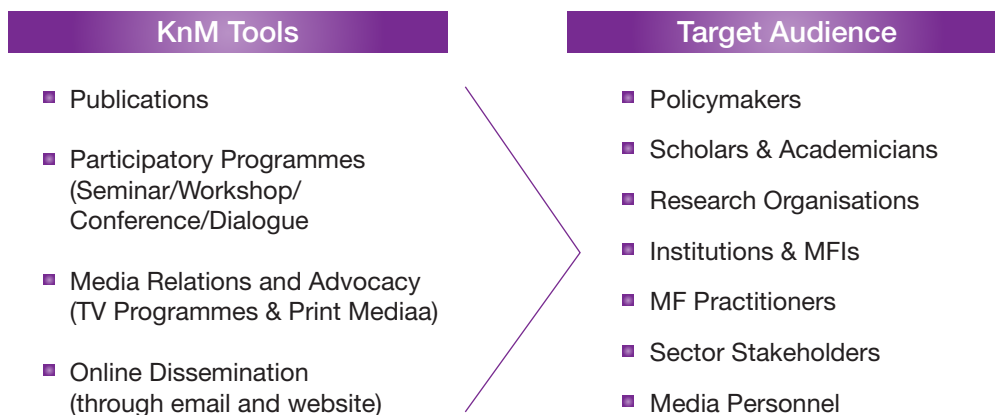
## C. KNOWLEDGE MANAGEMENT

InM regularly disseminates its research findings through the Knowledge Management and Communication (KnM) Division that works as the voice of the Institute by featuring its activities to the wider audience and managing its public relations activities. The KnM division of the Institute is the hub of all knowledge generation and dissemination activities.

InM publishes its intellectual properties as academic papers, reports, working papers, policy papers, books and other publications through this division. To circulate the research findings, InM has also been organizing dialogues, seminars, and workshops and other relevant programs. Moreover, to build consensus among stakeholders, various TV programs have been organized that suggest important policies and insights to government and private sector. An archive of all valuable research data generated from different InM research studies for further use.

The dissemination of knowledge involves the following process:

- Publication
- Participatory programs
- Media relations and advocacy



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## Nationwide Programs:

### National Convention on “Towards Poverty Alleviation and Social Development: The Role of MFIs”

October 18-19, 2014, Dhaka

For the first time in Bangladesh History InM organized a National Convention named “Towards Poverty Alleviation and Social Development: The Role of MFIs” along with the two other important entities of the sector: the MRA and the PKSF to understand this acquired knowledge, experiences and needs of the borrowers, as also of the field level officials.

Over the last few decades, the activities of the microfinance institutions (MFIs) have changed significantly. The increasing recognition of microfinance as an instrument of poverty alleviation has created numerous MFIs in Bangladesh. More than 750 MFIs are operating with a network of over 17 thousand branches in the country now. The small MFIs, working in the remote areas of the country are also spreading its activities through number of branches.

The legal entity and the regulatory body of these institutions have also changed in the course of time. Governance became an important issue for the activities of the MFIs. From the society registration act it gradually moved towards acquiring license from the Microcredit Regulatory Authority (MRA) to operate their programs. The MRA was established in 2006 to enact a formal regulatory framework to monitor these MFIs in the country. It has enacted many rules and regulations over the period and as of February 20, 2014, the number of MRA licensed MFIs is 699.

On the other hand, the Palli Karma-Sahayak Foundation (PKSF), the apex funding organization of the country has been supporting its partner organizations (POs) for their microfinance and other development activities. The principal objective of PKSF is to provide funds to the POs for their development programs with a view to help the poor to enhance their livelihood. It assists the POs in their institutional development also. There are 205 POs of PKSF (as of June 30, 2014).

Three major groups are involved in mobilizing the microfinance programs at the field level: the microfinance borrowers of the poor households, the field level officials and the MFIs play a crucial part in the sustainable microfinance programs and development process for both the poor borrowers and the MFIs. But unfortunately they are the most neglected component of the whole process. No major research was done focusing on them or their experiences and needs. Similarly, few have listened to the poor borrowers either. Much of their experiences, struggles and/or success stories have also remained untold.

To reveal the untold facts InM along with MRA and PKSF organized a two day convention. It explored the other determinants of their lives such as training and technical support provided to the borrowers as well as to the field level officials. InM trusts that the scope of the Convention was boundless and this gave InM the opportunity to suggest effective policy formulation and be a part of the developmental process of the country. It provided a national platform to share experiences from the grassroots level on how to integrate POs/Non POs, and the stakeholders.

