



MONASH University

***Do Microfinance Programs Impact the Construction of Gender Relations in
the Lives of Women Borrowers? An Investigation in Bangladesh***

Tunvir Ahamed Shohel

BSS and MSS

A thesis submitted for the degree of *Doctor of Philosophy*

School of Social Sciences

Monash University

February 2021

Copyright notice

©Tunvir Ahamed Shohel (2020). Except as provided in the Copyright Act 1968, this thesis may not be reproduced in any form without the written permission of the author. Proper written acknowledgement should be made for any assistance obtained from this thesis.

I certify that I have made all reasonable efforts to secure copyright permissions for third-party content included in this thesis and have not knowingly added copyright content to my work without the owner's permission.

Abstract

A significant body of multi-disciplinary research exists on poverty alleviation via microfinance programs aimed at women's financial inclusion. The rationale for these programs assumes that an increase in income and ability to contribute to their household expenses will result in women gaining greater decision-making power in their households and communities. However, the relationship between ingrained patriarchal practices that dictate women's behaviour and their financial empowerment is rarely considered by development programs such as microfinance.

This study uses sociological theories of gendered behaviour to explore any broad impacts on patriarchal practices in microfinance-receiving communities. These theories assist in exploring changes to gendered behaviour moulded by culture.

I present a case study on the perceptions of microfinance-receiving households in rural Bangladesh. By drawing upon gender socialization and gender performance theory, I investigate how patriarchal gender norms influence women's financial agency. I employed a mixed-method design to analyse data from a survey (N= 331) and in-depth interviews (N= 40) with microfinance-recipient women, their husbands, as well as staff of microfinance institutions (MFIs). This study was conducted between 2018 and 2020 in the southern region of Bangladesh in the *Dumuria* sub-district.

This study found that participation in microfinance programs did not alter gender norms nor empower women within their household or economically. The intergenerational reproduction of gender norms reaffirms men's dominance over women in the household, including financial decision-making. Women's microfinance loan applications and their subsequent use were largely controlled by their spouses or male kin such as sons, as proscribed by traditional and persistent gender norms. Childhood socialization and performance of gender roles across generations of microfinance-recipient families, reinforced restrictions on women's behaviour and mobility, gendered division of labour, and men's dominance over economic decision-making.

Further findings suggest that although the number of MFIs continue to grow, presenting a narrative of women's empowerment as the rationale for their expansion, they do not examine the impact of programs by monitoring or addressing women's participation according to local

patriarchal norms described by other informants of this study. Instead, they emphasize each year's high loan recovery rates as evidence of women's empowerment. Microfinance programs do little to address women's structural vulnerability including mobility restrictions and subordinate decision-making status in their households. Furthermore, MFIs obscure their profit-making motives with the presentation of narratives of women's empowerment.

The findings of this study contribute to understanding the significance of the barriers that prevailing gender norms pose when evaluating top-down development approaches such as microfinance. Key recommendations and policy implications from this study suggest; a bottom up approach of women's empowerment where the industry needs to understand the gender and power dynamics between men and women; a way to monitor women's proper use of microfinance loans, which may include piloting programs on joint ownership of the loans; and carrying out transformative training programs with recipient households.

Declaration

This thesis contains no material which has been accepted for the award of any other degree or diploma at any university or equivalent institution and that, to the best of my knowledge and belief, this thesis contains no material previously published or written by another person, except where due reference is made in the text of the thesis.

Tunvir Ahamed Shohel

ID: 28542258

School of Social Science, Faculty of Arts

Monash University, Melbourne, Australia

Acknowledgment

In completing this thesis over the last couple of years, I have many people and institutions acknowledging and admitting my debt to them. First, I acknowledge my gratitude and debt to Monash University, Australia, for allowing me to pursue my Ph.D. research with admission and scholarship (MGS and MIPRS) support to carry my tuition and living expenses. Without the scholarship support provided by Monash University, Australia, it would have been impossible for me to continue my Ph.D. research being a student of a developing country such as Bangladesh. I would also like to acknowledge my home institution Khulna University for letting me have a Ph.D. duration of study leave from work to pursue my higher degree research at Monash University, Australia.

Secondly, and most importantly, I am greatly obliged to my supervisors, Dr. Sara Niner and Dr. Samantha Gunawardana, who found my research to be fascinating and agreed to supervise me with my project. Their thoughtful comments, feedback, mentorship, and guidance helped me grow as a Ph.D. researcher over the last couple of years. I deeply thank them for teaching me the magic of quantitative and qualitative analysis that my thesis required. I am in debt to them for supporting me to overcome academic and personal issues I faced as a Ph.D. student. This short paragraph is not enough to acknowledge their support and my debt to them.

Next, I would like to offer my sincere thanks to my research assistant, Aysha Seddeque, who assisted me during my long fieldwork, including data collection and analysis. I also would like to thank many people, such as Debasis. Md. Tanvir, Fatema, Bijoy, Tamim, Tamzid, Md. Aktaruzzaman, Razu who helped me to complete my data collection from the field. I also acknowledge my debt to my friends such as Anisur, Ripon vai, Sonia apa, Sumi apa, Rikta, Manatosh, Diba, Nurul Karim, Asaduzzaman Khan, Lira Putul, Taher, Farhan Shazia and many more who emotionally supported me during my tough time as a Ph.D. researcher during my stay in Australia.

Next, I must acknowledge my debt to my family and parents, who have provided me continuous emotional support and genuine enthusiasm to carry out my research. Especially my infant daughter, Arwa, who sacrificed her father's presence in her early childhood. She stayed overseas, missing her dad, but remained calm and supportive towards finishing my study well.

I would also like to acknowledge Mumu, who supported me in my research and took care of my daughter during my absence.

Finally, I would like to provide my obligation to all my research participants, who have shared their experiences and provided me with valuable data to complete my research. I also must acknowledge and respect those mothers who are recipient of microfinance loans who fully support their family with domestic duties, without recognition and respect in rural Bangladesh. Rethinking and changing male-dominated patriarchal values is necessary to achieve sustainable development.

Sincerely,

Tunvir Ahamed Shohel

ID: 28542258

School of Social Science, Faculty of Arts

Monash University, Melbourne, Australia

Table of Contents

| | |
|---------------------------------------------------------------------------------------------|--------------|
| <i>Abstract</i> | <i>iii</i> |
| <i>Acknowledgment</i> | <i>vi</i> |
| <i>List of Tables</i> | <i>xiv</i> |
| <i>List of Charts</i> | <i>xv</i> |
| <i>List of Maps</i> | <i>xvi</i> |
| <i>List of figures</i> | <i>xvii</i> |
| <i>Acronyms</i> | <i>xviii</i> |
| <i>List of foreign (Bengali) words/terms used in this research</i> | <i>xix</i> |
| Chapter – 1: Introduction | 1 |
| 1.1 Introduction to research | 1 |
| 1.2 Bangladesh and human development in brief | 5 |
| 1.3 Brief History of Microfinance Industry in Bangladesh | 9 |
| 1.3.1 How a university professor established a new microlending model in Bangladesh: | 10 |
| 1.3.2 The basics of the microlending (microcredit) model: | 11 |
| 1.3.3 Microfinance statistics in contemporary Bangladesh: | 12 |
| 1.3.4 Leading MFIs in Bangladesh, women’s empowerment endeavour and achievements: | 14 |
| 1.4 MFIs rationale of gender and empowerment | 17 |
| 1.5 Research questions | 20 |
| Broad Research question: | 20 |
| Specific research questions: | 20 |
| 1.6 Chapter outlines | 20 |
| Chapter – 2: Literature Review | 23 |
| 2.1 Microfinance and neoliberal development | 23 |
| 2.2 Gender and Development (GAD), women’s empowerment and microfinance participation | 24 |
| 2.2.1 Defining gender, gender socialization and patriarchy: | 25 |
| Gender | 25 |
| Gender Socialization | 25 |
| Patriarchy | 26 |
| 2.2.2 GAD, women’s multidimensional empowerment and microfinance: | 26 |
| 2.2.3 Controversies of microfinance and women’s empowerment: | 29 |
| Disciplinary microfinance literature | 29 |
| Advocates Vs. critics of microfinance | 32 |
| 2.3 Gender relations and patriarchy in Bangladesh | 35 |
| 2.3.1 Family and household gender norms in Bangladeshi culture: | 35 |
| 2.3.2 Microfinance advocates in Bangladesh: | 38 |
| 2.3.3 Microfinance critics in Bangladesh: | 39 |
| 2.4 Advocating a focus on (re)production of gender | 41 |
| 2.5 Theoretical Framework: | 43 |
| 2.5.1 Gender Socialization and Construction: | 44 |

| | |
|--------------------------------------------------------------------------------------|-----------|
| 2.5.2 Performativity and patriarchy: | 47 |
| 2.5.3 Rhetoric vs. Reality: a critical view on Microfinance Operation in Bangladesh: | 49 |
| The public transcript or rhetoric | 49 |
| The hidden transcript: reality | 50 |
| 2.5.4 Summary: theoretical propositions: | 51 |
| 2.6 Conclusion: | 52 |
| Chapter – 3: Methodology | 53 |
| 3.1 Mixed method design | 53 |
| 3.1.1 Research informants: | 56 |
| 3.1.2 Criteria and rationale for selection: | 56 |
| 3.1.3 Justification of informant’s data addressing the research question(s): | 57 |
| 3.1.4 Ethical Consideration: | 60 |
| 3.1.5 Locating study sites: | 60 |
| 3.1.6 Random selection of data collection sites: | 61 |
| 3.1.7 <i>Dumuria</i> : randomly selected research site: | 62 |
| 3.1.8 Limitations of the research site: | 63 |
| 3.1.9 Validity of results: | 64 |
| 3.2 Data Collection | 65 |
| 3.2.1 Preparation in the field: employing a research team: | 65 |
| 3.2.2 Quantitative Research: | 65 |
| Developing a population list of study respondents | 65 |
| Survey sampling and selection | 66 |
| 3.2.3 Qualitative Research Selection of interviews: | 66 |
| 3.2.4 Data collection timeline, research team and processing: | 69 |
| 3.3 Data collection tools, processing, and analysis process: | 70 |
| 3.3.1 Quantitative data: | 70 |
| 3.3.1.1 Survey questionnaire | 70 |
| 3.3.1.2 Using Likert-type scale variables in survey and interview | 72 |
| 3.3.1.3 Measuring variables (including Likert type variables) | 73 |
| 3.3.1.4 Variable reduction techniques for further statistical analysis | 75 |
| 3.3.1.5 Survey data processing and analysis: | 76 |
| 3.3.2 Qualitative Data: | 77 |
| 3.3.2.1 in-depth interviews | 77 |
| 3.3.2.2 Audio recording: | 77 |
| 3.3.2.3 Data processing and analysis for in-depth interviews: | 78 |
| 3.4 Limitations | 78 |
| 3.4.1 Addressing respondents’ recall bias and its limitation: | 78 |
| 3.4.2 Relying on respondent’s perspective of husbands’ behaviour: | 78 |
| 3.4.3 Addressing Social desirability bias: | 79 |
| 3.4.4 Challenges from the field: | 79 |
| The first phase of data collection | 79 |
| The second phase of data collection | 83 |
| Chapter – 4: Survey Findings: Demography and respondent microfinance history | 84 |
| Introduction | 84 |
| 4.1 Socio-demographic background information of the respondents: | 84 |
| 4.1.1 Age of the respondents: | 84 |
| 4.1.2 Educational qualification of the respondents: | 86 |
| 4.1.3 Marital age (first marriage) of the respondents: | 86 |

| | |
|---------------------------------------------------------------------------------------------------------------|-------------------|
| 4.1.4 Monthly income of the respondent: | 86 |
| 4.1.5 Respondent's husband's Age: | 86 |
| 4.1.6 Education level of respondent's husbands: | 87 |
| 4.1.7 Respondents' husbands' income: | 87 |
| 4.1.8 Summary of respondents: | 87 |
| 4.2 Microfinance history of the respondents: | 87 |
| 4.2.1 Microfinance receiving generation: | 87 |
| 4.2.2. Respondents' first loan taking MFI: | 88 |
| 4.2.3 Loan taking history of respondents: | 89 |
| 4.2.4 First loan's uses: | 90 |
| 4.2.5 Person legally responsible for repaying the first loan: | 90 |
| 4.2.6 Person who repaid the first loan instalments: | 91 |
| 4.2.7 Person who decided the first loan: | 92 |
| 4.2.8 Respondents' last (current loan) loan taking MFI: | 93 |
| 4.2.9 Uses for their last loan: | 93 |
| 4.2.10 Person who is legally responsible for repaying the last loan: | 94 |
| 4.2.11 Person who repays last loan's instalment: | 95 |
| 4.2.12 Person who decided to take the last loan: | 95 |
| 4.2.13 Loan frequency between first and last loan: | 96 |
| 4.2.14 Using the last loan: | 96 |
| 4.2.15 Last loan amount: | 97 |
| 4.2.16 Source of repaying the loan amount: | 98 |
| 4.3 Loan control and use: | 98 |
| 4.4 Dealing with loan officers about loan issues | 100 |
| 4.5 Multivariate Regression and Correlations: | 101 |
| 4.6 Summary and Discussion | 104 |
| 4.7 Conclusion | 105 |
| <i>Chapter – 5: Household gender norms, relations, and practices of respondents and their families</i> | <i>107</i> |
| 5.1 Introduction | 107 |
| 5.2 Gender norms and practices relating to labour | 108 |
| 5.2.1 Labour-related roles and responsibilities of respondents, their husbands', and parents': | 109 |
| 5.2.2 Hours spent in paid and unpaid domestic duties: | 111 |
| 5.2.3 Going deeper: qualitative findings on labour: | 111 |
| The social convention and tradition of gendered roles and responsibilities | 112 |
| The gendered division of labour as a reciprocal relationship | 114 |
| Husbands' consent (borer onumoti) | 115 |
| Purdah | 116 |
| Double work burden | 117 |
| Men's shame of conducting domestic duties | 117 |
| Summary | 118 |
| 5.3 Household decision-making | 119 |
| 5.3.1 Gendered household decision-making and the dominance of the mobile male breadwinner: | 119 |
| 5.3.2 Going deeper: examining qualitative findings on household decision-making: | 120 |
| The tradition of paid labour engagement | 121 |
| Men's dominant role | 121 |

| | |
|----------------------------------------------------------------------------------------|------------|
| Men's higher access to mobility | 122 |
| Summary | 123 |
| 5.4 Mobility | 124 |
| 5.4.1 Respondents' family mobility: | 124 |
| 5.4.2 Gender norms of mobility for the respondent and her family members: | 125 |
| 5.4.3 Going deeper: examining qualitative findings on mobility: | 126 |
| Community censure | 127 |
| Sexual harassment, security concern, and purdah | 128 |
| Stigma relating to women's reputation and marriage proposals | 129 |
| The tradition of children's play and labour | 129 |
| Summary | 130 |
| 5.5 Children's socialization | 130 |
| 5.5.1 Children's play: | 131 |
| 5.5.2 Going deeper: examining qualitative findings on children's play: | 132 |
| The gendered tradition of isolation | 132 |
| Community censure on children's play | 133 |
| Role construction of children | 134 |
| Summary | 134 |
| 5.5.3 Respondent's children's marriage: | 135 |
| 5.5.4 Going deeper: examining qualitative findings on gender norms of marriage: | 135 |
| Social customs, security concern and purdah | 136 |
| Poverty | 136 |
| Informants' own marital decision-making | 137 |
| Informant's children's marital decision-making | 138 |
| Summary | 138 |
| 5.5.5 Gender-based expectations of work and labour from children: | 139 |
| 5.5.6 Going deeper: examining qualitative findings on gender-based expectations: | 140 |
| 5.5.7 Clothes and appearances of respondents and their children: | 142 |
| 5.5.8 Going deeper: examining qualitative findings on norms of clothes and appearance: | 143 |
| Identifying gender | 144 |
| Ensuring women's purdah practice | 144 |
| Summary | 145 |
| 5.6 Discussion: | 145 |
| 5.6.1 Gender norms, roles, and relations of microfinance recipients: | 147 |
| 5.6.2 Discussion of three key findings that limit women's empowerment: | 148 |
| i) Loans have no impact on women's household decision-making power | 149 |
| ii) 'Money' is 'men's responsibility' | 149 |
| iii) Purdah restricts women's mobility and agency | 150 |
| 5.7 Conclusion: Changing fundamental power relations is required | 151 |
| Chapter – 6: Impact of gender norms on microfinance participation | 153 |
| 6.1 Introduction | 153 |
| 6.2 Quantitative findings | 154 |
| 6.2.1 Gender norms and practices about work, labour, and microfinance participation: | 154 |
| 6.2.2 Gender norms and practices related to work, labour, and loan control: | 155 |
| 6.2.3 Gender norms of household financial dealings and loan control: | 156 |
| 6.2.4 Paid labour, domestic duties, and household financial decision-making by age: | 158 |
| Paid labour by age and household financial decision-making | 158 |
| Respondents age-based domestic responsibilities | 159 |

| | |
|--------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| 6.3 Relationship between gender norms and practices and microfinance loan's use and control | 160 |
| 6.3.1. Multivariate regression analysis: | 160 |
| 6.3.2 Correlation of household decision-making with loan use and control: | 162 |
| 6.4 Going deeper: qualitative findings on gender norms and loan participation | 163 |
| 6.4.1 Paid labour and women's loan: | 163 |
| 6.4.2 Household financial dealings and women's loan: | 164 |
| 6.4.3 Mobility and microfinance-enterprise trading: | 165 |
| 6.5 Discussion: | 166 |
| 6.6 Conclusion: | 169 |
| <i>Chapter – 7: The rationale for women's empowerment in a patriarchal society: rhetoric and reality</i> | <i>170</i> |
| 7.1 Introduction | 170 |
| 7.2 Framework of analysis | 172 |
| 7.3 Results and findings | 172 |
| 7.3.1 Going deeper: qualitative findings: | 172 |
| 7.3.1.1 The rhetoric of MFI's program logic of women's empowerment | 172 |
| i) Women's financial participation and family contribution | 173 |
| ii) Loan recovery rate and increasing scale of loan | 173 |
| iii) Mobility of women | 174 |
| iv) Participation in household decision making process | 175 |
| 7.3.1.2 The reality of women's experience in patriarchal systems | 176 |
| 7.3.1.3 Public narrative(s) while recruiting women as target group | 176 |
| 7.3.1.4 What reality is hidden behind the public narrative? | 179 |
| 7.3.1.5 How does MFIs monitor women's loan use? | 181 |
| 7.3.2 Why are loans provided to women? The Reality: | 183 |
| 7.3.2.1 Beneficiaries' perspective | 184 |
| Women's restricted mobility | 184 |
| Women's vulnerability, honour, and shame | 185 |
| 7.3.2.2 Provider's perspective: | 186 |
| 7.3.3 MFI skill development programs and gender-based training: | 188 |
| 7.4 Discussion | 190 |
| 7.5 Conclusion | 194 |
| <i>Chapter – 8: Conclusion</i> | <i>195</i> |
| 8.1 Introduction | 195 |
| 8.2 Summary of Key findings | 196 |
| i) Mundane everyday social practices impede empowerment: | 197 |
| ii) Women's financial dependency on men remains unchanged and acts as a barrier to the success of MF empowerment programs: | 201 |
| iii) Men control microfinance loans: | 202 |
| iv) The Microfinance industry co-opts women's structural vulnerabilities for profit and has no valid approach to the empowerment of women: | 204 |
| 8.3 Contribution to the literature | 205 |
| 8.4 Contributions to policy and programmes | 210 |
| 8.5 Limitations of this research | 212 |

| | |
|----------------------------------------------------------------------------------------|-----|
| 8.6 Implications for future researchers | 214 |
| 8.7 Conclusion | 215 |
| <i>References</i> | 217 |
| <i>Annex-1: Researcher administered informal census for generating population list</i> | 227 |
| <i>Annex-2: Interview questions for survey</i> | 228 |
| <i>Annex 3: In-depth Interviews Script (After informed consent obtained)</i> | 243 |
| <i>Annex 4: Consent Form</i> | 245 |
| <i>Annex 5: Explanatory statement</i> | 246 |

List of Tables

| Chapter 1 | | Page number |
|------------------|-----------------------------------------------------------------------------------------|--------------------|
| Table-1.1 | UNDP Statistics on Bangladesh at glance (data the latest of 2018) | 9 |
| Table -1.2 | Microfinance Statistics in Bangladesh (June 2018) | 13 |
| Table -1.3: | MRA authorized microfinance industry in Bangladesh at a glance (June 2014 to June 2018) | 14 |
| Table 1.4 | Top MFIs in Bangladesh and their achievements | 15 |
| Chapter 2 | | |
| Table- 2.1 | Disciplinary contribution on microfinance literature | 30 |
| Chapter 3 | | |
| Table- 3.1 | Justification of criteria for selection and addressing research questions | 58 |
| Table- 3.2 | Distribution of in-depth interview sample | 67 |
| Table- 3.3 | Information of the 33 microfinance beneficiaries interviewed for qualitative data | 67-68 |
| Table- 3.4 | Information of the 7 microfinance staff/providers | 68 |
| Table- 3.5 | Survey tool, variables and addressing research questions | 71 |
| Table- 3.6 | Likert-type question(s) included in interview schedule (IS) from survey | 73 |
| Table- 3.7 | Measuring variables | 74-75 |
| Table- 3.8 | Reduced number of variables produced from PCA | 76 |
| Chapter 4 | | |

| | | |
|------------|-------------------------------------------------------------------|-----|
| Table- 4.1 | Socio-demographic information of the Respondents | 85 |
| Table- 4.2 | Multivariate regression on respondents' loan control and loan use | 101 |
| Table -4.3 | Correlations between variables | 103 |

Chapter 5

| | |
|-----------|-----------------------------------------------------------------------------------|
| Table 5.1 | Information of the 33 microfinance beneficiaries interviewed for qualitative data |
|-----------|-----------------------------------------------------------------------------------|

Chapter 6

| | | |
|------------|----------------------------------------------------------------------------------------------------------------------|-----|
| Table -6.1 | Multivariate regression on respondents' and their husbands' loan control and loan use | 161 |
| Table -6.2 | Pearson (r) correlation between respondents' husbands HDMP and loan use and control (respondents and their husbands) | 162 |

List of Charts

Chapter 4

| Chapter 4 | | Page Number |
|-------------|------------------------------------------------------------|-------------|
| Chart- 4.1 | Microfinance Receiving Generation | 88 |
| Chart- 4.2 | Respondents' first loan taking MFI (%) | 89 |
| Chart- 4.3 | Loan taking (starting year) history | 89 |
| Chart- 4.4 | First loan's uses | 90 |
| Chart- 4.5 | Person responsible to repay the first loan | 91 |
| Chart- 4.6 | Person who repaid the first loan instalments | 92 |
| Chart- 4.7 | Person who decided the first loan | 92 |
| Chart- 4.8 | Respondents' last loan taking MFI (%) | 93 |
| Chart- 4.9 | Last loan's use (%) | 94 |
| Chart- 4.10 | Person who is legally responsible to repay the last loan | 94 |
| Chart- 4.11 | Person who repays the last loan instalment | 95 |
| Chart- 4.12 | Person who decided last loan | 95 |
| Chart- 4.13 | Number of loans taken for the informants at their lifetime | 96 |
| Chart- 4.14 | Person using the last loan (Multiple response) | 97 |
| Chart- 4.15 | Last loan amount | 97 |
| Chart 4.16 | Source of repaying the loan amount | 98 |
| Chart 4.17 | Control loan enterprises of respondents and their husbands | 99 |

| | | |
|------------|---------------------------------------------------|-----|
| Chart 4.18 | Higher loan use of respondents and their husbands | 100 |
| Chart 4.19 | Dealing with loan officers | 100 |

Chapter 5

| | | |
|------------|--------------------------------------------------------------------------------------|-----|
| Chart 5.1 | Gender roles and responsibilities of respondents and their husbands | 110 |
| Chart 5.2 | Gender roles and responsibilities of respondents' parents | 110 |
| Chart 5.3 | Unpaid domestic labour per day | 111 |
| Chart 5.4 | Paid labour per day | 111 |
| Chart 5.5 | Decision-making practices of the respondent's household (Multiple responses) | 120 |
| Chart 5.6 | Decision-making practices of the respondents parents' household (Multiple responses) | 120 |
| Chart 5.7 | Respondent's mobility after marriage | 124 |
| Chart 5.8 | Respondent's mobility before marriage | 124 |
| Chart 5.9 | Higher level of mobility among respondent's family members (multiple responses) | 126 |
| Chart 5.10 | Higher level of mobility for respondents at parent's house (multiple responses) | 126 |
| Chart 5.11 | Children's play | 131 |
| Chart 5.13 | Respondent's preference for children's marital age | 135 |
| Chart 5.14 | Respondent's gender-based expectations from children (multiple responses) | 140 |
| Chart 5.15 | Clothes and appearances of respondents and their children | 143 |

Chapter 6

| | | |
|-----------|----------------------------------------------------------------------------------------------|-----|
| Chart 6.1 | Cross-tabulation of gender norms and practices about labour and microfinance participation | 154 |
| Chart 6.2 | Cross-tabulation of gender-based paid labour and loan control | 156 |
| Chart 6.3 | Cross-tabulation of gender norms and practices of financial decision-making and loan control | 157 |
| Chart 6.4 | Paid labour by age and household financial decision-making | 158 |
| Chart 6.5 | Cross-tabulation of respondent's unpaid domestic labour by age | 159 |

List of Maps

Chapter 1

| | | |
|---------|-------------------|---|
| Map 1.1 | Map of Bangladesh | 7 |
|---------|-------------------|---|

Chapter 3

| | | |
|---------|--------------------------------------------------------------------------------------------------|----|
| Map 3.1 | Map of Bangladesh (locating Dumuria sub-district) and Khulna District with Nine (9) sub-district | 61 |
| Map 3.2 | Research Site: Dumuria Sub-district (<i>upazilla</i>) | 63 |

List of figures

Chapter 3

| | | |
|-------------|---------------------------------|----|
| Figure 3.1 | Methodology diagram at a glance | 53 |
| Figure 3.2: | Study site selection | 62 |

Chapter 5

| | | |
|------------|---------------------|-----|
| Figure 5.1 | Key survey findings | 147 |
|------------|---------------------|-----|

Chapter 8

| | | |
|------------|---------------------------------------------------|-----|
| Figure 8.1 | Household gender dynamics of recipients | 198 |
| Figure 8.2 | Microfinance loans are used and controlled by men | 199 |

Acronyms

| | |
|-----------------|----------------------------------------------------------|
| ASA | Association for Social Advancement |
| BBS | Bangladesh Bureau of Statistics |
| BRAC | Bangladesh Rural Advancement Committee |
| BURO Bangladesh | Basic Unit for Resources and Opportunities of Bangladesh |
| C-GAP | Consultative Groups to Assist the Poorest |
| BDT | Bangladeshi Taka (Bangladeshi Currency) |
| CSS | Christian Service Society |
| FINCA | Foundation for International Community Assistance |
| GAD | Gender and Development |
| GDI | Gender-related Development Index |
| GEM | Gender Empowerment Measure |
| GII | Gender Inequality Index |
| GNI | Gross National Income |
| GB | Grameen Bank |
| HIES | Household Income Expenditure Survey |
| HDI | Human development Index |
| IMF | International Monetary Fund |
| K-Rep | Kenya Rural Enterprise Programme |
| MRA | Microfinance Regulatory Authority |
| MF | Microfinance |
| MFIs | Microfinance Institutions |
| NGOs | Non-governmental Organizations |
| RAIC | Researcher Administered Informal Census |
| SAPs | Structural Adjustment Programs |
| TMSS | Thengamara Mohila Sabuj Sangha |
| UN | United Nations |
| UNICEF | United Nations International Children's Emergency Fund |
| UNDP | United Nations Development Programs |
| USAID | United States Agency for International Development |
| WB | World Bank |
| WID | Women in Development |
| WW | World War |

List of foreign (Bengali) words/terms used in this research

| Bengali Terms | English meaning referred in this study | First time used page number |
|----------------------------------------------|--------------------------------------------------------------------------------------------------|------------------------------------|
| <i>Amader unnoti</i> | Developing the quality of life of microfinance recipient women | 178 |
| <i>Arthik ongshogrohon ebong shoccholota</i> | Economic participation and solvency | 189 |
| <i>Ay-rojgar</i> | Income-activities | 178 |
| <i>Ay-unnoti</i> | Income increase | 178 |
| <i>Bahirer kaj</i> | Paid labour beyond home boundary | 113 |
| <i>Borer onumoti</i> | Husband's consent | 115 |
| <i>Bou-vitu-jamai</i> | A man who is afraid of his wife | 115 |
| <i>Briddho boyosher obolombon</i> | A person who would take responsibilities of aged/elderly people of the family | 141 |
| <i>Chape rakha</i> | Keeping continuous pressure on someone | 180 |
| <i>Char deina</i> | MFIs rarely relax their loan recovery date, amount, or interest | 180 |
| <i>Cheleder kaj</i> | Men's responsibilities | 112 |
| <i>Choto poribar</i> | Small family in terms of number of family member | 189 |
| <i>Ferar hauwa</i> | Flee from home | 184 |
| <i>Galigalaj ba chillapalla kora</i> | Using slang language and shouting at someone to abuse them | 180 |
| <i>Ghorer kaj</i> | Unpaid labour at home | 112 |
| <i>Gher</i> | Pond like water-logged area | 163 |
| <i>Gorib mohila</i> | Poor women | 178 |
| <i>Guruttopurno siddhanto grohon</i> | Important decision-making practices | 177 |
| <i>Haba</i> | Intellectually disabled person | 123 |
| <i>Hate taka paoya</i> | Access to money for own use | 177 |
| <i>Hijab</i> | Traditional Bangladeshi sheet like cloths for women that is wear additionally with other clothes | 143 |
| <i>Izzat</i> | Honour | 186 |
| <i>Jhogra</i> | Quarrel | 113 |
| <i>Khaowa-porai khoroch</i> | Expenditure on family consumption | 182 |
| <i>Kistir taka</i> | Loan instalment | 181 |
| <i>Kolonko</i> | Stigma | 136 |
| <i>Lav kora</i> | Making profit | 179 |
| <i>Lojja</i> | Shame | 35 |
| <i>Lungi</i> | Traditional Bengali cloths for men | 142 |
| <i>Mayer upore nirvor kora</i> | Children's dependency on mother | 185 |
| <i>Mayer dayitto</i> | Mother's duty/responsibilities to children and family | 185 |

| | | |
|------------------------------------------|------------------------------------------------------------------------------------------------------------|-----|
| <i>Manoshik o samajik jontrona deoya</i> | Putting social and psychological pressure to someone | 180 |
| <i>Meyeder kaj</i> | Women's domestic duties at home | 112 |
| <i>Morjada</i> | Dignity | 118 |
| <i>Nari shadhinota</i> | Women's freedom | 189 |
| <i>Nirupay hoye</i> | No other alternatives | 178 |
| <i>Obohelito mohilader</i> | Disadvantaged women communities | 177 |
| <i>Opoman kora</i> | Insulting someone | 180 |
| <i>Oshanti</i> | Unhappiness | 186 |
| <i>Ovostro</i> | Rude or impolite | 127 |
| <i>Orna</i> | Traditional Bengali cloths for women | 142 |
| <i>Poribar porikolpona</i> | Family planning | 188 |
| <i>Porer ghor</i> | Husband's house | 140 |
| <i>Purdah</i> | Religious and social practice of domestic confinement or seclusion of women | 26 |
| <i>Riti</i> | Habit or tradition | 184 |
| <i>Samajik dayboddhota</i> | Social responsibilities | 177 |
| <i>Sahosh</i> | Courage | 123 |
| <i>Somoymoton rin shodh</i> | Timely repayment | 181 |
| <i>Taka khatano</i> | Investing money | 180 |
| <i>Uddesho</i> | Goal/purpose | 179 |
| <i>Uthan boithok</i> | Meeting at home yard | 174 |
| <i>Valo-valo kotha</i> | Positive and ambitious talk/speech/lecture the MFIs and their staffs made in favour of women's development | 176 |
| <i>Vitu purush</i> | Husband does not have enough courage to control his wife | 186 |

*More detail (meaning and for what purpose the respondents used these terms) about these foreign (Bengali) terms/concepts are provided in this study, at pages where they first appear.

Chapter – 1: Introduction

1.1 Introduction to research

Microfinance (MF) programs are globally promoted as an aid and development intervention that alleviates poverty and increases women's empowerment. However, the industry is also critiqued for failing to tackle gendered power relations, which undermines their goals of greater gender equality. Microfinance refers to a series of financial services provided to poor communities, who traditionally lack collateral to access money from the formal banking system. Advocates of microfinance argue that poverty is a crisis due to lack of access to finance, and that access to credit is a solution to fighting poverty (Mader, 2014). The standard micro-loan amount is approximately USD\$ 100, although this varies among countries and Microfinance Institutions (MFIs) (Khandakar & Danopoulos, 2004, p. 62). In male-dominated societies, cultural restrictions on women's economic participation impedes their empowerment process, especially among the poor (Pomeranz, 2014). Economic interventions and strategies may assist disempowered poor women as access to finance could benefit them with economic empowerment (Duflo, 2012). Most programs target microfinance loans to poor women to improve their economic solvency, so that they can invest in income-generating activities (Ackerly, 1995, p. 56). Microfinance loans are provided free of collateral so that poor women can easily access loan money (Bagazonzya et al., 2010; Niner, 2015).

Microfinance advocates consider this small scale, collateral-free loan as a panacea for women's empowerment. Globally, women are overrepresented in poverty figures and recognized as disadvantaged group: they experience poverty at higher rates, suffer from discrimination and restrictions from financial dealings, and undergo exploitation given their disproportionate domestic duties and low-paid labour (S. R. Khandker, 1998; Khandker et al., 1998; La Torre, 2006; Pitt et al., 1995). Microfinance programs work under the assumption that they enhance women's economic solvency, household contributions, and bargaining power, which in turn makes them more economically independent and decreases their dependency on men (Ackerly, 1995; CDF, 2005; Grameen Bank, 2011; S. R. Khandker, 1998; MoF, 2008). The assumption is that poor women would use the loan money in income-generating activities to gain financial solvency. Being an income generating member of the family may help increase her decision-making power in the household. Increase in household contributions and bargaining power are presumed to help women not only in gaining access to fundamental resources such as income,

health, nutrition, and property, but also in increasing egalitarian family values (Haque, 2008; Hoque & Itohara, 2009; Parvin et al., 2004; Rahman, 2010).

After World War II (WW-II), many post-colonial countries in Asia, Africa, and Latin America were declared ‘poor’ by international finance institutions such as the World Bank (WB) and in need of international aid and development assistance which largely replaced previous colonial relationships (Escobar, 2011). During the 1980s, the world’s leading finance agencies such as the World Bank, the International Monetary Fund (IMF), and other neo-liberal advocates promoted the need for non-state economic development strategies. They argued that ‘market-based solutions were more efficient and less expensive than state provisioning in developing countries and microfinance interventions were well suited to be part of such strategies (Uddin, 2015; Weber, 2004). Despite some contradictions in the models, microfinance has spread globally. In 1997, the World Microcredit¹ Summit was held in Washington, and the United Nations (UN) declared 2005 the year of Microcredit (Karim, 2011; Mayoux, 2003).

Due to feminist scholarship and activism, development programs have targeted poor communities to build gender equality or equity since the 1970s. The resulting Gender and Development (GAD) field broadened the scope of this goal to focus not just on women, but on gender roles. This strategy locates gender within broader dimensions of power and social difference. It highlights how gender relations are created and reinforced in gender roles of production and reproduction in division of labour and above all on power. The GAD approach broadened the idea of women’s empowerment to be more than just women’s economic development. Emerging scholars thus started to define women’s empowerment based on the potential to change power relationships in gender structures (Agarwal, 1994), where power includes both materialistic and ideological control of women (Batliwala, 1994) and their ability to exercise choices (Kabeer, 1998).

Like many other developing nations, international agencies such as World Bank and IMF, advised that Bangladesh implement ‘gender-sensitive development’ initiatives such as credit access and entrepreneurship skills, that incorporate better women’s participation in their development programs (A. Chowdhury, 2009; Goetz & Gupta, 1996).

¹ Microfinance and microcredit both this term used to mean the collateral free small loan given to poor women, for this study.

Several socio-historical issues have worsened gender equality in Bangladesh since its independence from Pakistan in 1971. The post-war crisis disproportionately affected women due to extreme social inequalities such as education and employment. For example, in 1974, girls' enrolment ratio was almost half in primary education and one-fourth in higher education when compared to boys and young men (Hossain & Tisdell, 2003, pp. 4-6). At that time, women's employment totals were only 4.2 percent of national employment, and that figure is even lower in rural areas (Hossain & Tisdell, 2003, pp. 4-6). Hence, to improve women's economic condition, many advocates came up with economic models and financial lending programs. Professor Yunus² was one advocate who established microfinance (known as microcredit at that time) programs that provide access to collateral-free loans to poor women in rural Bangladesh (a fuller description of the work of Prof. Yunus appears on page 10). This initiative initiated a new financial model and industry (Alamgir, 2010; Pitt et al., 1995; Schuler et al., 1997; Schuler et al., 1996).

Professor Yunus and the Grameen model of microfinance in Bangladesh has gained global recognition (Kabeer, 1998; Karim, 2011). In 2006, the Noble Peace Prize was awarded to Professor Yunus and his Grameen Bank (Karim, 2011; Mayoux, 2003). This model has also become known as one of the best economic strategies to enhance women's empowerment (Ahmed, 2004; Alamgir, 2010; Dowla & Alamgir, 2003). Positive research findings from Bangladesh supported the replication of these microfinance programs to help women engage in income-generating activities and develop entrepreneurship, which (it was hoped) would lead to improved bargaining power in the household, an increase in social mobility, and pull the family out of poverty (Hashemi et al., 1996; S. R. Khandker, 1998; Pitt et al., 1995; Pitt & Khandker, 1998; Schuler et al., 1997; Schuler et al., 1996). Today microfinance is the dominant program in Bangladesh for women's empowerment, having more than 90% female borrowers holding 1005.57 billion of BDT³ in loans (MRA, 2016).

However, since the late 1990s critiques have emerged regarding the claims of women's empowerment by the microfinance industry, as more recent research showed the often catastrophic consequences for female microfinance borrowers. These consequences included

² An economist, former university professor and social entrepreneur. He is also the founder of 'Grameen Bank', one of the earliest and leading microfinance banking system in Bangladesh.

³

Bangladesh Currency currently equal to USD \$0.012 (USD\$ 1 = 86 BDT)

male control of female loans (Ali & Hatta, 2012; Chin, 2012; Kabeer, 1998, 2001), new forms of domestic violence (Murshid, 2016a, 2016b; Murshid et al., 2016), increase of women's debt, and socially-detrimental loan recovery strategies such as public shaming by the MFIs (Karim, 2008, 2011; Rahman, 1999). These findings highlight men's control of women's microfinance loans. These findings also question the ability of these development initiatives to foster women's empowerment or positively affect household's gender roles and women's bargaining power.

Many researchers such as Ahmed (2008), Karim (2008, 2011), Kabeer (1998, 1999, 2001), and Rahman (1998, 1999) have argued that it was unchanged patriarchal norms and structures that caused outcomes such as men's control of women's loan, domestic violence, and women's increasing debt and that microfinance would not succeed unless these broader structures were addressed. Recent research findings by Chin (2012), Murshid (2016a); Murshid et al. (2016); Murshid and Ely (2016), Paprocki (2016), Karim (2011) have demonstrated that there is little evidence that microfinance loans provide women with higher authority in their households and that the loans facilitate the dismantling of patriarchal structures in family and society. Instead, these loans reinforce negative patriarchal behaviours present in their society such as domestic violence, mobility restrictions on women, and men's control over the household finances (Chin, 2012; Mahmud et al., 2012). Therefore, household practices and gender norms, as well as the role that socialization has on constructing them, are important components to understand the success or failure of microfinance programs for women.

The role of how socialization reproduces unequal patriarchal values and practices has not received enough attention in the academic literature on microfinance, leaving these processes largely unmeasured in the implementation of microfinance programs. Advocates of microfinance have measured the impact of microfinance on women's empowerment through indicators such as: credit access; income-generating activities; resource control; consumption; prevalence of domestic violence; and mobility. However, research has not paid enough attention to the impact of cultural construction of gender roles and gender norms which is fundamental to increasing women's status and empowerment. The cultural construction of gender roles and norms is essential in assessing any changes to the status of female microfinance recipients. This current study will focus on the construction of gender roles and norms in the household and the community with the aim of addressing the lack of focus on these issues in the literature on microfinance as will be shown in Chapter 2.

The household⁴ and its family unit are important to examine as they are the primary sites where we learn cultural meanings related to gender roles and gendered-power dynamics (Butler, 2011). Families and households are sites where gender norms and relations are learned, (re)produced, transferred among generations, and reinforced everyday (Elias & Gunawardana, 2013). Households are the sites where women are socialised to undertake unpaid domestic economy that includes childbearing and caring for the household; this has repercussions to broader public and private sectors of the economy (Diane Elson cited in Elias & Gunawardana, 2013, p. 1). Hence, the household must be recognized as a key locus of gender relationships to challenge the conventional view that this non-economic realm is not worthy of study (Diane Elson cited in Elias & Gunawardana, 2013, p. 1). Nonetheless, this current study recognized that examining women's perceptions about the construction of gender roles is important because changes in these roles is an indicator of systemic change in gender relations in society. In patriarchal societies where gender subordination has rigid rules, investigations into these cultural aspects associated with microfinance-receiving communities need to occur for a full examination of the effects of women's empowerment due to financial inclusion programs.

In the next section, I will present a brief country profile to Bangladesh as my study location and following by brief history of Microfinance industry, its operation, and statistics in Bangladesh.

1.2 Bangladesh and human development in brief

Bangladesh is a densely populated country in South Asia. The country is a big delta formed from the delta alluvial plain of approximately 80% of rivers including the *Padma*, *Jamuna* and *Meghna* (Philips & Gritzner, 2007). Historically this country's geography has had a rural agriculture-based economy. It has a long history of being ruled by many foreign civilizations such as the Gupta empire, the Pala empire, and the Mughals (Philips & Gritzner, 2007). More recently, it was a colony of the British empire for almost 200 years until the British partitioned the Indian subcontinent in 1947.

⁴ A unit defined by its boundary where one or more people live and share meals. It may have one or more family dwelling within the same household boundary.

During the partition of 1947, the Indian subcontinent was divided into India and Pakistan. Religion played an important part in this partition since the Muslim majority was allocated as part of Pakistan and the Hindu majority became part of India. The former East Bengal (currently Bangladesh) became part of Pakistan and renamed as East Pakistan. East Pakistan was exploited as a colony of Pakistan. However, Bengalis (later known as Bangladeshis) confronted all the suppression, exploitation, and attempts at cultural domination from West Pakistan with major movements such as: the language movement of 1952; the six-point movement in 1966; and the mass movement of 1969. These confrontations paved the way towards the independence of the Bengali community from West Pakistan. The continuous economic, political, and cultural suppression from West Pakistan led to East Pakistan to declare independence the 26th of March 1971 and rename itself as Bangladesh. Bangladesh was victorious after a nine-month war against West Pakistan on 16th December 1971. Post-independence Bangladesh saw a socialist civil government from 1972 to 1975, then a military government from 1975 to 1990 that enforced privatization and Muslim values, to finally a neoliberal and capitalist democratic state since 1991(Karim, 2011).



Map 1.1: Map of Bangladesh (Travel maps, 2020)

Bangladesh has had a long history of poverty. A UNICEF report from 1987 showed that due to widespread poverty of the country, “only 5 percent of the population consume an adequate quantity and quality of food, while 58 percent of the rural population suffer from long-term malnutrition” (Kabeer, 1994, p. 142). Data from 1991-1992 showed that 58.8 percent of the population were considered to be living below the national poverty line (The World Bank, 2015). The Household Income Expenditure Survey (HIES) released in 2017 showed that while the number of people living in poverty has gradually reduced, there is still a long way to go for poverty eradication (The World Bank, 2018). A recent report from The World Bank (2018) showed that in 2000, half of the country’s population still lived below the national poverty line, which was further reduced to below 25 percent in 2016. However, almost 1 in 4 people still lives in poverty and almost 13 percent of the population lives under the national extreme poverty line.

In addition to poverty, gender inequality is another factor that has plagued Bangladesh. The country is characterised by a patriarchal culture with marked gender inequalities for women who are largely dependent on men for basic sustenance. In this patriarchal culture, men are the breadwinners and rule over their dependent minors and women in their household (Kabeer, 1994). Kabeer (1994, p. 141) described that in Bangladesh, “powerful beliefs and practices sanctioned by the norms of religion and community, produced a highly unequal division of social and economic space”, where “women’s ability to mobilize resources, including their own labour power, independently are severely curtailed.”

The following table (Table: 1.1) presents an overview of recent statistics on Bangladesh published by the United Nations Development Programs (UNDP). Bangladesh ranks 135 on UNDP’s Human development Index (HDI) among other countries (UNDP, 2020). The Human Development Report of 2016 showed that Bangladesh ranked 119 in Gender Inequality Index (GII) and 72 in Global gender Gap Index (UN Women, 2020).

Table-1.1: UNDP Statistics on Bangladesh at a glance (data the latest of 2018)

| Category | Statistics | | |
|------------------------------------------------------------------------------------------------------------------------------|----------------|-------------|---------------|
| | <i>Overall</i> | <i>Male</i> | <i>female</i> |
| Total population (in a million) | 161.4 | - | - |
| Sex ratio at birth (male to female births) | 1.05 | - | - |
| Urban population (%) | 36.6 | - | - |
| Life expectancy at birth (in years) | 72.3 | 70.6 | 74.3 |
| Infant mortality rate (per 1000 live births) | 26.9 | - | - |
| Under-five Mortality rate (per 1000 live births) | 32.4 | - | - |
| Maternal mortality ratio (deaths per 1000,000 live births) | 176 | - | - |
| Year of Schooling (in years) | 11.2 | 10.6 | 11.6 |
| Adult Literacy rate (%) | 72.9 | - | - |
| Population with at least some secondary education (% ages 25 and older) | 46.7 | 49.2 | 45.3 |
| Gross National Income (GNI) per capita (2011 PPP \$) | 4057 | - | - |
| Income shared by poorest 40% | 21.0 | - | - |
| Income shared by richest 10% | 26.8 | - | - |
| Inequality in income (%) | 15.7 | - | - |
| Child marriage for women (%) | 59 | - | - |
| Estimated gross national income per capita (2011 PPP \$) | - | 5700 | 2373 |
| Female share of employment in senior and middle management (%) | 11.5 | - | - |
| Female shares of graduates in science, technology, engineering, and mathematics programs at tertiary level (%) | 7.9 | - | - |
| Human development Index (HDI) | 0.614 | 0.642 | 0.575 |
| Gender Inequality Index (GII) | 0.563 | - | - |
| Total unemployment rate (female to male ratio) | 1.97 | - | - |
| Violence against women ever experienced, intimate partner (% of female population ages 15 and older) | 54.2 | - | - |
| Women with account at financial institution or with mobile money-service provider (% of female population ages 15 and older) | 35.8 | - | - |
| Labour force participation rate (% ages 15 and older) | 58.7 | 81.3 | 36.0 |

Source: UNDP website (UNDP, 2020)

1.3 Brief History of Microfinance Industry in Bangladesh

Bangladesh has been a leader in the field of MF since the 1970s. The Grameen Bank model was influenced by the neo-liberal turn in development industry in the 1980s. The following section provides a brief insight on the rise of microfinance industry in Bangladesh and its' success as a neoliberal development model.

1.3.1 How a university professor established a new microlending model in Bangladesh:

By 1976, besides their other development projects, few NGOs such as BRAC, CSS had already introduced the small-scale lending program for poor people in Bangladesh. However, the rapid expansion of microcredit initiative (the term microfinance was used later in the 1990s to cover a broad range of micro-financial services) in Bangladesh could be named after a Professor of Economics, Dr. Md. Yunus, who also established Grameen Bank, a micro-lending bank for the poor. In 1976, Professor Yunus, from Chittagong University, started experimenting with the microlending (termed as microcredit) model among 42 villagers of *Jobra* village in Bangladesh (Ahmed, 2004). His project aimed to lend money to poor people who lacked collateral from the formal banking channels such as bank loan. Professor Yunus wanted to see if a collateral-free microcredit program could be successfully sustained.

Although Professor Yunus initially started lending to men, the repayment record caused him to reconsider his target population. Men were found to abscond from home or were reluctant to use the loan money towards income-generating activities (Karim, 2008). As a result, Professor Yunus switched his lending strategy towards women and found a great repayment rate in contrast to men. Women were much more compliant and easier to pressure into repaying, partly because they could easily be found in their homes because of their lower mobility in society (Karim, 2008). After years of successful results from his experiment of microcredit lending for women, Professor Yunus established the Grameen Bank (in 1983) in collaboration with the Central Bank of Bangladesh to run further microfinance investments (Hulme & Moore, 2007).