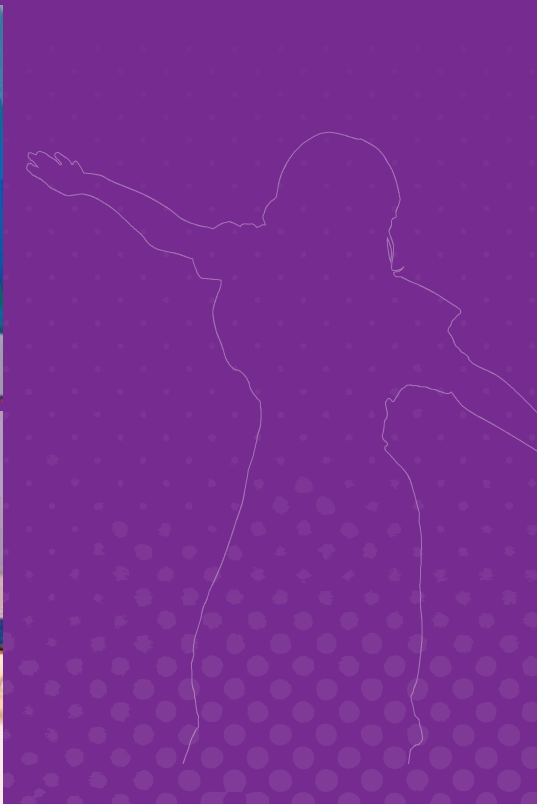
First day of the convention was focused on ‘Voices from the Fields:

- Borrowers Perspective and
- Field Organizer Perspectives.

Second day consisted of 10 thematic sessions. Themes were:

- Governance and Regulation of MFIs
- Role of Micro-Enterprise in Economic Growth
- Agriculture and Livestock Development: Unfolding the Role of MFIs
- Are MFIs Drifting Away from Social Mission of Poverty Alleviation
- Sustainable Development and Poverty: Unfolding the Constraints/Gaps
- Capacity Development of MFIs
- Structure of Microfinance Market and Financing of MFIs
- Poverty Reduction, Climate Change and Microfinance
- Competition in Microfinance Market
- Microfinance Sector-Risks, Stability, Challenges





# Moments in National Convention October 18-19, 2014





## Regional Dialogues: (April-August 2014)

To make the national convention successful InM earlier took the initiatives and started the process of organizing regional dialogues with the borrowers and MFI practitioners all over the country. As Bangladesh is a topographically diversified country and different regions face different environmental calamities, the MFI practitioners while working in different diversified areas face varied challenges. InM believes that the knowledge acquired from the borrowers and the MFIs from different demographic areas of the country will help innovating new pathways to solve the emerging microfinance issues.

It has conducted the regional dialogue in the following areas:

- Rangpur Region (October 2014)
- Rajshahi Region (October 2014)
- Sylhet Region (September 2014)
- Chittagong Region (September 2014)
- Jessore Region (September 2014)
- Mymensingh Region (September 2014)

In the regional dialogue more than thousand borrowers, field level officers and Senior Officials of MFIs were present. From their conversation selected important issues were documented in Bangla as Regional Dialogue Series.



### Rasheda Begum

'My husband abandoned me with my kids. Because of livestock training I am confident enough to run my family properly. I want to make my kids well educated'

### Jorina Begum

Jorina Begum 'with the microcredit and sewing training now I am self dependent. I bought a rickshaw for my husband and now we are doing well.'





### **Rojina Akter**

After the death of my husband my in laws forced me to leave the house along with my four kids. Thanks to microcredit and training for that I could stand up once again with dignity.

### **Rasheda Akter**

I am the only daughter of my parents and I am a school teacher. I am proud that I am taking care of my parents and helping them. My parents feel proud that I am their daughter.



### **Nurunnahar**

'My husband is bedridden and I am taking care of his business and taking care of the family'

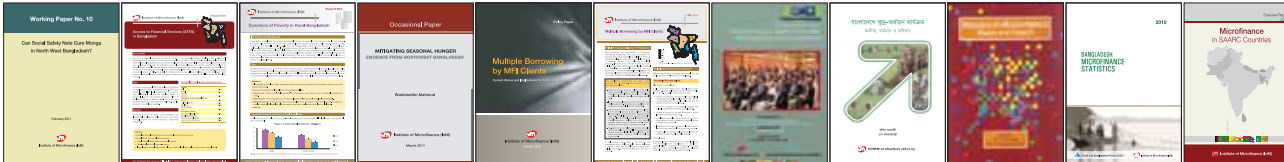


## PUBLICATION

InM publishes working papers, research reports, research briefs, policy briefs, occasional papers, and books presenting results from InM research studies. It has already published a considerable number of these items. Besides, it regularly publishes annual microfinance statistics. The Institute has a plan to publish a journal of international standard in near future. Further, in order to reach a wider spectrum of people, InM uses the ICT tool (web/mail) of publication.