In the microcredit's expansion of Bangladesh, the Grameen Bank provided a financial model which since the 1990s, has been followed by many other non-governmental organizations (NGOs) and newly emerged MFIs (Pitt & Khandker, 1998). During the 1990s (in 1994), Grameen Bank had over 2 million (94 percent of them were women) of borrowers (Pitt & Khandker, 1998, p. 959); a number that has increased four times (over 8 million) in 2018 (MRA, 2018a). In his Grameen Bank's journey, Professor Yunus has repeatedly explained the contribution of microcredit for poverty reduction and women's empowerment as a development endeavour for the poor (Yunus, 1997). Since its founding, Grameen Bank has enjoyed a global reputation of poverty reduction and women's empowerment (Karim, 2011). Looking at the success of Grameen Bank, established NGOs and newly formed MFIs also started adopting the microcredit model in Bangladesh (Karim, 2011). As such, since the 1990s,

the microcredit industry has had a rapid boost in rural Bangladesh, increasing the numbers of both borrowers and branches (Karim, 2011).

1.3.2 The basics of the microlending (microcredit) model:

The Grameen Bank initially had a group-based lending⁵ (although many MFIs have individual lending nowadays) model for poor people, based on a specific period of time, e.g. one year, or 43-46 weeks. During this time, the borrowers needed to pay equal instalments (calculated with interest) per week until the loan is fully recovered. The successful completion of each loan works as a qualifier for the next loan and its amount (Alamgir, 2010). Grameen Bank has a conceptualized definition of the poor to identify an eligible borrower: a person having less than 0.5-acre of land is eligible to join the microcredit group as a poor. This way, Grameen Bank excludes wealthier individuals and families from the microcredit programs. Subsequently, other NGOs and MFIs had set their indicators to conceptualize poor people for their lending program, such as nutritional intake (less than 1800 Kcal daily), landlessness, housing characteristics, income, and profession (Alamgir, 2010). During its early days, the individual amount of microcredit loan was very small (e.g., from \$1 to \$5), which now has been raised to approximately to a minimum of between \$50 to \$100 (Bagazonzya et al., 2010). Although microcredit was the microfinance industry's primary goal, more financial models such as savings, insurance, education loans, and house loans have been added to the industry's program list since the 1990s (Bagazonzya et al., 2010). Hence, the word 'microcredit' was later replaced with 'microfinance' to define a broad range of microeconomic services such as savings and insurance.

Bagazonzya et al. (2010) had identified the types of product and services the microfinance industry carries out in Bangladesh as followed by,

1. **Loan Product:** Small amount of loan (microcredit) given with a duration (most often for 40-45 weeks instalments) of repayment. The repayment carries a declining interest rate that varies from 22-30 percent.

⁵ Grameen bank provided its loans in groups, where the number of women recipients constitute a group. Each group varies in number, but all the members are responsible for each other's lending to qualify for further loans.

2. **Savings product:** MFI's memberships were offered with various savings programs for the borrowers. These savings programs include forced savings⁶, voluntary savings⁷, security deposit⁸, long-term deposit and deposit pension scheme.
3. **Micro-insurance:** Keeping a premium deposit (either deducted from member's account or contributed by the MFI's) to support members (or their family) during death occurrence, illness of the client or family members. It varies upon the scheme, amount, and regulations from each MFIs.

1.3.3 Microfinance statistics in contemporary Bangladesh:

Table-1.2 and Table-1.3 provide insight into recent time's microfinance statistics in Bangladesh. The data were drawn from the Microcredit Regulatory Authority (MRA) of Bangladesh, updated in June 2018.

MRA (2018a) data presented in Table -1.2 shows that about 42 million microfinance members were documented in Bangladesh in 2018, and that 91% of these participants were women. Among the 42 million members affiliated with the microfinance industry, 35.12 million took part in microcredit lending programs. The majority of the MFIs were privatized, and an insignificant presence of government regulatory MFIs or commercial banks were also found. Therefore, we can understand a strong privatized microlending providers' industry as having a hold in Bangladesh.

⁶ These are mandatorily collected savings amount which has been collected from each member while they repay their loan instalment

⁷ These are additional savings amount from mandatory savings, which the members were encouraged to contribute or opening another savings account.

⁸ A percent of money against the granted loan. Sometimes, it is deducted from the provided loan amount.

Table -1.2: Microfinance Statistics in Bangladesh (June 2018)

| Types of MFIs | Number of Membership (in Million) | Number of Borrowers (in Million) | Loan Standing (in Billion BDT) | Savings Standing (in Billion BDT) | Loan Disbursement (in Billion BDT) | Percentage Distribution of Total Participants | |
|--------------------------------------------------|--------------------------------------|-------------------------------------|-----------------------------------|--------------------------------------|---------------------------------------|-----------------------------------------------|--------|
| | | | | | | Male | Female |
| MRA Certified Organizations | 31.2 | 25.4 | 673.9 | 262.95 | 1201.91 | 9% | 91% |
| Grameen Bank | 8.31 | 8.31 | 152.19 | 205.39 | 243.21 | | |
| Government regulatory Microfinance Organizations | 1.42 | 0.95 | 26.87 | 12.93 | 27.68 | | |
| Commercial Banks | 0.94 | 0.46 | 26.05 | 8.75 | 21.6 | | |
| Total | 41.89 | 35.12 | 879.01 | 490.02 | 1494.4 | 100% | |

Currency = BDT (Bangladeshi Taka); 1 USD = 83-87 BDT (Subject to fluctuate based on international USD exchange rate)

MRA (2018a) data presented in Table -1.3 showed the year-wise microfinance industry (listed on MRA) from 2014 to 2018. The data in this table (Table -1.3) presents a recent year's boost in Bangladesh's microfinance industry. From 2014 to 2018, 3466 new branches were established, and some 44291 MFI's staffs and officials' posts were created because there was an increase of almost 6 million new loan receivers. The loan amount disbursed is almost thrice (an additional 739 billion BDT) compared to the amount of the disbursed loans in 2014. Most importantly, almost 93 percent of the loans were paid in full in 2018, an increase of 9 percent from the previous year. This data aids us to understand that the microfinance industry holds a large economic scope in Bangladesh, and that it is expanding each year.

Table -1.3: MRA authorized microfinance industry in Bangladesh at a glance (June 2014 to June 2018)

| Indicators | 2014 | 2015 | 2016 | 2017 | 2018 |
|--------------------------------------------------------------------------------------------------------|--------|--------|--------|---------|---------|
| MRA approved MFIs branch | 14730 | 15609 | 16204 | 17120 | 18196 |
| MFIs officials and staffs | 109628 | 110781 | 122335 | 139526 | 153919 |
| Number of loan receiver (in a million) | 19.42 | 20.35 | 23.11 | 25.98 | 25.40 |
| Loan amount disbursed (BDT in billion) | 462 | 634 | 782.67 | 1045.78 | 1201.91 |
| Loan recovery (BDT in billion) | 447.89 | 522.47 | 773 | 876.85 | 1112.21 |
| Loan recovery rate (%) against the disbursed amount (Calculated by the researcher from the above data) | 97% | 83% | 99% | 84% | 93% |

Currency = BDT (Bangladeshi Taka); 1 USD = 83-87 BDT (Subject to fluctuate based on international USD exchange rate)

1.3.4 Leading MFIs in Bangladesh, women's empowerment endeavour and achievements:

In this part, I will briefly discuss the financial programs, objectives or goals and achievements that have been formally recognized by the leading NGOs in Bangladesh who are also widely known for their microfinance programs such as Grameen Bank, BRAC, CSS, ASA, BURO Bangladesh. These NGOs are alternatively known as MFIs, which is how I will refer to them subsequently. I selected the top-performing MFIs (Table 1.4) given that they have a long history of operating microfinance programs in Bangladesh and were the dominant MFIs in my current study locality. More than three-fourth of the study informants were part of these MFIs. I used different sources (e.g., website information, annual reports, magazines published by MFIs) from the MFIs, where they mentioned and published their organizational goals and achievements on women's development.

Table 1.4: Top MFIs in Bangladesh and their achievements

| MFIs Name | Financial programs for women | MFI Program goals to achieve women's empowerment | MFI Measures or indicators of women's empowerment programs | Source(s) of information |
|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|
| Grameen Bank (Microfinance program since 1983) | 1. Financial services (e.g., microcredit, savings, micro insurance) for the poor women | 1. Eliminating poverty 2. Engaging/ women in income-generating activities 3. Developing women's entrepreneurship and business skills | 1. As of December 2018, reached 9.08 million members where 97% were women 2. Ensures economic and social development of the poor women 3. Won Nobel Peace Prize in 2006 for its economic and social development efforts for the poor 4. First to provide loans to poor women without any collateral provided | (Grameen Bank, 2016, 2019b) |
| BRAC (<i>Bangladesh Rural Advancement Committee</i>) (Microfinance program since 1974) | 2. Financial services (e.g., microloans, savings, safe-save, microinsurance, medical treatment loans, sanitation loans) for the poor women | 1. Eliminating extreme poverty 2. Facilitate women in income-generating activities 3. promote gender equality (e.g., leadership development, reducing domestic violence, child marriage and dowry) in Bangladesh 4. Developing entrepreneurship and small-enterprise skills 5. Promote programs on women's skill-based training 6. Maternity-care facilities for women | 1. Reached 7.1 million clients (a 10% increase from 2017) in 2017 and 87% of them are women 2. 33 percent female staffs recruited for microfinance programs (an increase of 18% from 2017) 3. 4 billion USD were invested (an increase of 21% from 2017) on microfinance driven programs 4. 62594 members of women lead community-level institutions participated in the local power structure 5. 43682 members (87% were women) households graduated from an ultra-poverty state 6. 156434 women were supported during and after natural and humanmade disasters 7. 1.8 million people (including men) reached through gender integration efforts 8. Reduction of violence against women, sexual harassment, and child marriage | (BRAC, 2016, 2018) |
| CSS (<i>Christian Service Society</i>) (Microfinance program since 1972) | 1. Financial services (e.g., microcredit, savings) for women | 1. Preserve legal rights on women 2. Entrepreneurship development and skill-based training programs for women 3. Promote gender equality initiatives to help them avail empowerment 4. Increasing women's income-generating activities, reduce poverty, and enhance women's self-sufficiency | 1. Regular meetings organized and provided knowledge on managing their investment and business. 2. Awareness building programs include women's knowledge enhancement about sanitation, child marriage, children's education. 3. 403,687 women served under the microfinance program | (CSS, 2015, 2019) |
| ASA | 1. Financial services (e.g., microcredit, | 1. Improving women's mobility by increasing their economic participation (income-generating activities) | 1. Disbursed USD 3.54 billion in loan programs among 7.51 million clients (the majority of them are women) in 2017-18 2. Accumulated USD 968 million saving amount in 2017-18 | |

| | | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| <p><i>(Association for Social Advancement)</i></p> <p>(Microfinance program since 1991)</p> | <p>insurance, savings) for women</p> | <ol style="list-style-type: none"> 2. Developing women's entrepreneurship skills 3. Enlightening women's self-esteem, dignity, and honour both in the household and community level | <ol style="list-style-type: none"> 3. Waived USD 10.6 million loan amount from 35818 deceived borrowers in 2017-18 4. Disbursed the highest amount of loan among all the MFIs in Bangladesh during 2016-17 5. Recognized best MFI in the world by Forbes in 2007 | <p>(ASA, 2016, 2018)</p> |
| <p>BURO Bangladesh</p> <p><i>(Basic Units for Resources and Opportunities of Bangladesh)</i></p> <p>(Microfinance programs since 1990)</p> | <ol style="list-style-type: none"> 1. Financial services (e.g., microcredit, savings) for women | <ol style="list-style-type: none"> 1. Respecting customers choices and values 2. Quality financial services provided to fight poverty 3. Developing financial management capacity to gain empowerment 4. Entrepreneurship and skill development programs 5. Developing awareness and leadership quality | <ol style="list-style-type: none"> 1. 99% of the microfinance loans are provided to women 2. Providing women (as microfinance recipients) access to information about their savings uses and performance of BURO Bangladesh | <p>(BURO Bangladesh, 2018, 2019)</p> |
| <p>TMSS</p> <p><i>(Thengamara Mohila Sabuj Sangha)</i></p> <p>(Microfinance programs since 1981)</p> | <ol style="list-style-type: none"> 1. Financial services (e.g., microcredit, insurance, savings, TMSS Islamic microfinance, microenterprise development loans) for women | <ol style="list-style-type: none"> 1. Family development through women empowerment 2. Leadership development 3. Women's best use of resources 4. Capacity building through training 5. Poverty reduction through financial services 6. Promoting gender equality in society 7. Creating women's employment opportunity 8. Advocacy program for gender awareness 9. Education, health, and technological advancement of the female community | <ol style="list-style-type: none"> 1. Proclaiming success on SDG goals about poverty, education, gender equality, women empowerment, health, and nutrition. 2. Continuous monitoring and communication with borrowers 3. Motivating other borrowers by sharing successful borrower's record 4. Engaging microfinance participant women with health and education development, which covers 10 million poor households | <p>(TMSS, 2017, 2019a, 2019b)</p> |

The six MFIs listed in Table 1.4 are registered with the MRA and have long- histories in Bangladesh. Previously, the MRA data (Table 1.2) showed that 91% of the microfinance borrowers were women, and these six MFIs also document similar data about their female borrowers. If we summarize table 1.4, we will see that the types of financial services, goals and achievement for women are almost similar for the MFIs. First, the major microfinance services provided by these MFIs include microcredit, savings, and insurance. Second, most MFIs mentioned poverty reduction, increasing income-activities, developing entrepreneurship skills, promoting awareness of gender equality, and providing health support, among other goals. Third, while publishing their achievements on women's empowerment, most of the MFIs disseminate the number of female borrowers that were reached, the amount of loans that were disbursed, the number of female employments that were created, and the number of female borrowers get rid of poverty situation. Some of the MFIs also document their achievements regarding a diverse number of issues such as gender equality-based awareness, confronting domestic violence and female harassment, reducing dowry practice and child marriage, and improvement in women's education.

1.4 MFIs rationale of gender and empowerment

The majority of the MFIs have understood the empowerment of women as occurring through quantifiable financial benefits. However, in their approach to women's empowerment, there was little consideration of gender roles or relations. It was surprising that none of the MFI's published statements of goals and achievements mentioned the changes required to gender roles and relations that would be necessary to achieve women's empowerment. Most MFIs provide simple anecdotal evidence of their client's success stories based on economic emancipation. Methodologically, most MFI evaluation relies on quantitative results such as statistics on economic benefits, assets owned, loan repayment rate and recovery, investments, or savings. However, the qualitative measures of quality of life, changes in stereotyped gender roles or division of labour, and gender normative practices, were absent in their reporting or publications. In next section, I will provide a few examples of how the MFIs conceptualize and present women's empowerment.

The first example is from BRAC. In their annual report, BRAC (2018, p. 16) narrates microfinance as it "gives people excluded from the formal banking system access to a suite of financial services such as loans, savings, and microinsurance products." BRAC (2019) in their

website states that they offer a variety of microfinance programs such as loan products, microinsurance and savings that directly serve their poor clients (mostly women). They do it by targeting low-income communities. BRAC (2019) publicizes that microfinance is easily accessible to women and a sustainable financial solution to meet poor women's range of needs. To support their women's empowerment endeavour published in their website and annual reports, BRAC provides anecdotal success stories of their female clients who took control over life by achieving economic emancipation (BRAC, 2018, 2019).

The second example is from CSS. In their website, CSS (2019) states that microfinance

“is to support entrepreneurship with a special focus on women empowerment to reduce poverty. CSS does provide not only small loans to its borrowers but also puts huge emphasis on enhancing competency of rural women, job creation, sponsoring child education of its beneficiaries and ultimately lifting the vulnerable communities out of poverty.”

Furthermore, in their annual report(s), CSS also provides anecdotes on success stories of their female clients who opened the path of economic emancipation and achieved empowerment. CSS brings financial circumstances such as increased income, income, or consumption to claim borrower women's success (CSS, 2015).

The third example is from ASA. In their annual report, ASA (2018, pp. 51-52) demonstrated their endeavours on evaluating the microfinance program's success. In 2015, ASA (2019) conducted research on their microfinance programs to evaluate its success. Here, they conceptualized women's empowerment on indicators such as decisions on family matters, use of the loan, voting in the national or local election, access to land, and asset and social mobility. Their quantitative findings showed that the microfinance programs “had a positive impact on improving the households' income, expenditure, savings, employment opportunities and the borrowers' basic needs” (ASA, 2019). The study also concluded that “a large number of the borrowers increased their access to the household assets, gained their bargaining power within the household on family matters, enhanced participation in voting and social mobility. The study's empirical result showed that the “length of the membership had a significant positive impact on the women empowerment” (ASA, 2019).

The fourth example is from Grameen Bank. Grameen Bank (2019b), on its website, states that microfinance (read microcredit) is a ‘human right’ and whose mission is to help (particularly)

poor women to ‘overcome poverty.’ Microfinance offers its borrowers to comply with empowerment by ‘creating self-employment for income-generating activities,’ developing leadership⁹ in a group lending-based system, and carrying a social agenda to achieve its ‘sixteen decisions’¹⁰ (Grameen Bank, 2019b).

The above analysis anticipates that the leading MFIs have conceptualized, understood, and presented women’s empowerment on economic terms in Bangladesh. However, this current research argues that the microfinance industry has failed or ignored cultural understandings effecting women’s empowerment and gender power relations in a patriarchal society. The industry needs to proceed on the understanding that microfinance programs service many rural women in Bangladesh who are not only poor, but also experience subordination given patriarchal traditions and gender roles. Studies have shown that women’s patriarchal subordination is firm among Bangladesh’s rural communities (Cain et al., 1979; White, 1992, 2017). Hence, the MFIs need to understand the culture, and the construction of gender roles and relationships while evaluating women’s empowerment. Therefore, this current research anticipates that in a patriarchal society like Bangladesh, an investigation into this cultural

⁹ Grameen bank provides its loans to groups, where a number of women constitute a group. Each group has a group leader who is directly elected from its members. Moreover, members also vote to elect central leaders and board members Grameen Bank. (2019b). *Grameen Bank about* Grameen Bank web page. Retrieved 03/12/2019 from <http://www.grameen.com/introduction/>.

¹⁰ Grameen Bank carries its social agenda known as ‘Sixteen decisions’ which the Bank offers and perceive that microfinance would carry out among its members. The sixteen decisions are as followed by,

1. We shall follow and advance the four principles of Grameen Bank — Discipline, Unity, Courage and Hard work – in all walks of our lives.
2. Prosperity we shall bring to our families.
3. We shall not live in dilapidated houses. We shall repair our houses and work towards constructing new houses at the earliest.
4. We shall grow vegetables all the year round. We shall eat plenty of them and sell the surplus.
5. During the plantation seasons, we shall plant as many seedlings as possible.
6. Plan to keep our families small and minimize expenditures;
7. Educate the children and ensure that they can earn to pay for their education;
8. Always keep the children and the environment clean;
9. Build and use pit-latrines;
10. Drink well water. If it is not available, then boil water or use alum;
11. Do Not accept any dowry in sons' weddings, neither give any dowry in daughters' weddings and keep the centre free from the curse of dowry. No practice of child marriage;
12. Not inflict any injustice on anyone or allow anyone to do so;
13. Collectively undertake bigger investments for higher income;
14. Always be ready to help each other. If anyone is in difficulty, then all help them;
15. If there is any breach of discipline in any centre, then help restore discipline;
16. Introduce physical exercise in all centres and take part in all social activities collectively. Grameen Bank. (2019a). *16 Decisions* Grameen Bank. Retrieved 04/12/2019 from <http://www.grameen.com/16-decisions/>

aspect (such as gender roles, norms and practices that influenced construction of gender-based power relations) needs to occur to fully examine the impact of women's participation in microfinance programs on female empowerment.

1.5 Research questions

The above discussion provides an understanding of how gender roles and relations, and the construction of these roles, are essential to evaluate the effect of microfinance programs in terms of women's empowerment. However, the microfinance industry and much of the academic literature on microfinance has focused significantly more on economic measures rather than looking at gender relations as a key measure. But the household gender norms, roles and relations and its practices are an essential part of in understanding any empowerment outcomes for microfinance receiving women. The following questions would guide the research inquiry:

Broad Research question:

How have patriarchal roles and relations in families in Bangladesh been challenged or sustained in relation to the influence of micro-finance programs?

Specific research questions:

1. What are the key gender norms microfinance recipients subscribe to and reproduce in their everyday lives?
2. What key gender norms and perceptions were previously held by microfinance recipients during their childhood before they became microfinance borrowers?
3. Have any household gender norms changed after joining the microfinance program(s) and how?
4. How do patriarchal gender norms, roles and relations within the families and households of microfinance beneficiaries influence their microfinance participation?
5. Why do MFIs lend the majority of their microfinance loans to women, instead of men and how do they rationalise and monitor this?

1.6 Chapter outlines

This thesis is organised into eight chapters as set out below. Chapters one, two and three set out the introduction, the literature, and the methodology respectively. Chapters four to seven

present the data collected and analysed. A detailed analytical discussion is included in each of these four chapters rather than in one separate discussion chapter. This is followed by a Conclusion including a summary of findings and detailed policy recommendations.

Chapter one introduces the research and provides the context and background of microfinance programs in Bangladesh. It briefly traces MFIs rationalisation for women's empowerment and gender equality. It also briefly explains gender construction and relations in Bangladesh. Finally, it sets out the key research questions.

Chapter two reviews the literature concerning the microfinance industry, women's empowerment, gender roles and relations within the patriarchal system of Bangladesh to uncover the research gaps that this thesis explores. It also explains the theoretical framework of gender socialization, performativity, and patriarchy.

Chapter three explains the methodology used to answer the research questions. It describes the method and design I use in this research. The data collection tools, research location, research informants and their selection process, analytical tools and techniques are also presented in this chapter. The limitations of the fieldwork and other aspects of the research are also explained here.

Chapter four presents the quantitative data and analysis using statistical tools for both descriptive and inferential analysis concerning respondents' socio-demographic background and microfinance history. The aim of the chapter is to provide a background understanding of the respondents' socio-demographics and their microfinance participation. This information is analysed Chapter 5, 6 and 7, which answers my main research question: *How have patriarchal roles and relations in families in Bangladesh been challenged or sustained in relation to the influence of micro-finance programs?*

Chapter five presents both quantitative and qualitative data that provides a holistic account of gender norms and practices that microfinance recipients subscribe to and reproduce in their everyday life, which are overwhelming patriarchal in nature. This chapter aims to answer three specific sub-questions (Questions 1, 2 and 3). This chapter shows how microfinance participation has had no impact on these practices.

Chapter six interprets the impact of patriarchal gender norms and practices on microfinance participation. The chapter discusses the finding that male-dominated (re)production of gender norms, relations, (re)construction has provided men with the ultimate

authority to control household finances (including female headed microfinance loans). The aim of this chapter is to answer the sub-question, *how do patriarchal gender norms, roles and relations within the families and households of microfinance beneficiaries influence their microfinance participation?*

Chapter seven analyses how MFIs rationalise the provision of microfinance loans to women when they know that loans are controlled by men. The aim of this chapter is to answer specific sub-question, *why do MFIs lend the majority of their microfinance loans to women, instead of men and how do they rationalise and monitor this?*

Chapter eight consists of the discussion and concluding remarks of this thesis. The discussion firstly reiterates the key findings of this research: i) patriarchal norms reproduce women's structural vulnerabilities; ii) microfinance recipients are financially dependent on men; iii) men control women's microfinance loans; and iv) microfinance industry co-opts women's structural vulnerabilities to maintain their financial sustainability and profit margins. This chapter then discusses this research's disciplinary contribution to the literature, its limitations, and its implications for future researchers and MFIs. Finally, this chapter ends up with conclusion and final reflections from researcher's point of view.

Chapter – 2: Literature Review

This current chapter provides a review about the development of microfinance programs and scholarly debates on their successes and failures. This chapter will also describe the literature on patriarchal gender norms in Bangladesh to show how this issue needs to be more thoroughly applied across the MF literature and show any omissions of this issue in particular sections of the microfinance literature. To elaborate a conceptual framework for understanding the operation of patriarchal gender norms in Bangladesh, I also describe the literature on the construction of gender and the socialization of gender, gender performativity and patriarchy. This understanding will assist in answering the first four specific research questions deployed in further chapters (Chapter 4-6). Finally, the chapter discusses the rhetoric and realities of microfinance programs that would examine the fifth specific research question deployed in chapter seven. The chapter also presents the theoretical framework of critical development studies literature and gender and development to provide contextual understanding for MF programs.