The Institute has so far published the following materials to its credit:

Category and Number of InM Publications (2007-14)			
Working Paper Series	29	Policy Paper	03
Occasional Paper	02	Policy Brief	04
Bangladesh Microfinance Statistics	05	Research Brief	05
Books	03	Study Report	01
Conference Proceedings	01	State of Microfinance Report	08



### InM Published Work

#### Working Paper Series

Habibul Haque Khondker (2014) 'Gender Role and Individual Modernity: An Exploratory Study in Microfinance and Gender Role Transformation'. InM Working Paper 29.

Syed Abdul Hamid, Syed M. Ahsan, Afroza Begum and Chowdhury Abdullah Al Asif (2014) 'Inequity in Formal Health Care Use: Evidence from Rural Bangladesh' InM Working Paper 28.

Syed Abdul Hamid and Syed M. Ahsan (2014). 'Disease-specific Impoverishment Impact of

Out-of-Pocket Payments for Health Care: Evidence from Rural Bangladesh'. InM Working Paper 27.

Shahidur R. Khandker Rashid Faruqee Hussain A. Samad (2014). 'Are Microcredit Borrowers in Bangladesh Over-indebted?' InM Working Paper 26.

Claudia Berg, M. Shahe Emran and Forhad Shilpi (2014). 'Microfinance and Moneylenders: Long-run Effects of MFIs on Informal Credit Market in Bangladesh'. InM Working Paper 25.

Shahidur R. Khandker and Hussain A. Samad (2014). 'Are Microcredit Participants in Bangladesh Trapped in Poverty and Debt?' InM Working Paper 24.

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S. R. Osmani (2014). 'Has Microcredit Helped the Rural Poor of Bangladesh? An Analytical Review of the Evidence So Far'.InM Working Paper 23.

M. A. Baqui Khalily, M. Abdul Khaleque and S. Badruddoza (2014). 'Impact of Regulation on the Cost Efficiency of Microfinance Institutions in Bangladesh'.InM Working Paper 22.

S. R. Osmani and Meherun Ahmed (2013). 'Vulnerability to Shocks and Coping Strategies in Rural Bangladesh'.InM Working Paper 21.

M. A. Baqui Khalily, Md. Abdul Khaleque (2013). 'Access to Credit and Productivity of Enterprises in Bangladesh: Is there Causality?'.InM Working Paper 20.

Shakil Quayesand M. A. Baqui Khalily (2013). 'Efficiency of Microfinance Institutions in Bangladesh'. InM Working Paper 19.

S. R. Osmani and Muhammad Abdul Latif (2013). 'The Pattern and Determinants of Poverty in Rural Bangladesh: 2000-2010'.InM Working Paper 18.

Syed M. Ahsan, Syed Abdul Hamid, Shubhasish Barua, Mohammad Rifat Haider and Chowdhury Abdullah Al Asif (2013). 'Micro Health Insurance in Bangladesh: Innovations in Design, Delivery and Distribution Channels'.InM Working Paper 17.

Shahidur R. Khandker and Hussain A. Samad (2013). 'Microfinance Growth and Poverty Reduction in Bangladesh: What Does the Longitudinal Data Say?'.InM Working Paper 16.

Shahidur R. Khandker, Hussain A. Samad, Rubaba Ali (2013). 'Does Access to Finance Matter in Microenterprise Growth? Evidence from Bangladesh'.InM Working Paper 15.

Md. Abdul Wadud (2013). 'Impact of Microcredit on

Agricultural Farm Performance and Food Security in Bangladesh'.InM Working Paper 14.

Syed M. Ahsan, Syed Abdul Hamid, Shubhasish Barua (2012). 'Utilisation of Formal Health Care and Out-of-Pocket Payments in Rural Bangladesh'.InM Working Paper 13.

S. R. Osmani and Binayak Sen (2012). 'Inequality in Rural Bangladesh in the 200s: Trends and Causes'.InM Working Paper 12.

S. R. Osmani (2012). 'Asset Accumulation and Poverty Dynamics in Rural Bangladesh: The Role of Microcredit'.InM Working Paper 11.