2.1 Microfinance and neoliberal development

Microfinance programs have evolved since the 1980s, representing neo-liberal approaches to development. The influence of the neoliberal school of thought increased during the 1970's and 1980's. Neoliberal principles suggested that states withdrew their own welfare policies to best serve human development (Harvey, 2005). Ferguson (1994, p. 15) argued that by the 1970's, the concept of 'development' was transformed under neoliberalism, becoming conceptualized as a project that requires evaluating "quality of life" and "standard of living" (Ferguson, 1994,). Quantifiable measures such as financial investments, fertility decline, literacy rate, number of children immunized became indicators to measure human development, rather than simply being considered economic indicators (Ferguson, 1994). In parallel to the human development indicators that has been conceptualized as development indicators, the neoliberal policies also talked about ideologies of individualism, free-market economy, privately ownership and controlled social services (Harvey, 2005).

During the 1970s, global finance organizations such as World Bank and the IMF imposed Structural Adjustment Programs (SAPs) when lending to developing countries (Easterly, 2005; Isserles, 2003). SAPs included policies such as privatising national industries, opening the

market to foreign investments, devaluing the currency, imposing tax reform, minimising public welfare costs, and increasing individual's responsibilities for seeking welfare (Isserles, 2003). Under SAPs many states were forced to eliminate their welfare services and left the majority of their population unemployed, without appropriate health care and food security (Muhammad, 2015, p. 39).

As part of the neoliberal changes to the development sector, from the 1980s into the 1990s, large microfinance programs administered by NGOs grew all over the world, such as BRAC (1972), Grameen Bank (1983) in Bangladesh, FINCA (1984) in Bolivia, and K-Rep (1984) in Kenya. As expected under neoliberalist agendas, most of these NGO-run MFIs survived by adopting policies of financial self-sustainability. Researchers such as Christen et al. (1995), Malhotra (1995), and Navajas et al. (2000) argued that MFIs' can be financially self-sufficient and be independent of donors such as USAID and the World Bank. Neoliberal supporters also advocated for this self-sustainable approach rather than charity-based poverty alleviation programs (Bajde, 2013; Woller et al., 1999). These neoliberal changes to the development sector are crucial in understanding the lack of attention to social structures such as gender in the operation and rationale of MFIs.

During the 1990s microcredit programs grew to include a wider range of financial services (e.g. savings, insurance, micro-enterprise loans) to become a global industry that connects to a larger network of global finance (Bagazonzya et al., 2010; Karim, 2011). Since the 1980s, microfinance programs have focused on 'disempowered' poor women (Karim, 2011; Rhyne, 2001). Subsequently, the larger share –more than 80%– of global microfinance loans were given to women (Maes & Reed, 2012). During the 1990s, groups such as Consultative Groups to Assist the Poorest (C-GAP) and other global donors, recognised microfinance programs as a substantial initiative for women's empowerment and gender equality (Mayoux, 2003).

2.2 Gender and Development (GAD), women's empowerment and microfinance participation

In order to understand the main concepts used to analyse and critique MFI programming in Bangladesh, this section will first define gender, gender socialization and patriarchy (2.2.1). Then, it will address how the GAD framework conceptualised the concept of women's empowerment (2.2.2) and how microfinance advocates and MFIs have implemented economic

empowerment programs. This is followed by a section that links these concepts and summarises the scope of the original aims (Section 2.2.3). This is followed by a brief and general discussion of the debates and controversies of the global microfinance industry relevant to this investigation (section 2.2.3).

2.2.1 Defining gender, gender socialization and patriarchy:

Gender

Gender is a social identity that is expressed through gender roles and social relations between individuals. Gender roles are socially and culturally constructed and vary among cultures and locations. West and Zimmerman (1987, p. 4) termed gender as a “routine, methodological, and recurring accomplishment” that established and perpetuates men’s and women’s identity as “hostage to its production”. Reproduction of gender “involves a complex of socially guided perpetual, interactional, and micropolitical activities that cast particular pursuits as expression of masculine and feminine nature” (West & Zimmerman, 1987, p. 04). Fenstermaker, West and Zimmerman (2013; 1987) termed the reproduction of gender-based relations and performances as ‘doing gender’, particularly related to activities like cooking and childcare (Carter, 2014, p. 246).

Gender Socialization

The process of (re)producing one’s gender-based relation(ships) is known as gender socialization, which is a continuous process that starts in the family since the birth of a child (Cooley, 1902; Hynes, 2010; Mead, 1934). Through socialization individuals “develop, refine and learn to ‘do’ gender by internalizing gender norms and roles as they interact with key agents such as families, social networks and other social institutions” (John et al., 2017, p. 3). The biological identification of boys and girls and the interaction of gender norms, translates these gender norms into practice of gender expected rituals, fashion, sports, and household activities (Blakemore & Centers, 2005; Giddens, 2012). The socialisation of gender denotes a life-long process that (re)produces gender-based relations(ships). Hence, the term could be used more extensively to refer every day’s gender norms and its practices that result in performing gender.

Patriarchy

The term patriarchy derives from ancient Greece, which means ‘the rule of the father’, where the father possess absolute authority over his family members (LeGates, 2001, pp. 11-12). Lerner (1986) cited in F. D. Chowdhury (2009, p. 600) explains that patriarchy as a historical creation constructs the basic foundation of its organization by assigning gender roles for the different sexes in households. The patriarchal division an inferior position for women in the. Even so, both male and female members (re)produces gender relations and ascribe discriminatory gender norms to maintain women’s inferior position in the household (Millett, 1970). Social institutions such as marriage (Delphy, 1984), *purdah* (White, 1992), and other gender norms for women (such as conducting household work, take childcare responsibilities, be economically dependent on men, receive low wages when working, and separation from community and national affiliations) (Hartmann, 1976) allow men to sustain patriarchal control and appropriate the benefits of women’s labour (F. D. Chowdhury, 2009). The patriarchy sustains itself institutionally with intergenerational gender norms and gender relations, and may also introduce new gender norms over time to (re)capture men’s supremacy over women (Walby, 1996).

These definitions of gender, gender socialization and patriarchy provide a framework with which to evaluate any changes in gender relations or may lead to understand the processes of empowerment (see the following section 2.2.2) that result from MFI programs. These conceptual definitions provided here for gender, gender socialization and patriarchy assisted in the framing, development and design of the data collection tool(s) as will be explained in the Chapter 3: Methodology and will be drawn upon in the analysis to answer the research question(s) in further chapters.

2.2.2 GAD, women’s multidimensional empowerment and microfinance:

The concept of women’s empowerment which gave rise to its implementation in the development sector was advocated by gender and development (GAD) specialists heavily influenced by feminism and women’s studies. Conceptually, GAD literature deconstructed the given “categories of ‘women’ and ‘men’ not as biological phenomena (sex), but as cultural constructions (gender), and thus as essentially unstable” and open to change (Charmes & Wieringa, 2003, p. 420). Influential writings from feminist anthropology after the 1970s focussed attention on the cultural and social construction of gender identity to determine men’s and women’s position within the society (Miller & Razavi, 1995). GAD employs these

understandings of gender relations and social norms to focus on the structural power dynamics of women's subordination or disempowerment (Leder, 2016). If this understanding is applied process of women's empowerment need to engage with cultural or social constructions of gender to be effective.

The GAD approach 'promotes incorporation of social construction of gender into development' and understands 'symbolic of power inequality in social relations between men and women' while approaching to empowerment of women (Singh, 2007, p. 103). A significant gender empowerment framework was proposed by Sara Longwe in 1995. The Longwe framework, outlines five dimensions of women's empowerment important to address to changing structural power dynamics that oppress women. including: welfare, access, conscientization, participation and control (Leder, 2016). To analyse and achieve women's multidimensional empowerment, all these levels should be addressed.

GAD approaches have influenced international agencies and development practitioners. During the mid of the 1990s, global organizations such as United Nations Development Programs (UNDP) articulated the need of gender empowerment in development measures and introduced two of their development indices: Gender-related Development Index (GDI) and Gender Empowerment Measure (GEM) (Charmes & Wieringa, 2003, p. 419). Also during the 1990s women's empowerment also become a crucial mobilizing narrative for the microfinance industry (Batliwala, 2007). Global corporates such as MFIs operating in South Asian countries introduced micro-financial services for the poor women and involved them in market activities, in-line with a neoliberal agenda (Batliwala, 2007).

However, although there has been significant progress on championing gender equality concerns since the United Nations (UN) declared the decade for women (1975-1985), very little has been achieved towards that goal in GAD interventions (Chant & Sweetman, 2012). During 1970s and 1980s, as GAD approaches were introduced. However, as Chant and Sweetman (2012) argued, the majority of interventions failed to achieve women's empowerment as they remain focused on narrow economic goals and strategies rather than broader social change (Chant & Sweetman, 2012).

Pomeranz (2014) considered women's cultural restriction and limitation in economic participation as one of their major impediments to empowerment. Addressing women's

economic dependency on men, scholars such as Duflo (2012) argued that economic interventions and strategies would assist disempowered poor women, by providing them with easy access to finance and developing their entrepreneurship and increasing income-generating activities would result in economic empowerment (Duflo, 2012). Moreover, it was presumed that economic empowerment would then improve the gender gap in education, decision making within the household and communities (Duflo, 2012). Other scholars, such as Amin and Becker (1998), Assassi (2009) argued that women's involvement in economic interventions such as microfinance would offer them best possible outcomes because women are better investors than men for both household and community development.

Advocates of microfinance such as S. R. Khandker (1998), Hossain (1988), Schuler et al. (1996), Morduch and Haley (2001) have similar arguments to quantitative researchers Pomeranz (2014), Duflo (2012), Amin and Becker (1998), and Assassi (2009), who have claim microfinance programs' increase women's empowerment. However, they narrowed and reduced the broader understanding of multidimensional empowerment advocated in GAD approaches to an economic process. Kabeer (2014) directly contested Duflo's (2012) viewpoint arguing that economic empowerment may not significantly contribute to gendered empowerment because gender inequality is a result of different cultural forces which are entrenched deep in social structures. Hence, apart from understanding women's economic transformation, women's empowerment requires a contextual understanding of their gender relations, as part of a larger social structure. Researchers such as Agarwal (1994), and Kabeer (1998) conceptualize women's empowerment as much more than narrow economic empowerment.

Bina Agarwal (1994, p. 39) defined women's empowerment, "a process that enhances the ability of disadvantaged ('powerless') individuals or groups to challenge and change (in their favour) existing power relationships that place them in subordinate economic, social and political positions". Kabeer (1998, pp. 437-438) describes empowerment as changes in people's ability to make strategic life choices where previously they could not. "The ability to exercise choice" is defined through three inter-related dimensions: firstly resources - material, human and social; secondly, agency, "the ability to define one's goals and act upon them"; and thirdly, achievements (outcomes). This concept of empowerment is based on a definition of power which includes "control over material assets, intellectual resources, and ideology" (Batliwala, 1994, p. 129). This definition recognises that empowerment is multidimensional

and includes: structural changes to power relations which enable greater resource access and control; shifts in consciousness that foster self-understanding, self-recognition and self-reflexivity, and the capacity to imagine and formulate strategies for change; and ideological impetus to remedy social injustice which involves changing power relations.

While an instrumentalist empowerment paradigm such as economic emancipation through microfinance participation with the main aim of increasing measurable economic empowerment may only some changes to the lives of individuals, this approach cannot eliminate deeper gendered behaviours and traditions. As Ridgeway and Smith-Lovin cited in Carter (2014, p. 250) state: “even when social structural conditions change, gender cues that are internalised by families and in youth serve to maintain the stability of human behaviour (and behaviour that is gendered)”

The above review of the literature on GAD and women’s multidimensional empowerment provides the guiding framework for this current study in assessing MFI programs aimed at women’s empowerment. I assess the results of programs by an analysis of women’s ability to engage with the existing power relationships and in efforts to create a more equitable economic, social, and political status. This is a multi-dimensional process requiring women’s agency to make choices within and beyond the family. Most importantly, women need to take control over resources and power in everyday life, such as a more equal division of labour, , and, above all, equality in gender relations. Moreover, this conceptual definition of women’s empowerment guides the analysis linking microfinance participation and women’s empowerment. Again these understandings were crucial in the framing, development and design of the data collection tool(s) as will be explained in the Chapter 3: Methodology and will be drawn upon in the analysis to answer the research question(s) in further chapters.

2.2.3 Controversies of microfinance and women’s empowerment:




This section will first describe and categorise the disciplines within the microfinance literature and point out assumptions and ideological positions in the debate of its advocates and critics.

Disciplinary microfinance literature

Before moving towards the literature on microfinance advocates vs. critics, this study provides a general idea about the categorized scholars and researchers who contributed to the microfinance literature. The following table (Table 2.1) provides four group of literature on

microfinance, the institution affiliated researchers, groups of economists, development studies scholars, and social science scholars.

Table- 2.1: Disciplinary contribution on microfinance literature

| | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Institutions (e.g., World Bank, NGOs, MFIs) and affiliated researchers</p> <p>Such as Khandker et al. (1998), Christen et al. (1995), Armendáriz de Aghion and Morduch (2000), Woller (2004), Gupta and Chaudhuri (1997), Sundrum (1992)</p>  | <p>Groups of economists</p> <p>such as Woller et al. (1999), Morduch (1998), Wilson (2007), Hashemi et al. (1996), Pitt et al. (1995)</p>  |
| <p>Social Sciences scholars</p> <p>such as Mader (2013), Muhammad (2006, 2015)], Social Scientists [e.g. Niner (2015), Isserles (2003), Rahman (1998, 1999), Karim (2008, 2011)] and feminists [e.g. Kabeer (1998, 2001), Isserles (2003), Ahmed (2008)</p> | <p>Development studies scholars</p> <p>such as Ferguson (1994), Harvey (2005), Osmani (1998), Chowdhury and Bhuiya (2004), Moser (2008)</p>  |

Firstly, institution-affiliated research work has responded positively to microfinance ventures. This is known as grey literature. The grey literature esteems microfinance operations as crucial financial service providers for developing countries. The grey-literature also mentions that developing countries must initiate this poverty reduction model as solution towards women's empowerment. Researchers in collaboration with microfinance supporting institutions such as WB, IMF, and other MFIs, deliver a vast amount of grey literature, which presents a positive perspective of microfinance success. An example of this is how the World Bank promoted collaborative research conducted by Hashemi and Morshed (1997), Khandker (1998) and their work showed economic success of microfinance recipient women in income, consumption, and family expenditures.

Secondly, the economists have devised large-scale quantifiable outcomes of microfinance programs' success. Economists have tried to quantify economic gains over the recipients' circumstances such as family contributions and health. Researchers such as Pitt and Khandker

(1998), Alam (2012), Chowdhury (2009), Sabharwal (2000), Hashemi, Schuler (1996) have found that microfinance participation increases women's income and household expenditure. Researchers also showed that women's economic gain improves their mobility, decision making power, and dignity (Hoque & Itohara, 2009; Littlefield et al., 2003). However, some economists such as Haque and Yamao (2008) and Wilson (2007) have criticised the quantified findings for ignoring the context (e.g. environment, culture) and argued that that long-term microfinance participations have negative consequences on female borrowers such as increasing debt.

Thirdly, researchers from the field of development studies have provided both positive(s) and negative(s) results/outcome of microfinance programs' participation. Unlike economists, researchers from development studies are keen to study the broader development perspectives of the microfinance recipients, rather than narrowly focusing on economic development only. Critical development studies contributes to the literature on human development, adding new indicators such as health, nutrition, and gender. Researchers such as Littlefield et al. (2003, p. 1) point this out stating that "microfinance and the impact it produces go beyond just business loans. The poor use financial services not only for business investment in their microenterprise but also to invest in health and education, to manage household emergencies, and to meet the wide variety of other cash needs that they may encounter." Some of the development studies researchers also found evidence of microfinance programs' positive impact on borrower's life circumstances such as mobility (Osmani, 1998), children's education rate, child survival ratio and household expenditure (Chowdhury & Bhuiya, 2004)

There also is further criticism from development studies' scholars. such as Roodman and Qureshi (2006), Goetz and Gupta (1996), Bateman and Chang (2009), Chowdhury and Bhuiya (2004) who also understood development not only in economic terms. Roodman and Qureshi (2006, p. 37) argued that the hype of microfinance industry shows that the increase in the income of female recipients is beyond realities. As evidence, Roodman and Qureshi (2006, p. 37) wrote over Khandker's (1998) findings that "microcredit for women has increased their income by 5 takas for each 100 taka lent." They argued that Khandker's findings do not live up to the microfinance hype. Because "a \$250 one-year loan would raise a borrower's income by \$12.50/year, or about \$0.03/day. For someone living on \$2/day, that is a 1.5% increase" (ibid, p. 37), which is not a radical improvement. Studying the growing MFIs in the USA, Sanders (2002), Bhatt et al. (1999) and Schreiner (1999) found that the microfinance model

has limitations in poverty reduction at a large scale. Hulme and Mosley (1996) argued that borrowers without a particular set of skills and resources (e.g., education, business knowledge, marketing skills) are unlikely to gain from microfinance investments. Goetz and Gupta (1996) found that women under male control (e.g., husband, father, son) in their household are less likely to control and use microfinance loans.

The fourth and final group of scholars most critical of MF are more broadly from the social sciences. Political economists such as Mader (2015) and Muhammad (2015) have argued that MFIs' intervention under neoliberal principles never serve the purpose as they were originally designed. The argument follows that global MFIs function as an avenue of profit-making management system under neoliberal microfinance corporations. Social scientists and feminists scholars such as Kabeer (1998), Ahmed (2008), Isserles (2003), Niner (2015), Jakimow (2009), and Paprocki (2016) have contributed to the microfinance literature by providing diverse viewpoints regarding structure and agency, gender and power, and identity formation as ways to understand women's empowerment. They used more in-depth research methods such as ethnography, FGDs, and case studies instead of relying on quantifiable outcomes. Scholars such as Murshid (2016b); Murshid et al. (2016); Murshid and Ely (2017); Kabeer (2001) also used mixed method approach to ensure both contextual-interpretative depth and generalizability. Other social science researchers such as Karim (2011), Rahman (1999), Mayoux (2000) argued that the economy by itself is not the determinant of women's empowerment under microfinance participation. Instead, that social dynamics such as the patriarchy and cultural traditions that construct power relations among genders, plays an important role in mediating empowerment dynamics such as family decisions and economic/resource control.

Advocates Vs. critics of microfinance

A number of studies conducted by researchers such as S. R. Khandker (1998), Hashemi et al. (1996); Morduch and Haley (2001), Snodgrass and Sebstad (2002) found a positive impact of microfinance participation on its participant in terms of income, consumption, and expenditure. Testimonies from Grameen Bank claims that 58 percent (over 4 million) of Grameen's borrowers have crossed (live above) the poverty line, and more are on the way to achieving economic emancipation from poverty state (Yunus, 2007). These studies framed women's empowerment in economic terms only. These researchers largely overlooked and misrepresented the initial women's multidimensional empowerment paradigm that was

concerned with gender power-relations among the beneficiaries in terms of credit use, control, and decision making. Many of the other researchers such as Isserles (2003), Goetz and Gupta (1996), Karim (2008), Niner (2015) have addressed these multidimensional areas of women's empowerment that microfinance programs and success stories merely explained.

Robin Isserles (2003) in her article "*Microcredit: The Rhetoric of empowerment, the reality of 'Development as Usual'*" was critical of Grameen's founder Md. Yunus' assertion that microfinance for women was successful because "women have plans for themselves, for their children, about their homes, the meals, they have vision. A man wants to enjoy himself" (Isserles, 2003, p. 48). Isserles criticized this rhetoric as male-biased which reveals a mentality of "*boys would be boys*" (ibid, P. 48). She argued that most microfinance interventions take economic empowerment as their aim, however, less important is that they aid in shifting the existing gender norms that are oppressive to women (Isserles, 2003, p. 38).

Goetz and Gupta (1996) conducted a qualitative investigation on 275 borrowers from four leading MFIs in Bangladesh. They developed an index on managerial control (full control to no control) for women over their loans and found that majority of the women do not have control (Goetz & Gupta, 1996). Rather it is their husbands or affinal men who have majority control over female loans (Goetz & Gupta, 1996). Similar findings were also drawn by Ackerly (1995) doing quantitative research on 826 female borrowers in Bangladesh.

In Timor-Leste, Niner (2015, p. 20) found that women's limited mobilities and cultural tradition expect them to invest in business "that can be run from households or within local communities". A randomized control trial was undertaken by Banerjee et al. (2010) in India, and found that there are no significant changes in development outcomes for female borrowers in health, education, or empowerment. Moreover, many microfinance initiatives are considered as operations for profit making by the MFIs. Jakimow (2009, p. 482) studied on non-government organizations and self-help groups in India, she was critical to neo-liberal discourses, and argued that in India many NGOs have initiated microfinance programs to gain interest earned on loans to overcome its organizational funding shortfalls. Rahman (1999) and Karim (2011) also examined the similar evidence in the microfinance industry of Bangladesh.

A number of ethnographic research conducted in Bangladesh by Rahman (1999), Karim (2011) and Paprocki (2016) found that microfinance program's participation is causing debt and social

displacement for female borrowers. Moreover, they also experience disreputable loan recovery strategies initiated by MFIs such as forfeiture of property and public shaming (Karim, 2008, 2011). There was also evidence of women committing suicide in India as a result of their increasing debt and repressive loan recovery strategies taken by MFIs (Morris, 2012). In Bangladesh, “there were several incidents of suicide committed by men who had been shamed by their inability to protect the honour of their families” (Karim, 2008, p. 19).

These controversies question this long-cherished economic model and its approach to economic empowerment for women. There is a lack of positive evidence for impact on women’s multidimensional empowerment. An understanding of the structural aspects of gender (re)production at recipients’ families and households, is required and is the focus of this research.

The advocates who depict microfinance as successful tool for women’s economic empowerment in Bangladesh, Pitt et al. (1995) and Schuler et al. (1996), Quinones and Benjamin cited in Morduch and Haley (2001) have emphasised women’s economic gain with evidence of increased income and consumption. Nevertheless, the impact of customary gender norms and practices that (re)create gender discriminations in power relations within the families and households of microfinance beneficiaries is important to investigate (Isserles, 2003); which past research has failed to investigate. Male-female power relations are (re)produced within existing social structures in the form of tradition, rituals, socialization process, and intergenerational normative practices. These practices are not subject to economic control, and as such, it is crucial to understand women’s empowerment as multidimensional. Microfinance is an economic model, that will be influenced by local cultural and social practices. Consequently, the microfinance industry and advocates must carefully consider entrenched patriarchal social structures existing in the developing countries in which most of the global microfinance programs operate such as in Bangladesh, India, and Pakistan.

The above controversies from different disciplines and academics provide this study with a critical framework considering the controversies described within microfinance literature and what is yet to be explored. In the next section, this literature review described previous analysis of gender and patriarchy in Bangladesh, and the history of microfinance history where microfinance programs have been operating for 50 years, and provides context for this study.

2.3 Gender relations and patriarchy in Bangladesh

Recognised as a global success' in the field of microfinance, there is a significant amount of literature focused on Bangladesh. The following section will discuss a brief understanding of family and household gender norms and practices in Bangladesh (2.3.1). After, a brief discussion follows on how microfinance programs claim to challenge existing patriarchal norms at the household level (2.3.2). This is followed by a discussion of the challenges that microfinance programs face within the patriarchal society of Bangladesh (2.3.3).

2.3.1 Family and household gender norms in Bangladeshi culture:

Gender roles and patriarchal relations in Bangladesh are found in women's responsibility for household roles, payments of dowry, men's dominance over economic decision making in their families, and domestic violence (Cain et al., 1979; F. D. Chowdhury, 2009; Kabeer, 1994; Murshid et al., 2016). Power-relations between men and women are constructed within the household through (re)construction and (re)production of gender roles' and gender (re)performativity, particularly on the aspect of gender socialization practices.

F. D. Chowdhury (2009) describes some of the patriarchal gender norms in Bangladesh. She finds that from birth girls are treated with less priority and significance: the birth of a male child is celebrated with loud *Azan* (religious addressing), while a female child is greeted with silent *Azan* (F. D. Chowdhury, 2009). In Bangladesh, sons are considered to continue bloodlines for a family, while the birth of a girl can be interpreted as bad news for families without sons (F. D. Chowdhury, 2009).

Since childhood, girls are nurtured and taught to maintain institutions such as *purdah* (a religious doctrine for females to cover their bodies and not to meet or greet unknown people), which leaves women confined and isolated (White, 1992). *Purdah* is not only a religious doctrine but also a social practice of domestic confinement (seclusion) of women. In *purdah*, "the gender division of labour is grounded in values of honour (*izzat*) and modesty or shame (*lojja*) expressed in the ideal of female seclusion" (White, 1992, p. 22). Cain et al. (1979) found that patriarchal constraints such as the *purdah* system imposed on women, lessens their mobility and economic opportunities. Women are kept within the household boundaries to

undertake tasks such as food preparation, household maintenance, animal husbandry, and childcare; whereas men work outside the household on largescale agriculture, trading, farming, and transportation, on jobs that have more potential for economic gain (Cain et al., 1979, p. 413)

A woman is taught to obey men —firstly her father—, to marry according to her father’s will —then obeying her husband’s will—, to accept domestic violence, and to take care of her in-laws (F. D. Chowdhury, 2009). Marriage and purdah disempower women given that she must live with her husband’s family and according to their proscriptions (White, 2017). No matter what difficulties women face, leaving their husband’s house is culturally forbidden (White, 2017). Domestic violence against women is socially accepted (such as physical or mental torture), and people in the community will taunt husbands for not exerting violence on their wives (F. D. Chowdhury, 2009).

N. Kabeer (1994) describes that the gender norms of women in Bangladesh must be understood beyond their poverty situation. Women are poor in Bangladesh, but there are more vulnerabilities that are grounded in their cultural subordinate roles. Patriarchal gender norms impose mobility restriction beyond the boundaries of the home, don’t allow for women to own property, and normalizes gender roles around altruism and self-sacrifice (Kabeer, 1994). Women as a daughter, sister, mother, grandmother, and as a daughter-in-law, are taught to take responsibility for the household duties (Kabeer, 1994) which are ascribed as ‘feminine’ and ‘domestic’(Greeley, 1983). Feminised labour is performed within the household boundary and “the major productive tasks they are responsible for include family and household care and maintenance, post-harvest operations after threshing and livestock management” (Greeley, 1983, p. 39).

F. D. Chowdhury (2009) uses Rosenberg’s (1990) categories of female labour (house-work, mother-work, wife-work) to characterized the major domestic roles women undertake in Bangladesh as: house-work—cooking, cleaning, fetching water, collecting fuel, repairing house, raising poultry, feeding animals and taking care of in-laws; mother-work — child bearing, rearing and caring activities, helping them with homework, providing daughter with necessary domestic work’s training and taking care of married daughters and grandchildren; and wife-work, which is the most significant—satisfying husband’s sexual and emotional needs, protecting husbands from unsanctioned sexual activities and giving birth to legitimate

children (F. D. Chowdhury, 2009, p. 613). Although men's life largely depends on women's labour, these activities are not counted as labour in existing gender relations (F. D. Chowdhury, 2009, p. 613). Women must carry out this unpaid and uncounted labour without question as they are ascribed as 'naturally' to women's gender roles. Reproduction of this female labour constrains women in the household from generation to generation.

Martin Greeley (1983, pp. 40-41) summarised some of the early research conducted in Bangladesh by scholars such as Abdullah (1974), Kabir et al. (1977), Khatun and Rani (1977), Alamgir (1977), Abdullah and Zeidenstein (1982). Their early descriptions raised many issues of with the patriarchal norms and identified four general characteristics of the gendered division of labour in Bangladesh. First, women must maintain household duties, while agriculture and market activities are for men. Women may take part in agricultural activities to assist their male counterpart within the household compound such as cleaning, drying, husking agricultural products, or storing agricultural products at yard; Second, women's household labour is unpaid, unrecognized, and culturally apportioned. Third, women must maintain purdah while doing household duties. Finally, women's investments are assumed to produce a low return in terms of productivity, outcomes, and resources, leaving the economic decision making to men.

Patriarchal gender norms that govern family structures favour men since they are recognised as assets to the family as they earn income and provide shelter to elderly parents, conversely, girls are considered a burden who are destined to live and serve in-law's families (White, 1992). Moreover, these gender norms that govern family life results in men's domination over women. Boys are expected to take responsibility for elderly parents, while girls are expected to leave the family home to take up responsibilities in their husband's family (Chowdhury, 1994).

The consequent transfer of responsibility and authority over women from father to husband, husband to son and son to grandsons continues to disempower women at every stage of their life (Chen & Committee, 1983; Chowdhury, 2004). Moreover, the tradition of payment of high dowries devalues women's status as they are treated like a commodity (Blanchet, 1996). Bargaining or negotiation on dowry increase or decrease considering her beauty and age. A woman's beauty is a crucial factor in her marriageability, whereas for men, it is their income and education (Chowdhury, 2004).

2.3.2 Microfinance advocates in Bangladesh:

Microfinance programs in Bangladesh have reported significant results for women. Yearly reports and research findings published by the MFIs' themselves (Rahman, 1998, 1999) have advocated the model as a panacea for women's empowerment producing more significant development outcomes than any other models. Research conducted by many of the economists in Bangladesh have published large-scale quantitative data that demonstrates the positive results of microfinance interventions. Early economists' findings from Hossain (1988), Khandker et al. (1998); Pitt et al. (1995), Hashemi et al. (1996); Schuler et al. (1996) showed that female borrowers increased their productive activities, income, and consumption compared to non-borrowing women. They conclude that microfinance participation not only reduces domestic violence but also improves women's reproductive health perceptions, social mobility, and household decision making power (Hashemi et al., 1996; Shahidur R Khandker, 1998; Schuler et al., 1996). Recipient women are reported as having significant increases in household decision making power over issues such as children's education and marriage, household expenditures, asset-owning, dowry, and divorce (Khandker et al., 1998; Mahbub, 2001; Parvin et al., 2004; Pitt et al., 1995; Pitt & Khandker, 1998; Pitt et al., 2003). Moreover, evidence shows that borrower women increase community participation (Ackerly, 1995; Schuler et al., 1997; Schuler et al., 1996), and bargaining with their male counterpart (Sabharwal, 2000). Participation in groups was found to improve not only women's economic solvency but also their social networking, which consequently enhanced their self-esteem enabling them to challenge the existing gender order (Kabeer, 1998; Schuler et al., 1996). Newly improved social gains also enabled women's improvement in family status to fight domestic violence (Schuler et al., 1996) and traditional gender seclusion (Alam, 2012; Hoque & Itohara, 2009).

While some of the above literature describe positive outcomes for the microfinance industry in Bangladesh(e.g., income increase, asset owning, children education, household decision-making power) but were assessed as limited, inadequate, and narrowly economic in focus. positive claims of microfinance participation on women's empowerment including household decision-making power and resource ownership need a deeper, and multi-dimensional analysis to evaluate its more fully. Critiques described below, regarding the claims of women's empowerment showed the catastrophic consequences for female microfinance borrowers that have been obscured by the positive claims of researchers in the literature. The following

Section 2.3.3) provides the critical perspective on microfinance programs and their success or otherwise in Bangladesh.

2.3.3 Microfinance critics in Bangladesh:

One of the public narratives of microfinance operation in Bangladesh is that women who do not have access to traditional loans may take part in microfinance programs to become economically solvent and retain improved household status (Rahman, 1999). The logic is that access to finance would increase women's income possibilities, and which would bring more qualitative changes in their life, as well as in the household (Rahman, 1999, p. 69). Moreover, it is hoped that qualitative changes at the household level would increase women's collective consciousness against social discrimination and lead to broader socio-economic empowerment (Rahman, 1999, p. 69). Nevertheless, MFIs in Bangladesh have been proven to exploit women's vulnerable status within their patriarchal society, which helps them to recover a maximum of their disbursed loan, which in turn benefits MFIs' sustainability and growth (Karim, 2008, 2011; Rahman, 1998, 1999). Women's mobility limitations in their communities, their passive vocals in household decision-making, and household responsibilities such as childcare, restrict them from greater mobilities (Karim, 2011; Rahman, 1999). This allows the MFIs to recoup their loans by visiting the women's homes and creating an uncomfortable situation such as shaming them, forcing them into social isolation or even filing a case with the police against a debtor (Karim, 2011; Rahman, 1999).

An ethnographic study conducted by Ahmed (2008) on Bangladesh provides evidence of the impact of masculinity on microfinance programs. By masculinity, Ahamed (2008) conceptualized men's dominance to describe men's definition of an ideal wife, their power to conduct domestic violence, the authority to make loan-taking decisions, and the concept of fatherhood. Ahmed found that recipient women could successfully participate in microfinance activity if their husbands showed a positive attitude to their loans. Ahmed's study found that masculinity was a vital influence on microfinance participation and its outcomes (Ahmed, 2008). However, if husbands are not supportive of microfinance, women have less to say or do because the patriarchy produces masculine control within the families (Ahmed, 2008). The study also showed that if the families were to be under the control of a microfinance borrower, the men faced social ridicule and isolation for being under women's authority (Ahmed, 2008). It also created tension within the families. This is important to understand given that masculinity in a cultural product of socialisation and cultural practices.

A mixed method study conducted by Kabeer (2001) and phenomenological research deployed by Lipi (2016) found that female microfinance recipients' invested in socially-constrained activities, which could be undertaken in, or around the home such as livestock rearing, paddy husking, lime-making, pottery, weaving, and home tailoring of garments (Kabeer, 2001; Lipi, 2016, p. 231). Moreover, recipient women still have to rely on their husbands in regard to market dealings. Although a woman may produce a commodity, it is her husband who does the marketing and pricing (Kabeer, 2001). The recipient women found themselves disempowered even though they were involved with income-generating activities (Kabeer, 2001; Lipi, 2016). The gender norms and practices of the families and households are still found to be unchanged even with the advent of income-generating activities for women.

Many MFIs in Bangladesh demonstrate success by citing the number of loans disbursed, repayment received, and women's engagement in income-generating activities (Karim, 2008, 2011). However, none of them recognized how microfinance participation increased women's work burden, as they balanced their unpaid domestic work with their new income-generating activities (Paprocki, 2016). Paprocki (2016) consulted with 150 respondents in Bangladesh who indicated that they were the victims of domestic violence if their husbands were unhappy with a reduction in their household duties resulting from extra workloads due to microfinance participation. Robin Isserles (2003) is critical of the indicators used by MFIs' to evaluate family well-being, such as income, nutrition, health, education, and family planning. She explains that most of these areas are linked to male-dominated reasoning (Isserles, 2003, p. 47). Everyday regularities such as who would have control over money, who shall cook or get to eat the meal first are not measured as indicators of empowerment. She cites the propensity of women for taking total responsibilities for all household duties while investing in businesses in traditional gendered occupations such as in poultry rearing, sewing and homestead food production which operate within and entrench patriarchal practices (Isserles, 2003).

The literature reviewed above describe evidence of women's cultural or structural vulnerabilities (e.g., mobility, decision-making) and male dominance (e.g., monetary control, violence, decision-making power) in microfinance recipient households. This highlights how important it is to understand and apply a framework of analysis of the construction process of the gender-based power relations in the household of microfinance recipients. Although the critiques present many catastrophic consequences for the female microfinance borrowers, there

remains further work to do in interpreting the culture that produces female microfinance recipients' structural vulnerabilities. This thesis aims to provide evidence about these processes within the homes of MF participants and MF's engagement with women's structural vulnerabilities. The following part (2.4) will explain this further along with how this study hopes to contribute to the existing literature reviewed extensively here.

2.4 Advocating a focus on (re)production of gender

Microfinance programs in Bangladesh advocate the aim of enhancing women's empowerment, primarily benefiting them at the household level (Karim, 2008, 2011; Rahman, 1998, 1999). However, for women's empowerment to occur transformations to existing gender power-relations are required (Agarwal, 1994; Kabeer, 1998). Existing gender power-relations are constructed and sustained by the reproduction of gender roles and relations through performance (Burke, 2004). One significant area where this construction and reproduction takes place is in families where gender norms are primarily and most thoroughly performed (Peterson & Rollins, 1987; West & Zimmerman, 1987). Therefore, to interpret microfinance beneficiaries' empowerment in terms of gender power-relations, the socialisation and formation of these gender roles have to be understood and documented which the aim of this study.

Neither the MFIs grey literature nor the microfinance advocacy literature in Bangladesh (mentioned at the beginning of this chapter) focusses on the practices and (re)production of gender norms and power relations at the family and household level. Rather they mostly focus on women's economic engagement and correlate economic emancipation with multi-dimensional aspects of women's development. The reproduction and interaction with patriarchal household structures in Bangladesh has is not adequately addressed, in the existing MF literature, including advocates and critics of MF. P participants' household gender socialization and the routine gender construction and performativity of gender roles and relations in everyday life requires deeper investigation and, this study aims to provide a greater understanding of these relations in order to better study the impact of microfinance participation in Bangladesh.

This is also the case in the literature focusing on into the gendered power structures, gender norms and patriarchal practices in rural Bangladesh. In studies such as Cain et al. (1979),

Greeley (1983), White (1992, 2017), Blanchet (1996) and Chowdhury (2004, 2009) a compelling glimpse into issues such as dowry, class formation, peasantry, and rural power hierarchies is provided. However, gender socialization and its related practices within households deserve more attention than these studies provide. While issues such as class, poverty, and other cultural practices are important factors to understand, gender relations in Bangladesh, and specifically household gender norms and practices through socialization provide an important perspective with which to understand the existing gender norms. Significantly, none of these researchers has conducted their studies with microfinance beneficiaries.

The existing literature on microfinance in Bangladesh suffers from a lack of focus on how patriarchal practices and the construction or socialization process of gender norms are replicated with microfinance participants. The reproduction or construction of gendered roles maintain the uneven gendered power relationship within the households and ensures the control of men on women along with the output of their reproductive and productive lives. This study investigates how these practices have at all been disrupted or affected by the implementation of microfinance programs for the empowerment of women in Bangladesh.

In Bangladesh, people, are significantly influenced by the prevailing patriarchal social structure. Critical studies of microfinance programs and their participants showed that not only do borrower women lose control of microfinance funds to male counterparts (Ackerly, 1995; Goetz & Gupta, 1996), they are also forced to take loans for their husbands (Chin, 2012; Kanak & Liguni, 2007; Karim, 2011; Parvin et al., 2004) and may suffer new forms of violence (Chin, 2012; Murshid, 2016a, 2016b; Murshid et al., 2016), while continuing to bear the dual burden of their household duties as well as the productive economic activities created by the MFI intervention (Paprocki, 2016). Conversely, borrower women who do increase their economic status, experience social sanctions such as violence if they take over their husband's dominant position in the household (Chin, 2012; Kanak & Liguni, 2007; Karim, 2011; Parvin et al., 2004). Women are socialised to accept men's control and abide by prevailing gender norms.

Addressing patriarchy and gender relations, childhood and early life provide a process of gender identity formation and socialization to gender attributes and roles (Carter, 2014). Therefore, documenting any potential to shift or disruption to how culture produces and socialises these household gender norms among families and households of women who access

loans from MFIs is significant. This research proposes to understand such processes within the families and households of microfinance recipients as an essential part of understanding any process of women's empowerment that may occur as a result of being microfinance beneficiaries. It is also important to explore the types of gender norms, borrower-women may transfer across generations to their children and why they remain unaffected or are changing these established social behaviours. This study primarily attempts to contribute such evidence and understandings to fill this significant gap in the field of microfinance literature. Another academic context of contribution would be considering the lack of ethnographic evidence on possible household gender role socialization types and practices on Bangladesh, and it also provides an opportunity for this study to supplement the lack of focus in the literature regarding this particular scope.

2.5 Theoretical Framework:

This study employs several key ideas to build the theoretical framework with which to make sense of the data collected. Firstly, the method selected for testing if MF interventions have instigated processes of empowerment for women in Bangladesh is to measure any differences in the reproduction of gendered activities in the everyday lives and households of women beneficiaries as a result of the intervention. The method of analysing this is through the understanding provided by the construction of gender (John et al., 2017; West & Zimmerman, 1987), socialization processes (Cooley, 1902; Mead, 1934), and performativity (Butler, 2011; Goffman, 1977) theory and if these processes have been affected by microfinance participation and women's empowerment programs.

The gender socialization and construction theory is explained more fully in section 2.5.1, and performativity and patriarchy is explained in 2.5.2. Inherent in this theoretical framework (see 2.5.1 and 2.5.2) and method is the understanding that the household activities undertaken as part of everyday life are profoundly gendered and, significantly, are how patriarchy is largely reproduced. This theoretical framework has informed the data collection at the micro-level or household level. It has also framed an analysis of that data and the reproduction of gender relations in the households in Bangladesh consulted in this study, in an innovative way that provides new and deeper insights into the claims of microfinance to empower women. The GAD approach to women's empowerment has as its central focus the social construction of

gender roles, relations and identity and deconstructing gendered power structures so analysing my research data using these theories will show if multidimensional female empowerment is occurring.

Next, to make sense of the MFI's rationale of women's empowerment for implementing these programs I will employ Rahman's (1999) concept of rhetoric (public transcript) vs. reality (hidden transcript) which was originally borrowed from Scott's (1990) 'public and hidden transcript'. Rahman's concept of rhetoric (public transcript) vs. reality is more fully described in section 2.5.3.

2.5.1 Gender Socialization and Construction:

Gender socialization theory was established early last century by symbolic interactionists C. H. Cooley (1902) and G. H. Mead (1934) when they theorised children's socialization process to explain how social identity develops. However, proto-feminist theorist Simone de Beauvoir (1949) was the pioneer who significantly conceptualised the social construction of gender roles and identity (Pamela & Nicole, 2016).

Contemporary theoretical understanding of gender socialization derived from the discipline of psychology and field of sociology contributed to expanding it further by reducing psychological explanations of gender attributes. Behavioural psychologists, such as Skinner (1938) and Hull (1935), theorized the parental socialising impacts on shaping children's behaviour, and building on this, Bandura and Walters (1963) developed social learning theory explaining sex-typed behaviour of children which they learn from observing, imitating, and modelling (John et al., 2017). Sandra Bem (1981, 1993) theorised the influences of social and cultural factors on gender socialization, and which she called a gender schema. A gender schema is a cognitive structure that organises and process cultural information and gender socialization, such as teaching boys' masculinity and girls' femininity (John et al., 2017).

Sociologists prioritised social explanations of gender socialization process over psychological and biological explanations. This approach is derived from structuralism which explains how gender identity is formed within social structures and interactionism which conceptualised gender identities as a product of regular social interactions (John et al., 2017). Developing these ideas further, Goffman (1977), West and Zimmerman (1987) and Butler (1990, 2011) theorised gender performance. They argued that by performing gender roles in everyday interactions,

long lasting gender norms are enacted, produced, reproduced, and sustained within social structures (John et al., 2017). The process is so mundane that “we seldom question its presence in every facet of our daily lives” (Pamela & Nicole, 2016, p. 2). Recent hegemonic masculinity theories explain that gender socialization processes provide an ideological legitimacy for men’s role, and make them position themselves according to the hegemonic model (John et al., 2017; Pamela & Nicole, 2016).

Social-interactional level of gender socialization is very important for individual’s gender learning. Family, parents, peer groups, partners, social institutions such as schools and religious bodies are important agents of gender socialization (John et al., 2017). However, among these agents, family and parents are the most powerful one for individuals because many of the gender interaction takes place at the household level and are highly influenced by family members throughout their life (John et al., 2017, p. 15). “These interactions are repeated over and over again in everyday life, individuals learn the gender differences in expectations, values, preferences and skills, and adapt their own behaviour accordingly to ultimately form their gender identity in line with the prevailing gender norms in their social environment (John et al., 2017, p. 21)”. Family members (mainly parents) influence young children and teach them how to behave at the household level and their expected roles in family such as division of labour and gender stereotyped activities help the child to carry expected gender relations (Leaper and Farkas cited in John et al., 2017, p. 16). Parent’s and family also socialise children’s by selecting toys, sports, dresses, fashion to integrate multiple levels of gender learning in childhood (Leaper and Farkas cited in John et al., 2017, p. 16).

It should be noted that gender socialization process, gender norms and relations are contextual, culturally diversified, and unique to every society. Gender norms and relations are transferred by a gender socialization processes that includes practices such as rearing and caring, providing toys, selecting sports and modelling gender stereotyped labour divisions in the household (Gauvain & Perez, 2007; John et al., 2017; Leaper & Friedman, 2007). Peterson and Hann (1999); Peterson and Rollins (1987) theorised four different perspectives that families follow for children’s socialization. The first is the ‘parent-effect’ perspective where parents’ demonstrate different traits which socialise their children; the second is the ‘child-effect’ perspective where the children’s presence stimulate certain parental traits; the third is ‘reciprocal socialization’ perspective where parents and children adopt reflexive socialization practices; and the fourth is ‘systemic-ecological’ perspective where the environment or

surroundings have an impact on socialization process (Peterson, Hann and Rollins cited in Carter, 2014, pp. 243-244). Moreover, children carry their socialised gender beliefs beyond the family to their peers and into their own future families (John et al., 2017). In patriarchal societies, gender socialization always favours men to develop their ideal masculinity attributes in what Connell (2005) explains as the ‘patriarchal dividend’ (Pamela & Nicole, 2016). Hence investigating the types of gender norms women subscribe, enact through practices and transfer between generations of the microfinance recipient’s families and households in a patriarchal society like Bangladesh would be able to address and unpack the transformation of ideological and intellectual construction of gender power relations.

Gender and Development (GAD) as explained previously in Section 2.2.2 sought to operationalise these theoretical deconstructions of gender and interventions like empowerment were established. The GAD approach accepts gender as a social construction across all societies and sees patriarchy as the ‘single most important construct which provides the overarching assumption of most traditional societies’ (Singh, 2007, p. 103). GAD defines gender equity ‘in terms of individual access to and control over resources’ (Miller & Razavi, 1995, p. 14). Going beyond from access and control over resources – women’s material needs that is the ‘welfare’; women believe of gender roles can be changed that is ‘conscientization’; and women’s equal decision-making rights that is the ‘participation’ also conceptualized important for gender and development (Sara Longwe (1995) cited in Leder, 2016). Achieving women’s development in ‘welfare’, ‘conscientization’ and ‘participation’ is thus important to fully gain women’s access and control of resources; and these require transformation of ideological and intellectual construction of gender power relations.

The understanding of gender socialization and construction theories are therefore important to evaluate microfinance operations by examining women’s financial access and to understand if there a shift in ideological and intellectual construction of gender power relations because of this. This theoretical framework (gender socialization and construction) guides the development of methodological tools and indicators to understand women’s ideological and intellectual construction of gender power relations related to gender roles, division of labour, mobility norm, social interaction. Furthermore, these methodological tool guides this study to understand the gender identity of the female recipients formed and interacted within the social structures of Bangladesh.

2.5.2 Performativity and patriarchy:

This study would employ Judith Butler's (2011) theoretical explanation of gender performance to explain the gendered power relations of the families of microfinance-recipient women. Butler argued that attributes of masculinity and femininity are a direct result of a cultural framework from where power and language are derived (Butler, 2011, p. 10). Gender identities are filled with cultural meaning and expressed through performance, and there can be no gender identity without meaningful performance (Butler, 2011, p. 34). Butler (2011, p. 34) refers Nietzsche's claim in *On the Genealogy of Morals* that "there is no 'being' behind doing, effecting, becoming; 'the doer' is merely a fiction added to the deed—the deed is everything". Moreover, Butler argues that gender relations are produced through repetitive performance, guided by an authoritarian practice of 'gender coherence' (Butler, 2011, p. 34). Butler's interpretative tools such as cultural attributes in categorising and defining boyhood and girlhood would help to understand how microfinance recipients differentiate gender roles that exert with power attributes. Such as culturally inducing care work for girls that politically position them with limited autonomy within the household threshold. Hence, the cultural meaning and categories that exert with different political roles for men and women in microfinance beneficiaries' house are important to understanding and deconstructing their gender power relation's (re)production.

Alternatively, Goffman's (1977) related the idea of the *Arrangements between Sexes* to interpret gender performance this study intends to deploy. Goffman and Butler, both accepted that gender role taking is not innate, however, achieved. Although, Butler's theory of performativity provides less importance on social interaction as the crucial process of developing gendered self, which this study would importantly look at. Goffman instead emphasised on social interaction, a process of gender performativity, which is socially constructed and located in social action (Brickell, 2005, pp. 29-30). Another important point Goffman included is the reciprocal social interaction¹¹ process among individual, which Butler

¹¹ One good example would be Goffman's concepts of 'Courtship Complex' and 'Courtesy system'. These two concepts are important to explain how early life is shaped by gender superiority and develops into the individual's social self, Goffman, E. (1977). The arrangement between the sexes. *Theory and society*, 4(3), 301-331. . In a reciprocal social interaction process, women learn to be adored and attract men under a 'Courtship Complex', while men perform the role of protector to more defenceless women in a 'Courtesy System' *ibid.*. This reciprocal interaction between sexes not only strengthens one sex's superiority but also exerts with other's inferiority. These two concepts are relevant to this study because it would help to explain how microfinance recipients in Bangladesh subscribe, and (re)produce reciprocal household gender relations between sexes that is authoritative for males and submissive for females.

less emphasised. Gender performativity contains contextual background and understanding of individuals that is collectively influenced by other's understanding, as well as the influence in other's understanding (Brickell, 2005). Hence, women's contextual background, understanding of gender role's differences at household and practices deliver them gender roles' anticipation for social interaction at households.