Shahidur R. Khandker, M. Abdul Khaleque and Hussain A. Samad (2011). 'Can Social Safety Nets Cure Monga in North West Bangladesh?'.InM Working Paper 10.

S. R. Osmani and Binayak Sen (2010). 'Dynamics of Poverty in Rural Bangladesh: A Research Framework'.InM Working Paper 9.

Dr. Rashid Faruqee (2010). 'Microfinance for Agriculture in Bangladesh: Current Status and Future Potential'.InM Working Paper 8.

Chowdhury Shameem Mahmoud, Post Doctoral Fellow, The Center for World Food Studies (SOW-VU), the Netherlands; M. A. Baqui Khalily, Executive Director, Institute of Microfinance (InM), Dhaka, Bangladesh and Syed Naimul Wadood, Assistant Professor, Department of Economics, University of Dhaka (2010). 'Dynamics of Market Share in the Microfinance Industry in Bangladesh'.InM Working Paper 7.

Shahidur R. Khandker, World Bank; M. A. Baqui Khalily, Institute of Microfinance and Hussain A. Samad, World Bank (2010). 'Seasonality and Hard-Core Poor with Microfinance: Results of the PKSF Ultra-Poor Project in Bangladesh'.InM Working Paper 6.

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Shahidur R. Khandker, Baqui Khalily and Hussain Samad (2010). 'Vulnerability to Seasonal Hunger and Its Mitigation in Northwest Bangladesh'.InM Working Paper 4.

Syed M. Ahsan, Concordia University (Montreal), CESifo (Munich) & Institute of Microfinance (InM, Dhaka) and Shubhasish Barua, Institute of Microfinance (InM, Dhaka) (2010). 'Health Risks in Bangladesh: Can Microinsurance Prevent Vulnerability to Poverty?'InM Working Paper 3.

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Syed M. Ahsan, Concordia University, Montreal, Canada, CESifo, Munich, Germany and Institute of Microfinance (2010). 'Microinsurance, Poverty & Vulnerability: A Concept Paper' InM Working Paper 1.

#### **Forth Coming papers include:**

Md. Abdul Khaleque and M.A. Baqui Khalily, 'Household Savings Behavior in Bangladesh'.

Farhana Nargis. 'Technical Efficiency Analysis of PRIME Branches in Monga Areas of Bangladesh: An Application of Data Envelopment Analysis'.

Mohammad Monirul Hasan. 'Determinants of Food

Consumption Vulnerability of the Extreme Poor- Empirical Evidence from Southern Bangladesh'.

#### **Policy Brief:**

Shahidur R. Khandker and Wahiduddin Mahmud, (2011). 'Mitigating Seasonal Hunger: Evidence from Northwest Bangladesh'.

Rashid Faruqee, (2011). 'Impact of Microfinance Programme on Poverty in Bangladesh'.

M. A. Baqui Khalily and R. Faridi, (2011). 'Multiple Borrowing by MFI Clients'.

Rashid Faruqee and M. A. Baqui Khalily, (2011). 'Interest Rates in Bangladesh Microcredit Market'.

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**Collaborative Publication with The World Bank:**

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- Rangpur Region (October 2014)
- Rajshahi Region (October 2014)
- Sylhet Region (September 2014)
- Chittagong Region (September 2014)
- Jessore Region (September 2014)
- Mymensingh Region (September 2014)

For details please visit:

<http://www.inm.org.bd/publication.htm>

## PARTICIPATORY PROGRAM

Participatory programs that the Institute undertakes include organizing seminars, workshops, dialogues, and conferences for disseminating and communicating the results of InM research studies to the sector stakeholders and practitioners. The present conference is such a noble attempt. Besides presenting its own research results, the Institute also organizes seminar/ workshop/dialogue/conference highlighting the current/burning issues of microfinance, poverty, and development programs.

Category and Number of participatory program (2007-14)			
Seminars / Workshops	40	Dialogues	14
Conferences	02	Press Conference	01













## **Institute of Microfinance (InM)**

- PKSF Bhaban, Agargaon, Dhaka-1207, Bangladesh
- House # 30, Road # 03, Block: C, Monsurabad R/A, Adabor, Dhaka- 1207, Bangladesh

Telephone: +88-02-8181066 (Agargaon), +88-02-8190364 (Monsurabad), Fax: +88-02-8152796

E-mail: [info@inm.org.bd](mailto:info@inm.org.bd), Web: [www.inm.org.bd](http://www.inm.org.bd)