Other key theorists on performativity are Fenstermaker, West and Zimmerman (2013; 1987), who termed the different gender-based performances as 'doing gender', such as women cooking and caring for children (Carter, 2014, p. 246). 'Doing gender' is a systematic and repeated accomplishment of individual gender performance that perpetuates with 'masculine' and 'feminine' attributes.

A key assumption from Butler's, Goffman's, Fenstermaker's, West's and Zimmerman's theory is that gender role come with meaningful cultural attributes, and (re)performing these gender attributes (re)produces the unequal power relation between men and women. These assumptions would help to design research techniques that address a household's gender norms among the microfinance recipient's families and household. These gender socialization theories assisted this study to design and collect information on the types of gender norms that the microfinance recipients were subscribed to. The gender performativity context addresses the need to deconstruct how these gender norms' are enacted on recipient's everyday life. Moreover, this includes an in-depth understanding of why men and women in families practice and transfer reciprocal or unequal gender interactions.

These theoretical frameworks will lead to a broader understanding of intellectual and ideological component of empowerment, instead of narrowly focusing on economic empowerment. The types of gender norms (e.g., through interaction, game playing in childhood, division of labour, mobility), subscribed, enacted, and transmission every day in microfinance recipient's families and households guides this study to see if microfinance participation over time changes recipient's behaviour and the nature of gender understanding and practices. Gender power-relations and identity are constructed through the transmission of gender norms and are enacted through interactive performance. Hence, employing the analytical framework of gender norms as they are reproduced through socialization practices and performance will provide a better understanding and analysis of gender relations among the microfinance recipient's families and households in this study.

2.5.3 Rhetoric vs. Reality: a critical view on Microfinance Operation in Bangladesh:

To articulate the reality of MFI's rhetoric on women's empowerment, Rahman (1999) examined the Grameen Bank (one of the leading MFIs in Bangladesh) to understand their program rationale and purpose of targeting women microfinance loanees. Rahman (1999) conceptualized the terms 'public and hidden transcript' from Scott (1990) and used them to develop his analytical framework of 'public transcript' (rhetoric) and 'hidden transcript' (reality) to understand the microfinance program's rhetoric on women's empowerment and the hidden reality behind the rhetoric.

In brief to describe Scott's (1990) 'hidden and public transcript', Scott (1990) conceptualized 'hidden and public transcript' to discuss power and resistance. Both hidden and public transcripts are mutually intelligible. Scott (1990) argues that the subordinate group creates 'hidden transcript' to critique the dominant group and their ideas (behind their back). He describes the notion 'public transcript' as the ideological hegemony¹² used by the dominant group in public to hide disagreement and conflict. Scott's (1990) framework also showed that 'hidden transcript' consists of ideas masked by the 'public transcript'. The dissenting groups or individuals carefully manage to resist tension or conflict between rhetoric and reality. However, Rahman (1999) employed Scott's framework to analyse his study of the Grameen Bank's strategy of targeting women as borrowers. In this study I used the framework of 'public transcript' (rhetoric) and 'hidden transcript' (reality) from Rahman's (1999) framework to understand the microfinance operation in Bangladesh's patriarchy.

The public transcript or rhetoric

The public transcript of the Grameen Bank establishes its social responsibility to the women communities through poverty reduction of marginal communities (Rahman, 1999). The Grameen Bank has gradually reduced male borrowers from their microfinance list since the mid-1980s due to the rationale of its founder, Professor Yunus, to target poor, rural women: "targeting women over men in rural Bangladesh is based on the assumption of women's greater contribution to family welfare" (Rahman, 1999, p. 69). Professor Yunus hypothesized that

¹² Ideological hegemony links different set of ideas or beliefs which a group or individuals may uphold to justify their thoughts or arrangement between powers, authority, wealth, or status in society.

women spend more of their money on their children and household necessities. Hence, “lending to women and increasing their income will bring more qualitative benefits to family welfare than income of men. Besides, lending to women is perceived as an effective way to help poor women attain socio-economic empowerment in society (Yunus, 1994 cited in Rahman, 1999, p. 69). By using these rationales, the Grameen Bank produced a public transcript to target women over men. Grameen Bank outlined two objectives for this purpose, firstly, “to give women access to credit for increasing their income capabilities and bringing faster improvements in the household socio-economic conditions; [and secondly] to organize women into groups for raising their collective consciousness, strengthening their group solidarity through weekly meetings, and assisting them in attaining greater socio-economic empowerment in society” (Rahman, 1999, p. 69).

The hidden transcript: reality

Rahman (1999) then identified the hidden transcript by finding that although Grameen Bank has never formally announced men’s exclusion from microfinance programs, the Bank recruited female borrowers only. Grameen Bank reasons for this exclusion outlined negative male-gender behaviours such as aggressive behaviour, non-attendance of group meetings, and arguing or threatening bank officials when repayment¹³ was demanded. However, the main reason for excluding men was their failure to pay loan instalments (Rahman, 1999). Professor Yunus (1995, p. 13) cited in Rahman (1999, p. 78) argued that ensuring loan recovery with-profits is very important for cost recovery and institutional sustainability of the MFIs. They found that lending to women was best to recover loans and make profit from the loans successfully. Therefore, Rahman concluded that loan recovery with interest remains the hidden transcript of the Grameen Bank. Women’s structural vulnerability in the household underlies this recovery strategy of MFIs (Rahman, 1999, p. 69). Rahman explains the structural vulnerability of women as, “women’s limited physical mobility, and their culturally patterned behaviour (shy, passive and submissive)” (Rahman, 1999, p. 69). This strategy has led the Grameen Bank to achieve its hidden transcript of higher loan recovery levels and profit-making.

¹³ By repayment, it refers to the instalment(s) paid against the loan. The number of instalments assigned after a loan amount generally varies according to the MFIs and their loan policies. Some instalments may be asked on weekly basis, and some are fortnightly basis. Each instalment collection until the full loan (with interest rate) has been recovered is counted as repayment for the MFIs.

The theoretical framework borrowed from Rahman (1999) would lead to a broader understanding to the contemporary microfinance industry, their conceptual narratives of women's need for access to finance. This study developing partly on Rahman's (1999) theoretical framework would not only reconfirm or reevaluate his claim after a 20 year interval but also would lead to contribute new literature on over the year expansion of the contemporary microfinance industry in Bangladesh and its' ulterior profit-making motive. It would also lead to generate new literature on patriarchal norms to draw an ideological hegemony (e.g., narratives on women's structural vulnerabilities in patriarchy and need of access to finance such as microfinance loans) on women's empowerment and recruitment of female beneficiaries, in relevance to the ulterior profit-making motive of the MFIs.

2.5.4 Summary: theoretical propositions:

The key ideas from the theoretical framework aided in developing the research tools for data collection on specific issues and topic. Considering the key ideas from theoretical proposition, for this study, assumptions connecting empowerment, gender construction and gender performativity include:

1. Power relations between men and women in patriarchal societies are regulated by different ontologies, customary gender norms such as gender socialization process which construct the foundation of a gendered self.
2. Women's empowerment requires changes to gendered power relations, and this requires the reconceptualization and renegotiation of gender roles. Therefore, MF programs which only tackle economic relations would fail to improve women's conditions and status unless the gendered power relations, performativity and intergenerational gender socialization also shift and change.
3. Appropriate gender relations are absorbed through the practice of gender socialization such as toys, sports, dresses, mobility, indoor and outdoor work orientation, which in turn are transferred to the next generation through the repeated teaching and performance of gendered attributes and behaviours within families. Therefore, different roles for women and their male counterparts are part of specific dynamics of power relations, and through performance, and these behaviours are transferred and sustained.

2.6 Conclusion:

The literature review guiding the research gap for this study and theoretical framework and assumptions underpin the formulation of my research instruments to which I now turn in the following methodology chapter. The methodology chapter would guide to the relevant informants, data, data collection tool and instrument of analysis to deploy the theoretical framework in further chapters (chapter: 4, 5, 6 and 7) to contribute on the research gap existing in the microfinance literature of Bangladesh.

Chapter – 3: Methodology

The research questions (see chapter 1) that I seek to answer have been guided by the relevant literature and theoretical framework (see chapter 2) of this study. Following up the previous two chapters, this chapter presents the research design, data sources and location of the study, data collection methods, tools and analytical plan that guide this study.

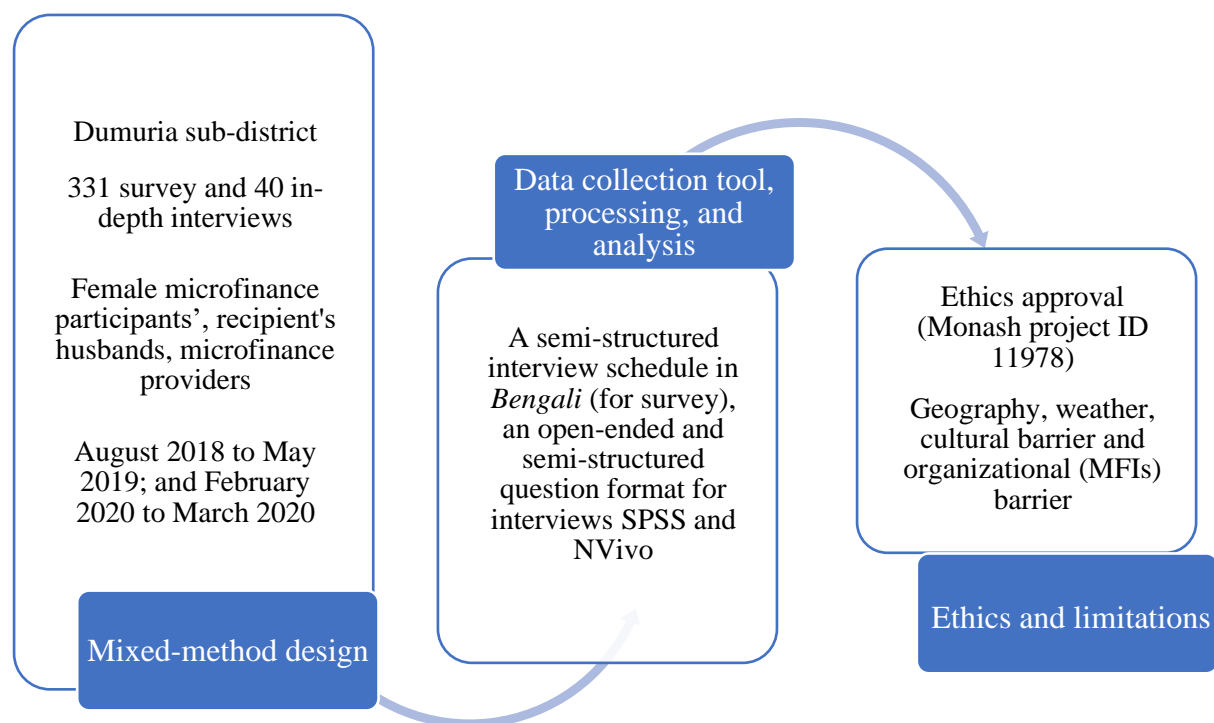


Figure 3.1: Methodology diagram at a glance

3.1 Mixed method design

This study employed a mixed-method design. Both qualitative and quantitative data were collected to evaluate the influence of participation in microfinance programs on gender role constructions through everyday gender norms within families. This mixed-methodology provides a deeper understanding of how the construction, practices, and transference of gender roles and behaviours occur in the families of women who participate in the activities of microfinance development programs in Bangladesh. Specifically, this study addressed how everyday gender roles and gender norms determine issues such as women's household

decision-making power and power-relations as well as, social and physical mobility. Moreover, how these gender norms and practices are intergenerationally transmitted from recipients to their future generations.

Qualitative and quantitative research methodologies are based on different ontological and epistemological assumptions, which must be acknowledged in designing a mixed-method approach. Quantitative researchers largely depend on value-free, objective, and generalizable positivists' approaches that produce scientific knowledge reliably and validly (Johnson & Onwuegbuzie, 2004, p. 14). Moreover, they emphasize eliminating the researcher's personal bias with the study subject and impersonal passive voice while stating or testing the hypothesis to establish scientific realities (Johnson & Onwuegbuzie, 2004, p. 14). They use techniques such as survey and experiments for data collection, and tools such as statistics and mathematics for analysis and interpretation (Greene et al., 1989; Johnson et al., 2007). Qualitative researchers, on the other hand, rarely subscribe to a positivist ideal and reject the existence of a single reality or truth. Moreover, they conceptualize realities as multiple and contextual; hence they argue generalization is neither desirable nor possible (Johnson & Onwuegbuzie, 2004, p. 14). They largely use research informants' observations, in-depth interviews, and focus groups to understand data and use tools such as narratives for interpretation (Greene et al., 1989; Johnson et al., 2007). Although both the methodological trend possess different tools and assumption, mixing them could produce a better understanding of the social phenomenon as they are both designed to address the research question(s) from empirical observation (Johnson & Onwuegbuzie, 2004, p. 15).

Bryman (2004) argues that a mixed (both qualitative and quantitative) approach fills research gaps, reveals both researcher and participant's perspectives, and limits the tendency to generalize. Greene et al. (1989) argued five purposes of why quantitative and qualitative methods could be mixed. Triangulation that could produce results from different methods on a single investigation; complementarity, that expands, clarifies or elaborates results from 'one method with the result from other findings'; development, that seeks to use the results from one method to help develop or inform the other method'; initiation, that 'seeks to use the results from one method to help develop or inform the other method'; and expansion, that 'seeks to extend the breadth and range of inquiry by using different methods for different inquiry components' Greene, Caracelli and Graham (1989) cited in Bryman (2006, p. 105). Bryman (2006, p. 106) argued that both the qualitative and quantitative data has its strength such as

qualitative research provides contextual understanding and quantitative research can test the hypothesis; and weakness such as qualitative research deals with a small sample and quantitative data lacks the depth of explanation; “so that combining them allows the researcher to offset their weaknesses to draw on the strengths of both.”

Drawing on the strength of mixed-method design, the key methods for this study were a survey and in-depth interviews. The gender norm indicators tested in the survey (and further elaborated in the interviews) were derived from the analytical framework of the reproduction of gender norms through socialization practices and performance (e.g., through interaction, game playing in childhood, division of labour, mobility) subscribed, enacted, and transmission every day in microfinance recipient’s families and households. This research tools were designed to measure if microfinance participation over time changes recipient’s behaviour and the nature of gender understanding and practices; also will provide a better understanding and analysis of gender relations among the microfinance recipient’s families and households in this study.

Given the lack of ethnographic evidence from Bangladesh that describes in detail typologies of household gender norms, relation. As such, this study undertook a quantitative survey (including information on the socio-demographic background of the research informants, characteristics of different variables, and their correlations), to be carried out before any qualitative methodologies. The survey data provided the background for the qualitative inquiry (including in-depth interviews and some informal and unstructured observation during the field investigations), which gathered richer and in-depth data that generated significant themes from which findings are drawn.

Both the quantitative and qualitative data were equally important: the quantitative data provided an understanding of household gender norms among the microfinance borrower’s household; and the qualitative data provided an in-depth investigation of the rationale supporting these practices. Both qualitative and quantitative data answered the research questions and complemented each other. Along with the literature review, this allowed for the triangulation of data ensuring that the research question(s) are approached and answered from different perspectives by using more than one methodology (Bryman, 2006).

Using the mixed method approach, the following part (section 3.1.1 to 3.1.9) provides a discussion on identification of research informants and its methodological justification: -

3.1.1 Research informants¹⁴:

There are three groups of research informants:

1. This study focuses mainly on the female microfinance participants' in Bangladesh and their gendered understandings and perceptions. Moreover, how they construct and (re)produce household gender roles within their own families and pass on gender norms to their future generation.
2. Husbands of microfinance recipient women.
3. Microfinance providers from different MFIs who have been working in this industry for at least five years.

3.1.2 Criteria and rationale for selection:

The criteria for selection of microfinance recipients for the survey and in-depth interviews:

first that they are current female microfinance borrowers; second, that they are mothers of at least two living children (one male child and one female child) up to 15 or more years old; and finally that the women have or had at least one brother while growing up in the family home (at least 15 years of old).

Respondents' meeting the above criteria were selected as standard. However, having more brothers or children, were considered to meet the selection criteria, not less. These criteria were chosen so that when we see respondents about household gender norms they have experienced and practicing, so that they could provide information based on their life experiences. We assume that a mother who had grown up with a brother(s) and have at least a son (or more) and a daughter (or more), would provide more valid and reliable data on household gender norms and its practices than a mother who did not have a brother or had children.

¹⁴ In this methodology section these two terms 'informants' and 'respondents' used for those from whom we collected our field data (e.g., survey, in-depth interviews) for this study. For those who participated in the survey are termed as respondents and those who participated in the in-depth interviews termed as informants. All the female interview informants also took part in our survey before we include them for our in-depth interview session.

This selection criteria provided a large sample of evidence, firstly on how recipients had experienced household-gender norms and practices compared to their brothers while growing up, before participating in microfinance programs. Secondly, selecting women with two children from different genders provided information on how microfinance recipients are (re)producing and performing household gender norms and practices within their current household. The selection criteria was used for the survey (microfinance recipient women) and in-depth interviews' (microfinance recipient women and their husbands) selection.

The selection of current microfinance recipients provided the informant's perspectives of their past and present experiences both in the survey and in in-depth interviews (see table 3.1 below for more information). Their past experiences addressed their gender socialization practices, norms development, and gender relations during childhood when they were not part of microfinance programs. Their current experiences regarding microfinance programs, gender socialization practices, the development of gender norms and gender relations in their own homes after marriage were collected and recorded in both the survey and in-depth interviews.

A group of microfinance providers was selected and interviewed to better understand the microfinance operations and women's empowerment from the institution's perspective. Providers were asked to respond and share their understanding of microfinance programs in Bangladesh and its contribution to women's empowerment. Furthermore, many of the issues I have explored from the field (from microfinance participants) were cross-checked and discussed with the providers to understand their perspective on the microfinance program's participation and women's empowerment at large. The providers were identified and selected through the selection criteria of having experience of at least five years in the microfinance industry. This ensured they were familiar with the industry and could share their experiences with practical understanding.

3.1.3 Justification of informant's data addressing the research question(s):

The quantitative data provided detailed information about informants' background information and microfinance history. Moreover, the quantitative data answered the main research question by addressing what gender norms and practices respondents' household practiced, and what gender norms respondents practiced and learned before they were part of the microfinance program. The quantitative data provided a statistical understanding of how gender norms and

practices impacted their microfinance participation. However, the most important part of the quantitative data is that the findings were utilized as a background and helped further the qualitative data to switch focus to an in-depth understanding of gender norms and practices, and its impact on microfinance participation. The qualitative data addressed the research question(s) and answered how and why gender norms and practices impacted microfinance participation.

The following table (table – 3.1) provides the justification criteria of selecting research informants, variables, and themes to be discussed in this research relevant to a method and research questions.

Table- 3.1: Justification of criteria for selection and addressing research questions

| Research questions | Research informants | Data Sought for variables and themes | Collected through |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>Broad question: How have patriarchal relations in families in Bangladesh been challenged or sustained and how can this be attributable to the influence of micro-finance programs?</i> | | | |
| <i>1. What are the key gender norms microfinance recipients subscribe to and reproduce in their everyday lives?</i> | For survey: Microfinance recipients' women For in-depth interviews: Microfinance recipients' women and their husbands | Types of gender norms that are practiced (e.g., division of labour, household duties, mobilities, decision making, children's socialization) in their current families | 1. The survey collected what gender norms/roles the informants subscribed to. 2. The in-depth interviews covered a deeper explanation of how practicing gender norms in their everyday lives enacted gender-power relation between men and women. |
| <i>2. What key gender norms and perceptions were previously held by microfinance recipients during their childhood before they became microfinance borrowers?</i> | For survey: Microfinance recipients' women For in-depth interviews: Microfinance recipients' women and their husbands | Informant's childhood household gender learning and practices compared to their brother(s) such as the gender norms they learned in their household, knowledge about division of labour, mobilities, household activities, sports and observing | 1. The survey collected the types of gender norms they learned and practiced at their parents' house (before marriage and attending microfinance programs). 2. The in-depth interviews covered a deeper explanation of |

| | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | family power-relations between parents when they were not MF recipients | why informants' practice/subscribe to different (if there any) gender norms compared to their brother(s) at parent's house and how they justify (if they) the differences? |
| 3. Have any household gender norms changed after joining microfinance program(s), and how ? | <p>For survey: Microfinance recipients' women</p> <p>For in-depth interviews: Microfinance recipients' women, their husbands and microfinance providers</p> | Passing on gender learning and practices to informant's children through gender socialization such as division of labour, dresses, fashion, toys and sports, mobilities, household chores, expected gender roles) in their current households | <p>1. The survey collected the types of household gender norms informants are passing on to their children.</p> <p>2. The in-depth interviews (with indirect questions) collected data with informant's explanation of why they differentiate (in they) between their children in terms of gender socialization and if they provided with different significance and importance (power-relations)</p> |
| <p>4. how do patriarchal gender norms, roles and relations within the families and households of microfinance beneficiaries influence their microfinance participation?</p> <p>5. Why MFIs lend the majority of their microfinance loans to women, instead of men and how do they rationalize and monitor this?</p> | <p>For survey: Microfinance recipients' women</p> <p>For in-depth interviews: Microfinance recipients' women, their husbands and microfinance providers</p> | Microfinance participation and reframing or negotiating existing gender norms for example, managing microfinance investments and domestic duties, investment areas, mobility, decision making choices, egalitarian attitude to children's socialization) | <p>1. The survey collected the similarities of past experiences (before taking part in MFIs) and present regarding gender practices, performance, and socialising these practices to future generations.</p> <p>2. In-depth interviews helped us to understand if microfinance participation disrupts and reframes the perceptions and practices of gender norms or reproduced the patriarchal gender norms and microfinance participation such as women balancing household chores and microfinance investments and attending meetings)</p> |

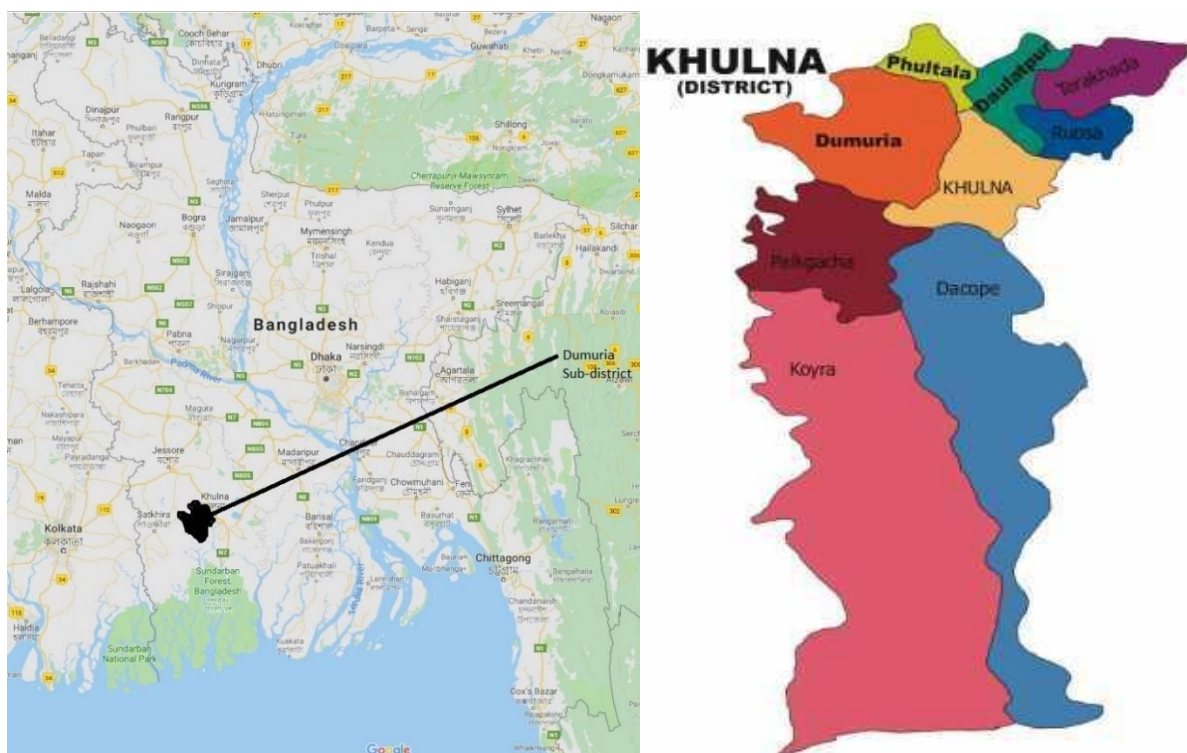
| | | | |
|--|--|--|-------------------------------------------------------------------------|
| | | | within the families and households of women who access loans from MFIs. |
| | | | |

3.1.4 Ethical Consideration:

Before going to the field, all the data collection tools, such as survey questionnaires and in-depth interview guide, as described below, were subject to ethical approval as the study directly collects data from human informants. The data collection tool was submitted to the Monash University ethics review body explaining all the ethical protocols for field data collection. The ethics review body approved the project with ID 11978. All the protocols explained in the ethical consideration were applied and practiced by the research team during their data collection period from the field.

3.1.5 Locating study sites:

This study purposively took *Khulna* division as study location because of the pervasiveness of microfinance programs there and because it has been relatively understudied. According to the Microcredit regulatory authority (MRA) report of 2016, *Khulna* is the second-largest division that homes around 16% of the country's total MFIs after *Dhaka* division. However, majority of the studies from scholars such as Pitt et al. (1995), Goetz and Gupta (1996), Rahman (1998), Karim (2011), and Paprocki (2016) covered MFIs' operating in the northern (*Rajshahi* and *Rangpur* division) and central part (*Dhaka* division) of Bangladesh. Although *Khulna* division has its microfinance history since the early days, a lack of research contribution found available in this region for long.



Map 3.1 Map of Bangladesh (locating Dumuria sub-district) and [Khulna District with Nine \(9\) sub-district](#) (Source: Google map and google image)

Moreover, major national level MFIs such as Grameen Bank, BRAC (Bangladesh Rural Advancement Committee), CSS (Christian Service Society), ASA (Association of Social Advancement) have regional as well as local branch offices in Khulna division which provide a range of microfinance services such as micro-lending, savings, and house loans (MRA, 2018b) although micro-loans such as microcredit is a major service offered (MRA, 2016). Most of the borrowers are women from a homogenous patriarchal culture existing in the communities in south *Khulna*. Hence, studying this area provides evidence on the socio-cultural dynamics of patriarchal practices of microfinance recipients and MFIs in this southern region, which is missing from previous studies.

3.1.6 Random selection of data collection sites:

Khulna District was purposively selected as the study site because of the large eligible sample size within the subdistricts (Bangladesh Govt, 2018) and 364 operating microfinance programs (MRA, 2018b). Rural villages are administered by sub-districts through union councils¹⁵. This study selected research sites of sub-district villages with 15 years of microfinance lending history. This length of an association assumed the existence of microfinance recipients with a

¹⁵ Smallest rural administrative and local government unit in Bangladesh.

longer history of microfinance participation. Nine sub-districts were written in nine different papers, and one was randomly picked out of the nine using the lottery technique. *Dumuria* was randomly selected to be our research site.

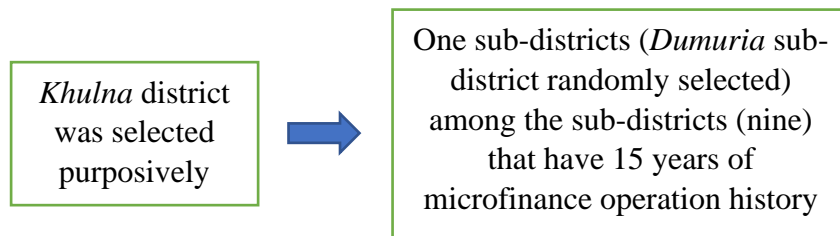
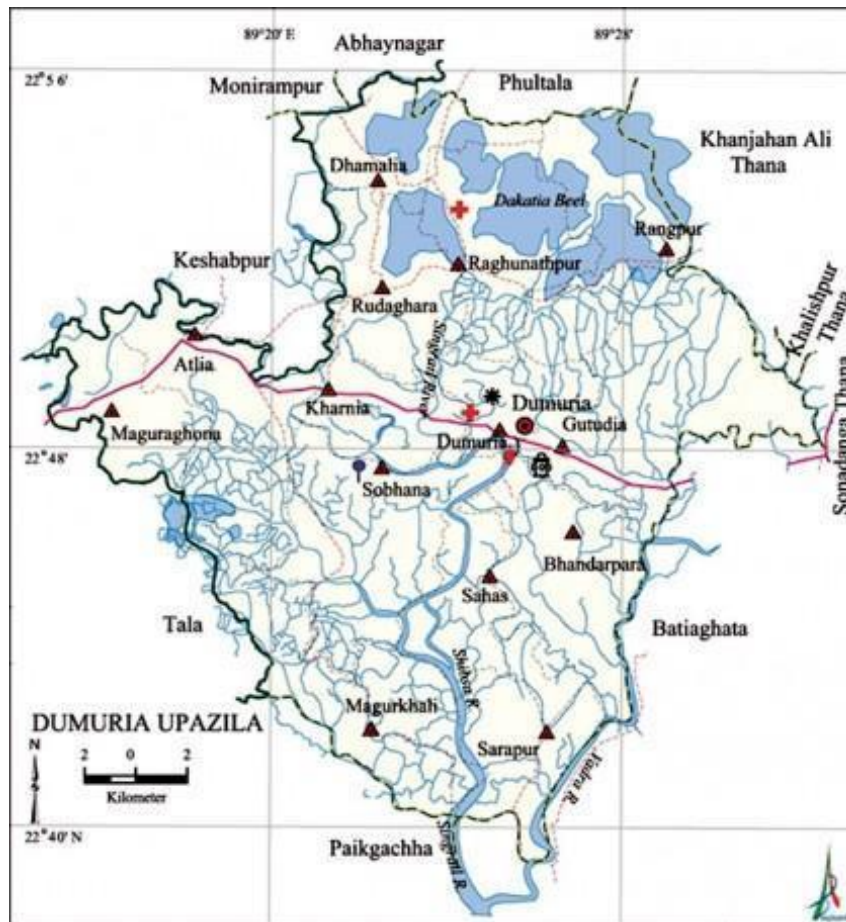


Figure 3.2: Study site selection

3.1.7 *Dumuria*: randomly selected research site:

Dumuria is the largest sub-district (454.23 sq. km) of Khulna. It consists of 14 union councils, 205 populated mouzas¹⁶ and 241 villages. *Dumuria* has a total population of 305675 (153111 males, and 152664 females) and approximately 71909 households. Almost 100 (99.9%) percent of the household have access to tube-well drinking water, 82 (81.8%) percent have toilets, and 70 (69.8%) percent have electricity. [All the data from Bangladesh Bureau of Statistics (2015)]

¹⁶ Smallest administrative location based on land settlement or geographical boundary of a community.



Map 3.2 [Research Site: Dumuria Sub-district \(upazilla\)](#) (Source: Google image)

3.1.8 Limitations of the research site:

One challenge of *Dumuria* as research site is the patriarchal social system due to male interference and social restriction for women limiting the collection of data. Hence, being a male researcher attempting to engage with female participants was a limitation. To overcome this, I recruited three female research assistants (from nearby Khulna University) removed this barrier as recipient or households felt comfortable in the presence of a woman during surveys. Moreover, as the research did not seek any sensitive information and focused on gender relations and practices of everyday life, the research informants were comfortable with the set of questions.

Other limitations were the communication and transportation within the villages during rainy season. As villages are a remote part of Bangladesh, many of them suffer from poor communication during the monsoon. Necessary support kit for data collection team, including umbrella, raincoat and gumboots, and transport vehicle were arranged to overcome the

difficulties. Moreover, monitoring the weather forecast enabled informed decisions about meeting dates with participants and research team.

A significant and unanticipated problem were the MFIs themselves. MFIs in Bangladesh are part of the rural power structure and directly linked to the rural economy. Moreover, growing critiques of MFIs in Bangladesh cite interference in independent research (Karim, 2012). The microfinance industry may think of independent research as a threat to their program's reputation. However, as this study was not focussed on evaluating microfinance programs, instead assessing how participation in microfinance program affected gender role (re)production in families and households, the research team was able to mitigate this issue by building rapport and sharing the objectives of the research with the operating MFIs at the study location, although it remained an enormous challenge as will be described in detail below in last section 'Challenges from the field'. Furthermore, prior to commencing research briefings, we sought approval from local leaders (local government bodies), government officials, and NGOs' staff. We informally met with the sub-district administrative officer (government officer) and the local political representative (sub-district chairman) and informed them of our intentions and sought their feedback and support when needed.

3.1.9 Validity of results:

Though the study made every effort through a probability sampling (simple random sampling technique) to understand the wider group of microfinance recipients of rural Bangladesh, their gender dynamics at household level, and participation in microfinance programs, this study only claims to provide the understanding and experiences of the microfinance recipients of my study location. Their perception cannot be generalised to the wider population of Bangladesh, which also may require a large number sample size all over the country. Although this study did not intend to provide a fully representative picture of the perceptions of different microfinance recipient groups of women in the nation of Bangladesh, the responses and experiences explained here may be potentially important while comparing results of how different microfinance recipient groups experience about these important issues.

3.2 Data Collection

3.2.1 Preparation in the field: employing a research team:

A trained research team of five members (three women and two men) assisted the data collection process under my direct supervision. Research assistants undertook data collection by conducting surveys and taking notes during interviews.

In a patriarchal society such as Bangladesh, informants may not be allowed or agree to take part in data collection process in the presence of a male (research lead) without her husband's presence at home. However, the presence of a female research assistant mitigated this issue. Another benefit of having more than one researcher present during data collection, especially for interviews, was accessing more information from informants and their responses. A single researcher asking the questions, writing notes, and observing the environment may miss many important pieces of evidence. Particularly, in cases where the informants did not allow audio recording of the conversation. In this regard, an additional research assistant was useful during the data collection period.

3.2.2 Quantitative Research:

Developing a population list of study respondents

A list of eligible survey respondent's primary data was collected through a demographic survey. The survey also provided a selection of informants for an in-depth interview as well.

This study developed a sampling frame (list of respondents) to generate a randomized sample size selection of eligible respondents. The research team found no existing population list to use and therefore had to manually create it by using a Researcher Administered Informal Census (RAIC) (please see annex 1) including a set of questions to ascertain an eligible population of this study. One way of getting information for the eligible population list was the MFIs. Attending microfinance meetings was one way to locate the eligible respondents. Another way was with the assistance from the MFI's staff and officials, who knew their borrowers' background and shared information with us. Initially, the research's goals were explained in brief to the informants and we recorded their agreement to volunteer and participate in surveys and in-depth interviews.

The RAIC found and listed (who agreed to take part in our data collection process) two-thousand and forty-eight (2048) eligible informants (with their contact address and contact number) for this study from which three-hundred and thirty-one (331) were drawn. Respondents who took part in the survey were also asked if they agree to take part in in-depth interviews and listed for contact if they agreed.

Survey sampling and selection

A simple random sampling process was carried out to decide the sample size. A sample size calculator¹⁷ was used to run an appropriate sample size with a confidence level¹⁸ of ninety-five (95%) and confidence interval¹⁹ of below ten (10). This confidence interval and confidence level maximized the sample's representativeness of the population. The study population listed 2048 eligible informants (RAIC list) using a sample size determination formula in sampling calculator, and a ninety-five 95% confidence level with almost five (4.93) of the confidence interval, the generated sample size was three-hundred and thirty-one (331) (Survey System, 2018). This three-hundred and thirty-one (331) sample was randomly picked from the 2048 eligible population list by using simple random sampling technique²⁰.

3.2.3 Qualitative Research Selection of interviews:

A number of 40 in-depth interviews (see table 3.2) were conducted in this research. Approximately 33 in-depth interviews (see table 3.3 below) were undertaken with informants, including microfinance beneficiaries who had taken part in the survey and indicated that they

¹⁷ For more detail information see Survey System. (2018). *Sample size calculator*. Retrieved 08.05.2018 from <https://www.surveysystem.com/sscalc.htm>

¹⁸ The **confidence level** "is expressed as a percentage and represents how often the true percentage of the population who would pick an answer lies within the confidence interval. The 95% confidence level means you can be 95% certain; the 99% confidence level means you can be 99% certain. Most researchers use the 95% confidence level" *ibid.*.

¹⁹ The **confidence interval** (also called margin of error) is the plus-or-minus figure usually reported for responses from the field. For example, "if you use a confidence interval of 4 and 47% percent of your sample picks an answer you can be "sure" that if you had asked the question of the entire relevant population between 43% (47-4) and 51% (47+4) would have picked that answer" *ibid.*

²⁰ All (2048) the individual listed in RAIC given/assigned a number/code (1-2048) of identification. We randomly picked 331 different individuals (having different number/code of identification) using the lottery process.

would also be interviewed. Seven (7) microfinance providers (see table 3.4) were also interviewed for my study. Informed consent was taken by providing an explanatory statement to the in-depth interviews' informants (microfinance beneficiaries only) before interviewing them. However, to avoid institutional barriers and ensure personal confidentiality, MFI's providers were informally interviewed by taking oral consent. However, an explanatory statement was explained to them before involving in any informal interviews.

Table- 3.2: Distribution of in-depth interview sample

| Participant's Type | Informants | Number of In-depth Interviews |
|---------------------------|--------------------------------------|--------------------------------------|
| Type-1 | Microfinance receiving women | 26 |
| Type-2 | Husbands of microfinance recipients | 7 |
| Type-3 | Microfinance providers ²¹ | 7 |

Table- 3.3: Information of the 33 microfinance beneficiaries interviewed for qualitative data

| | Name | Age (in years) | Loan taking duration since first loan (in years) | Microfinance borrowing generation (Self/Spouse) | Relationship with the MFIs |
|----|---------------|-----------------------|---------------------------------------------------------|--------------------------------------------------------|-----------------------------------|
| 1. | Aklima | 45 | 5 | First generation | Female borrower |
| 2. | Halima Begum | 43 | 13 | First generation | Female borrower |
| 3. | Islam Zoddar | 60 | 15 | Spouse of first-generation borrower | Husband of female borrower |
| 4. | Khadiza Begum | 48 | 20 | First-generation | Female borrower |
| 5. | Parul | 32 | 10 | First-generation | Female borrower |
| 6. | Sayera | 45 | 20 | First-generation | Female borrower |
| 7. | Shiuly Begum | 36 | 13 | First-generation | Female borrower |
| 8. | Taslima Begum | 42 | 5 | First-generation | Female borrower |
| 9. | Amena Begum | 35 | 10 | First-generation | Female borrower |
| 10 | Nur Jahan | 48 | 20 | First-generation | Female borrower |
| . | | | | | |
| 11 | Momena | 40 | 10 | First-generation | Female borrower |
| . | | | | | |
| 12 | Rohima | 38 | 15 | First-generation | Female borrower |
| . | | | | | |
| 13 | Rehena | 42 | 15 | First-generation | Female borrower |
| . | | | | | |
| 14 | Safiya begum | 43 | 18 | First-generation | Female borrower |
| . | | | | | |
| 15 | Morjina Begam | 39 | 15 | Second-generation | Female borrower |
| . | | | | | |
| 16 | Nasima Begum | 44 | 8 | First-generation | Female borrower |
| . | | | | | |

²¹ Group of microfinances providing staffs from different hierarchies including director, program manager, program officer, loan management officer and field level staffs.

| | | | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|----|----|--------------------------------------|----------------------------|
| 17 . | Parvin | 40 | 20 | First-generation | Female borrower |
| 18 . | Monema Begum | 41 | 25 | First-generation | Female borrower |
| 19 . | Romisa | 33 | 5 | Second-generation | Female borrower |
| 20 . | Nazma Begum | 45 | 5 | First-generation | Female borrower |
| 21 . | Salma Khatun | 30 | 12 | First-generation | Female borrower |
| 22 . | Akhter | 46 | 10 | Spouse of first-generation borrower | Husband of female borrower |
| 23 . | Dolu | 60 | 30 | Spouse of first-generation borrower | Husband of female borrower |
| 24 . | Rozina | 36 | 14 | First-generation | Female borrower |
| 25 . | Lipi Bala | 48 | 30 | First-generation | Female borrower |
| 26 . | Lokkhi Devi | 50 | 30 | First-generation | Female borrower |
| 27 . | Beauty | 36 | 8 | Second-generation | Female borrower |
| 28 . | Lipika | 35 | 15 | Second-generation | Female borrower |
| 29 . | Nomita Dey | 30 | 5 | Second-generation | Female borrower |
| 30 . | Sumitra Rani | 32 | 6 | Second-generation | Female borrower |
| 31 . | Anik | 40 | 10 | Spouse of first-generation borrower | Husband of female borrower |
| 32 . | Samad Mridha | 54 | 25 | Spouse of first-generation borrower | Husband of female borrower |
| 33 . | Reazur | 39 | 12 | Spouse of second-generation borrower | Husband of female borrower |
| * The names presented in this table and throughout the thesis are <i>pseudonyms</i> used in consideration of the privacy and confidentiality of the research informants. | | | | | |

Table- 3.4: Information of the 7 microfinance staff/providers

| Name | | Experiences in microfinance operation (in years) | Official responsibilities |
|--------------------------------------------------------------------------------------------------------------|------------|--------------------------------------------------|------------------------------------|
| 1. | Mr. Kamal | 5 Years | Program officer |
| 2. | Mr. Faruq | 30 Years | Deputy Managing Director |
| 3. | Mr. Anis | 25 Years | Program Manager |
| 4. | Mr. Masud | 13 Years | Secretary |
| 5. | Mr. Monir | 21 Years | Program officer |
| 6. | Mr Ahamed | 26 Years | Field level officer (Loan officer) |
| 7. | Mr. Shohid | 11 Years | Field level officer (Loan officer) |
| * <i>pseudonyms</i> are used in consideration of the privacy and confidentiality of the research informants. | | | |

3.2.4 Data collection timeline, research team and processing:

The data collection was conducted in two phases: during mid-August 2018 to mid-May 2019, and between February 2020 to March 2020. The second phase of data collection was conducted on microfinance providers only. I failed to recruit them in my interview list during my first phase of data collection due to institutional barriers, inconvenient protocols, national-level political instability and climatic situations beyond my control.

For the first phase of data collection between mid- August 2018 to mid of May 2019, I recruited and trained research assistants and undertook a two-day long training program containing information on research aims, purpose, informants, and ethical issues. I also briefed the research team on the research design, the local geography, culture, population homogeneity, and meet with the local MFIs location. A pilot survey was conducted to minimize the problem that arose from the field investigation before entering the formal field data collection. Meanwhile, I negotiated my entry to these communities with the local MFIs, local government representatives, and government officials before entering the study site.

We contacted people in the same drawn from the population list and we asked permission from the gatekeepers or family head and surveyed after obtaining informed consent. Female research assistants and local organizations played a crucial role in gaining permission from the male head of households to speak to female informants. The survey was conducted individually and in groups.

I conducted the qualitative in-depth interviews, assistance from a female research assistant in negotiating informants, gatekeepers, or family head (if needed) and note-taking. In some cases, female research assistants undertook the interviews due to the cultural restrictions of men outside the family not being allowed to be associated with women. Collected data was immediately processed (weekly or fortnightly) after the data collection period. This included importing survey data input into SPSS and transcribing, translating, and analysing the in-depth interviews.

For the second phase of data collection, I conducted face to face in-depth interviews with microfinance staff (conveniently selected) who agreed to participate in interviews with me.

They asked me to secure the confidentiality of the interview and its informal nature. They were not comfortable with any information that could identify their identity from the interviews. I discussed the research's explanatory statement and ensured their oral informed consent before starting the interviews. I used the notetaking (in the local language which is Bengali) method to collect their responses regarding different microfinance operation issues in Bangladesh. The collected data was then for transcribed, translated to English, and later analysed.

3.3 Data collection tools, processing, and analysis process:

3.3.1 Quantitative data:

3.3.1.1 *Survey questionnaire*

The survey was informed by the relevant academic literature and theory discussed in the literature review. The survey consists of grouped or sections of questions related to the household, the community, and the individual (see Annex 2) and administered to the random sampling technique. The survey included questions regarding microfinance borrowers' household, their microfinance information, and household gender norms experienced and currently practiced by them. The following table (see the following table- 3.5) shows how the survey data addressed the relevant research questions. The survey was administered in *Bengali* language. A pilot study of the survey trailed the survey and made any adjustments necessary.

Table – 3.5: Survey tool, variables and addressing research questions

| Covering thematic areas | Questions and categories covered the variables | Question number at survey tool | Addressing the research questions (question numbers provided) |
|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|----------------------------------------------------------------------|
| 1. Background information of the informants | Religion; age; income; family size and types; educational qualifications | A1-A6 | -- |
| 2. Microfinance information of the informants | Loan information; loan use; loan control; duration of microfinance participation | B1-B9 | -- |
| 3. Microfinance recipient's past experiences of household gender norms | Male and female work activities; household decision making practices*; parental influence*; mobility*; fashion; sports; dress differences; sports and toys | C1-C9 | 2 |
| 4. Practice and types of household gender norms | Domestic duties (e.g., division of labour such as cooking, cleaning, care work); mobilities*; differences in dress, toys, sports, fashions; disciplining nature; decision making choices* | C1-C9; D1-D15 | 1 |
| 5. Household gender norms transferred | Male and female work activities; household decision making practices*; parental influence*; mobility; fashion; sports; dress differences; sports and toys; unpaid labour | D1-D15 | 3 |

*Scaling types of questions.

Scaling technique²² and measurable index questions was used with series of categories by using self-administered scaling (5-point Likert scales²³) technique relevant to the variables [e.g., household decision-making experiences [very high (5) to very low (1)], mobility [highly positive freedom (5) to highly negative freedom (1)]. Scales went for a reliability test such as Cronbach's alpha to check internal consistency (Pallant, 2016, p. 6) before data interpretation.

3.3.1.2 Using Likert-type scale variables in survey and interview

The survey questionnaire and interview questions were divided into four sub-sections. Section -A included informants' socio-demographic and economic condition. Section -B looked at their microfinance history. Section -C includes informants' gender norms practices and norms that might have been learned from parent's house. Section -D included their current household gender norms, learning, practices, and transmission over future generations. The survey interview included eight (8) Likert-type question items for eight variables [e.g., Loan control and use (LCaU), household decision-making practices (HDMP), mobility (FoM), parental influence (PI) over children's gender role development] offering five (5) choices²⁴ to the informants.

The following table (Table-3.6) shows the variable included in the Interview Schedule (IS) and Likert-type choices offered to the informants.

²² Scaling techniques are used in social science research to measure responses (e.g., experiences, perceptions, intensity), which is important for testing different statistics. Responses such as 'agree', strongly agree' and 'disagree' quantified in numerical order (e.g., 1, 2, 3) to differentiate the rank-order and intensity of respondent's choices.

²³ 5-point Likert-type(s) question(s) item(s) offering five choices' rank order (5, 4, 3, 2, 1), where '5' for most strong response and subsequently, '1' for most weak response.

²⁴ We asked the respondents to mark/score among one (1) to five (5) in each domain (sub-set of variables) of the Likert type questions. Where five will be highest mark/score and one will be the lowest. However, defining a line between very high and high, or very low and low was sometimes not understandable for the respondents. Therefore, we approached with marking/scoring responses from the respondents. Marking respondents/respondents' husbands' access/control/decision-making power/experiences in a scale of five was easier and understandable for them. All the opinions regarding husband's scores were provided by the respondents, which they provided based on their regular household experiences.

Table- 3.6: Likert-type question(s) included in interview schedule (IS) from survey

| (Question number in IS) Variable(s) | Choices used for Likert-type questions | | | | | Sub-set of variables (number) included in each variable (Maximum; Minimum Score) |
|-------------------------------------------------------------------------------------------------------|----------------------------------------|------------------------------|----------------------------------|-----------------------------|----------------------------------|----------------------------------------------------------------------------------|
| (B-10) Loan control and use (LCaU) | Score = 5 | Score = 4 | Score = 3 | Score = 2 | Score = 1 | 9 (Max- 45; Mini-9) |
| | ‘Highly positive control’ | ‘Positive control’ | ‘Moderate control’ | ‘Negative control’ | ‘Highly negative control’ | |
| (C-2) Household decision making practices (HDMP) practiced by informant’s parents before her marriage | Score = 5 | Score = 4 | Score = 3 | Score = 2 | Score = 1 | 14 (Max-70; Min-14) |
| | ‘Very high decision-making power’ | ‘High decision-making power’ | ‘Moderate decision-making power’ | ‘Low decision-making power’ | ‘Very Low decision-making power’ | |
| (C-4) Informants’ mobility (FoM) at parent’s house | Score = 5 | Score = 4 | Score = 3 | Score = 2 | Score = 1 | 12 (Max-60; Min-12) |
| | ‘Highly positive freedom’ | ‘Positive freedom’ | ‘Moderate freedom’ | ‘Negative freedom’ | ‘Highly negative freedom’ | |
| (D-3) HDMP at informants’ household | Score = 5 | Score = 4 | Score = 3 | Score = 2 | Score = 1 | 14 (Max-70; Min-14) |
| | ‘Very high decision-making power’ | ‘High decision-making power’ | ‘Moderate decision-making power’ | ‘Low decision-making power’ | ‘Very Low decision-making power’ | |
| (D-4) Informants’ family member’s (including her) mobility at husband’s house | Score = 5 | Score = 4 | Score = 3 | Score = 2 | Score = 1 | 12 (Max-60; Min-12) |
| | ‘Highly positive freedom’ | ‘Positive freedom’ | ‘Moderate freedom’ | ‘Negative freedom’ | ‘Highly negative freedom’ | |
| (D-12) Informants’ gender-based expectations [of work and labour] from children | Score = 5 | Score = 4 | Score = 3 | Score = 2 | Score = 1 | 18 (Max-90; Min-18) |
| | ‘Highly positive expectations’ | ‘Positive expectations’ | ‘Moderate expectations’ | ‘Negative expectations’ | ‘Highly negative expectations’ | |

3.3.1.3 Measuring variables (including Likert type variables)

The important variables (including the Likert type variables) used in this current study was measured based on asking [or gathering information about] a sub-set of questions [or responses] during the field survey. The following table (Table- 3.7) explains what sub-set of questions were asked for the relevant variables.

Table- 3.7: Measuring variables

| Variables | Sub-set of questions respondents were asked |
|---------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Loan control and use | <p>microfinance participants were asked this Set of questions in the survey to measure loan control and use. These questions were asked about their current loan.</p> <p>Loan control was measured based on the following question: <i>Who took investment decisions? Who manages the accounting? Who sells the loan's output or finished product, in the market? Who decides the product pricing? and Who handles and solve investment-related problems?</i></p> <p>Loan use was measured based on the following questions: <i>Who repays the instalment? Who re-uses the profit from the loan? Who decides the next investment? Who appropriates the profit made from the loan?</i></p> |
| Household decision-making practices (HDMP) | <p>The survey included questions about the respondent's household decision-making practices. The respondents provided responses concerning respondents' husbands' and parents' decision-making practices. The fourteen domains of decision-making areas are familiar to the respondents, part, and practice of their regular life. Therefore, this study considers respondents providing husbands' and parents' scores as reliable for documentation.</p> <p>HDMP was measured based on the following questions: <i>Who makes decisions regarding: - Daily shopping? Monthly shopping? Monthly budgeting? Deciding daily meals? Buying crockery? Priorities of meal consumption? Buying household items? Buying electronic devices? Buying landed property? Owning landed property? Children's education? Children's marital futures? Household consumption? Personal consumption?</i></p> |
| Mobility (FoM) | <p>The survey also included questions on respondents and their family member's mobility. These questions include respondents and their family members' freedom to move about different situations (e.g., recreation, necessity, or urgency). The survey also asked respondents about her family member's mobility and her brother's mobility before marriage. The twelve situations of mobility are familiar to the respondents and common to their regular life. Therefore, this study considers respondents providing family members and brothers information as reliable for documentation.</p> <p>Mobility was measured based on the following questions: <i>Who has/had higher priority and mobility about: - Going to the cinema/multiplex? Visiting the market? Going beyond home accompanied by boys? Going beyond home accompanied by girls? Visiting hospitals in an emergency? Going to the grocery shops in an emergency? Overnight staying out of home? Returning home late at night? Visiting distant places for days? Visiting outside at night? Visiting distance places during festivals? And going beyond home alone, anytime in an emergency?</i></p> |

| | |
|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Gender-based expectations of work and labour from children</p> | <p>The survey included a question about the respondent's expectations from their children as being boys and girls.</p> <p><i>Gender-based expectations from children were measured based on the following questions: Whom, between son(s) and daughter(s), respondent prefers about: - Learn and practice sewing? Cooking? Home interior management? Cleaning (e.g., dirty dishes, clothes, yard cleaning)? Play in-door games? Play out-door games? Early marriage? To taking responsibilities of in-law's family? To taking responsibilities of parents? To doing homestead gardening? Study away from home? Employment in cities? Employment in government jobs? Enrolment in higher education? Involvement in construction paid labour? Large scale agricultural labour? Involvement in market activities?</i></p> |
| <p>Children's play</p> | <p>This study asked respondents to recall their childhood play and then also reflect on their own children's play.</p> <p>The play was categorized into four different areas: games with limited mobility, sports with higher mobility; Competitive Sports and caregiving and reproductive games.</p> <p>Games with limited mobility: These types of games take place in or played at home yard, backyard, within the home boundary or at best neighbours' home boundary. Such as playing with guns, dolls, cooking utensils, row jump, hide and seek, dolls marriage, feeding babies, putting baby into sleep, <i>ludu</i>.</p> <p>Sports with higher mobility: These types of sports are mainly played outside of home yard and in an open village playground. Such as playing with marble, bicycle, bat-ball, football, badminton, volleyball, <i>ha-du-du</i>, and <i>gollasut</i>.</p> <p>Competitive Sports: These types include sports with the competition, decided by win or lose situation, have opposition, and include counting scores/points. Such as playing with marble, bat-ball, football, badminton, row ump, volleyball, <i>ha-du-du</i>, <i>Gollasut</i>, <i>ludu</i>.</p> <p>Caregiving and reproductive games: These types of games exclude competition, avoid the win-lose situation, and some involved with care-based activities as well as role-playing. Such as playing with guns, dolls, cooking utensils, bicycle, hide and seek, dolls marriage, feeding babies, and putting babies into sleep.</p> |

3.3.1.4 Variable reduction techniques for further statistical analysis

When using the scales (aggregate of scores) into correlations or regression, principle component analysis (PCA) was used to identify most influencing factors from the set of items for each Likert type variables. The following table (Table- 3.8) includes the list of variables statistically produced from a set of Likert type variables (scaled variables) by running a two-component PCA method.

Table- 3.8: Reduced number of variables produced from PCA

| Variable's name | PCA component for variables* (correlation coefficient above 0.3) |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Respondents' loan use | Consume profit out of loan's investment (0.5107), decides next investment of microfinance (0.5464), re-using the money out of investment's profit (0.5582), repaying instalment (0.3592) |
| Respondents' loan control | Investment decision (0.4349), accounting management (0.4404), marketing output (0.4648), decide product's price (0.4556), handles problems regarding investment(s) out of loan (0.4396) |
| Respondents' husbands' loan use | Consume profit out of loan's investment (0.5218), decides next investment of microfinance (0.5134), re-using the money out of investment's profit (0.5219), repaying instalment (0.4379) |
| Respondents' husbands' loan control | Investment decision (0.4384), accounting management (0.4361), marketing output (0.4612), decide product's price (0.4544), handles problems regarding investment(s) out of loan (0.4454) |
| Respondents' work activities | Yard cleaning (0.4623), cleaning dishes (0.3906), cooking meals (0.4025), serving food (0.4283), washing clothes (0.3804) |
| Respondents' husbands' work activities | Cleaning the inside of the house (0.3148), yard cleaning (0.3584), cleaning dishes (0.3616), cooking meals (0.3649), serving food (0.3956), washing clothes (0.3904) |
| Respondents' household decision making power | Daily shopping (0.3055), monthly shopping (0.3365), monthly budgeting (0.3116), buying electronic devices (0.3030), buying landed property (0.3163), owning landed property (0.3070), spending money on household expenditure (0.3271), spending money on personal use (0.3269) |
| Respondents' husbands' household decision making power | Daily shopping (0.3140), monthly shopping (0.3335), monthly budgeting (0.3210), spending money on household expenditure (0.3019), spending money on personal use (0.3064) |
| Respondents' mobility of the respondents | Late-night return at home (0.3496), arbitrary roaming outside at night (0.3509), arbitrary roaming with boys (0.3370), arbitrary going to the cinema (0.3333), going outside alone arbitrarily (0.3057), going distant places for days with friends (0.3627), staying overnight out of home (0.3409) |
| Respondents' husbands' mobility | Late-night return at home (0.3374), arbitrary roaming outside at night (0.3414), arbitrary roaming with boys (0.3214), going distant places for days with friends (0.3453), staying overnight out of home (0.3450), visiting distance places in festival purpose (0.3025) |
| *All the assumptions to run PCA were verified and tested. The sample size (331) also qualifies to run PCA. Kaiser-Mayer-Olkin (KMO) value for each PCA was above .6 (sig. 0.05 level). The components identified in each scaled variable had a correlation coefficient higher than 0.3 and were reported in the table. | |

3.3.1.5 Survey data processing and analysis:

Survey data was entered into the SPSS database and underwent data cross-checking and cleaning processes to identify any anomalies during the collection or data entry stage. Hardcopies of the survey were stored in a secure place in the field and then brought back to Monash for back-up and secure storage.

The tabulated data of different variables are subjected to different statistical tests (e.g., percent distribution, mean, standard deviations, chi-square, and regression) to explain and see any significant trends and relationships. SPSS was the principal tool to process and interpret data. Excel and MS Word were used to present statistical tabulation or graphical presentation of processed data using both graphs and charts.

3.3.2 Qualitative Data:

3.3.2.1 in-depth interviews

In-depth interviews were scheduled after the surveys took place at locations chosen for the informant's comfort, convenience, and ease of communication. An open-ended and semi-structured question format (in Bengali) was developed and were directly related to the five specific research questions (in-depth interview questions are reproduced in Annex 3), topics ranged from microfinance participation, household gender norms, microfinance influencing or negotiating household gender norms from recipients and their husbands; participant's intergenerational gender norms constructions and how they passed on these norms in families and households.

The set of questions also dealt with explanations of microfinance participant's reasons for joining the program, problems, or prospects of the program participation, and how program participation intersects and influences, if at all, the reproduction of intergenerational gender norms, roles, and relations. The questions were organized into different sections. Some questions were developed as a contextual query to participants' responses to different thematic areas and may arise immediately to seek more profound meaning. There were slightly different series of questions for informants who husbands of microfinance recipients were and microfinance providers. Many of the questions were asked as a response to the survey data analysis.

3.3.2.2 Audio recording:

In-depth interview(s) required informed consent (please see the informed consent: annex 4) form to obtain the respondent's consent to the process and permission to record in audio

respondent's conversation and information. Any audio recording was stored in a secure place and brought back to Monash University for back-up and storage.

3.3.2.3 Data processing and analysis for in-depth interviews:

Data collected from in-depth interviews were transcribed in Bengali and then translated into English. Data were coded and thematically analysed and combined with quantitative and background data to arrive at the ultimate findings.

3.4 Limitations

3.4.1 Addressing respondents' recall bias and its limitation:

This study consists of data that relies on respondents' recall, both in the survey questionnaire and in interviews. Respondents were asked about their childhood experiences for example, childhood play, appearance, mobility, parental care, parent's work activities, and household decision-making process. This type of question has limitations because it relies on respondents' memories that may not be accurate. We designed our questions to minimize recall bias. We included questions only on events that occur in a regular everyday basis. We also assumed that our respondents would recall their past experiences in connection to present events. We also provided an option to leave the answer blank in those areas or events they fail to remember, as precaution. Most respondents were fluent and spontaneous in answering these questions, both about their current practices and their past lives. Therefore, we assume a minimum level of recall bias. These responses were cross-checked during the interviews with my interview informants, and observation and data analysis found no significant differences in what survey respondents answered about their childhood experiences.

3.4.2 Relying on respondent's perspective of husbands' behaviour:

The survey included questions about respondents' husbands' (regarding the loans and other household decision making power, mobility) and assumed responses were valid for interpretation. Additionally, these responses were cross-checked in interviews with respondents' husbands. Observation and data analysis found no significant differences in our respondents' answers about their husbands in surveys and what respondents' husbands explained about the same events during interviews.

3.4.3 Addressing Social desirability bias:

Social desirability bias (explained at the end in limitation section) is another issue that may influence the validity of the results. The social desirability bias was carefully handled. Social desirability bias refers to the possibility that research participants might be influenced in their responses by what they believe is more likely to be socially acceptable or “desirable” rather than expressing their true feelings (Phillips & Clancy, 1972). However, in this research, team members were alert to the possibility that, given the subject matter, some participants might be inclined to want to ‘please’ the facilitator by providing ‘correct’ or ‘gender-sensitive’ responses.

Furthermore, regarding the social desirability response bias from the participants when they were asked about sensitive issues that may retrospectively come with follow-up questions and experience, they face such as shame, embarrassment, domestic violence, MFIs loan recover strategy or pressure, and private information about themselves or their microfinance participation. All these issues may have led the participants to hide or answer in certain ways. However, as the researcher, I was very responsive to overcome these situations, reworded questions and developed a strong rapport with the participants.

3.4.4 Challenges from the field:

The first phase of data collection

I went to Bangladesh for ten months to collect data from 26th August 2018 to 25th May 2019. Fieldwork was more challenging than expected and was hindered by several factors which necessitated adjustments to my research design. I had to stop the data collection for more than one and half of months because of a national election in Bangladesh (November 24th, 2018 to January 15th, 2019). The election period and its aftermath created a violent rural political environment making fieldwork impossible at that time. At other times I needed to halt research due to the harsh environmental conditions such as extremely hot weather, monsoon, and cyclones. However, the main problem I faced was continuous interruptions from local microfinance staff to both myself and my research team.

My informants were not identified as a group before I arrived in Bangladesh, so my first task was to identify the eligible informants from the study area of *Dumuria* to assemble a population list. The strategy was to communicate with local MFIs and obtain permission to meet their

members at group meetings and share with them with my research plan and purpose and take the details of those who were eligible and agreed to be part of my research. As soon as we have communication and consent from informants, we requested the MFIs suggest more informants they knew that fulfilled our selection criteria.

However, obtaining consent from local MFI's staff was challenging and took far longer than initially anticipated. MFIs were often suspicious about independent research conducted with their clients. They prefer to work confidentially with their programs and clients. It took about a month and a half (early August 2018 to the third week of September 2018) for me to convince them that I was not interested in collecting information about their programs or operations, instead, all I wanted was to identify informants for this study. Nor did I want to intervene in their operations or with their staff. I assured them I only wanted to talk to their clients at the end of their microfinance meeting and ask them if they want to be part of my initial population list. As I could not convince the local branches I proceeded to the head office management, explaining to them my research purpose and what help I need from them. Fortunately, some of the MFI managers had a positive response and requested that I keep the information confidential. Only then was I able to begin preparing the population list.

While the managers gave me permission, this did not alleviate problems with the field-level staff, mainly when compiling the eligible informant's list. In general, field-level staff always were suspicious of the research and our intentions. Often, I had to stop the compilation of the population list because they would not cooperate. They insisted they needed permission from the authorities, and when we showed that we already had this permission, they acted surprised and said they had not been informed of this by their supervisors. In cases like this, I had to talk to management again to inform local staff to cooperate. However, I had to leave the field site while compiling the informants' list (approximately 5 to 6 times) because communication from the field with management officials in cities was difficult. I took a strategy to following a snowball method apart from obtaining permission from the MFIs management (those who agreed to recruit their clients in my list). Firstly, with snowball technique I used one client to reach other (who is /are eligible to my criteria for selection) to develop the population list. Meanwhile, I used the research team to reach the microfinance recipients from the village areas (e.g., from group meeting at recipient's house or MFIs office) after getting proper communication from the managers (who supported recruitment process under confidentiality promise) end to the field officers end. Finally, with the assistance from the agreed MFIs

managers/staffs and microfinance recipients (using snowball technique) I was able to complete a population list of 2048 eligible informant for my RAIC list.

When we began interviewing informants, the MFI field staff were suspicious and monitored our data collection team, interrogating our interview questions and our purpose. Although we arranged our interview with the informants through personal communication, where no communication was made with MFIs, we experienced few interruptions from the MFIs field level staffs. I did not have any idea how they knew about our interview time as none of our informants said that they informed them. I had two explanation for this: first, either this is coincidental with their field visit and my interview schedule timing with the informants, or second, they were monitoring my data collection and movement to some extent. More than five times, while doing data collection, some of the MFI staff interrupted our conversations by asking their purpose and surveying the questions. Sometimes, they interrogated our informants after our interview has done. They asked the informants about the questions we asked and if we asked them regarding their microfinance operations and loan recovery process. Our informants advised us about this when we returned to conduct more surveys or interviews.

Researchers such as Karim (2011); Rahman (1998) have discussed these interruptions from the microfinance industry does while doing an independent research. Each year, many independent research publications of different issues on microfinance has been published globally, particularly on Bangladesh as home of microfinance. Many of these research outcomes were found critical to the program, microfinance industry, its rhetoric, and realities. The microfinance industry (also the officials I interviewed in my study) have denied the criticism published by independent researchers, and probably as precaution, they discourage independent researchers to scrutinize their microfinance operations.

In our case, I was interrupted by the MFI's staff sitting beside me while I was doing my interview with the informant. They refused to move so that I could undertake the interviews privately. To avoid this problem, we practiced a strategy to distract them from the interview location as a team. My research assistant started to talk to them away from the interview location, responding to all their questions. We also tried to make them understand that the interview must proceed without interruption, and we tried to make them understand that we were not investigating them or their program. I also contacted management in the head office,

who said they would handle the issue; however, we continued to face the same problem. I was surprised, although I managed the situation through careful handling, and I must thank my informants, who were very supportive during interviews. The only issue in the villages was curiosity from neighbours or other family members while doing the interviews. Sometimes, we were surrounded by many people and were interrupted. However, we were able to manage this by advising the community we needed privacy and information from the interviewee only.

They were very generous and immediately responded to my appeal. With generous hospitality, I was offered fruits, food, local drinks, and other items. Although the data collection process took much longer than expected, I am in debt with those who helped me collect my valuable data from the field.

The last problem I experienced from the MFIs' staff was their negative response to my interviews as being recruited to informants. Initially, I talked to the MFI management and they had no problems. However, when I started communicating with local MFI's staff and scheduled interview dates with them, they would suddenly cancel and propose another date. This happened four times, so I asked them if something was wrong with being part of the interview. They said they needed permission from the head office and assured me that they were requesting permission. Unfortunately, these delaying tactics meant I could not have the interviews before I left Bangladesh for Melbourne. I experienced many of these bitter situations created by the local MFI's staff throughout my data collection process.

I have been questioning why local MFI's staff were uncooperative even though I had permission from their head office. I discussed these experiences with colleagues who also work in MFIs and development organizations. They told me one reason would be MFI's staff job insecurity. Their jobs are not permanent and at any time they might be sacked. They are always insecure about their job and thus become overprotective of what might negatively impact their microfinance operations. Moreover, many of the negative research reports on MFI's operation in Bangladesh made the NGOs sceptical of research projects, particularly from academics. Therefore, they pressure local authorities to strictly monitor any independent research.

Nevertheless, I am thankful to a few local staff who were very helpful during the population list's compilation. I am also thankful to the informants, who agreed to be part of the research

and introduced me to more informants fitting the selection criteria. I am also grateful for the informant's hospitality and cooperation.

The second phase of data collection

While analysing my initial data available from the survey(s) and in-depth interview(s), I observed and found the necessity of interviewing MFIs staff (as providers of microfinance) to better understand the microfinance operation in rural Bangladesh. Particularly, it was important to understand MFI's perspective into microfinance operation among women (as above 90% beneficiaries are women) and the women empowerment narrative the industry pursues, claims, and presents as their success in annual reports each year.

Hence, I took another attempt to collect data from microfinance providers in my second phase of data collection from February to March 2020. This time I took a lesson from my previous experience, considered the confidentiality the staff was concerned about and took an informal approach to interview them, explaining my research purpose and experience informally. I also used my communication and channel such as friends, relatives, and colleague who were working or had link in the MFIs sector to identify potential participants working as microfinance providers from different administration levels (for example, managing director, program manager, loan officer, field officer) for my interviews. This time, I successfully earned their confidence by an informal meeting with them and ensuring securing their confidentiality. I conducted seven interviews from different staff members from MFIs which provided me valuable information that enriched my previous data into a different level. These seven microfinance providers filled this study with great integrity.

Chapter – 4: Survey Findings: Demography and respondent microfinance history

Introduction

This chapter presents the background information of the study respondents²⁵ and their microfinance history in brief. The data presented in this chapter is drawn from the quantitative survey of three hundred and thirty-one (331) microfinance receiving respondents as outlined in Chapter 3 (Methods chapter).

The first part of this chapter includes respondents' socio-demographic and economic variables and consists of descriptive statistics (e.g., frequency distribution, percentage, mean, standard deviation²⁶). The second part of this chapter includes respondent's household microfinance history²⁷ and consists of descriptive statistics (e.g., frequency, percentage, average) as well as some inferential statistics (e.g., multivariate regression and correlation). The later tells us about the presence of any relationship between or among variables. This chapter provides a background understanding of the respondents' socio-demographic characteristics and their participation in microfinance for a further analysis in upcoming chapters, relevant to our main research question; which is, *how have patriarchal roles and relations in families in Bangladesh been challenged or sustained in relation to the influence of micro-finance programs?*

4.1 Socio-demographic background information of the respondents:

This section provides basic demographic characteristics of the respondents. Table- 4.1 (Socio-demographic information of the respondents) shows the socio-demographic and economic data that was collected from the survey.

4.1.1 Age of the respondents:

A majority (48.9%) of the survey respondents were 30-39 years old, while the second highest (27.7%) group was 40-49 years. Those above 50 years made up 11.2% of the sample and were

²⁵ In this study, while analysing my findings I use the term research 'respondents' referring to my survey informants, research 'informants' referring to my in-depth interview informants.

²⁶ Standard deviation (SD) calculates how far/spread the scores/numbers are from the mean scores/number. It is used to calculate the deviation of individual responses from the mean in social survey.

²⁷ Microfinance participation history of the respondent's current household, after their marriage.

found to taking microcredit loans for a longer period. The mean age of the respondents was 37.46 years with a standard deviation (SD) of 9.18 years.

Table- 4.1: Socio-demographic information of the Respondents

| Variable | Category | Frequency | Percentage (%) | Central Tendency and Variance |
|----------------------------------------------------------------------------------|-------------------------------------------------------|-----------|----------------|---------------------------------------------------------------------------------|
| 1.1 Age of the Respondent s (N=331) | 20-29 Years | 47 | 14.2 | Mean: 37.46 Standard Deviation (SD): 9.18 |
| | 30-39 Years | 162 | 48.9 | |
| | 40-49 Years | 85 | 25.7 | |
| | 50-59 Years | 26 | 7.9 | |
| | 60 Years and above | 11 | 3.3 | |
| 1.2 Educational Qualification of the Respondent s (N=331) | Illiterate | 76 | 23.0 | Mean: 5.49 Standard Deviation (SD): 2.46 |
| | Primary Level (Class I-V) | 146 | 44.1 | |
| | Secondary Level (Class VI-X) | 106 | 32.0 | |
| | Higher Secondary level and above (Class XI and above) | 3 | 0.9 | |
| 1.3 Age at Marriage of the Respondent s (N=331) | Between 8-12 Years | 68 | 20.5 | Mean: 14.89 Standard Deviation (SD): 2.85 |
| | Between 13-17 Years | 205 | 61.9 | |
| | Between 18-22 Years | 55 | 16.6 | |
| | Above 22 Years | 3 | 0.9 | |
| 1.4 Monthly Income of the Respondent s Based on Last Three Months (N=331) | 5000 BDT ²⁸ and less (USD \$58 and less) | 63 | 19.0 | Mean: 11828.40 (USD \$137.5) Standard Deviation (SD): 10074.98 (USD \$117.2) |
| | 5001-10000 BDT (USD \$59-116) | 94 | 28.4 | |
| | 10001-15000 BDT (USD \$117-\$174) | 48 | 14.5 | |
| | 15001-20000 BDT (USD \$175-\$233) | 25 | 7.6 | |
| | 20001 BDT and more (USD \$234 and more) | 27 | 8.2 | |
| | No income at all | 74 | 22.4 | |
| 1.5 Respondent 's Husband's Age (N=323) | 25-40 Years | 132 | 39.9 | Mean: 46.06 Standard Deviation (SD): 10.47 |
| | 41-55 Years | 137 | 41.4 | |
| | 56-70 Years | 51 | 15.4 | |
| | 71-85 Years | 3 | 0.9 | |
| 1.6 Respondent 's Husband's Education Level (N=331) | Illiterate | 123 | 37.2 | Mean: 6.17 Standard Deviation (SD): 3.00 |
| | Primary Level | 109 | 32.9 | |
| | Secondary Level | 88 | 26.6 | |
| | Higher Secondary Level | 8 | 2.4 | |
| | Above Higher Secondary Level | 3 | 0.9 | |
| 1.7 Respondent 's Husband's Income based on last three Month (N=331) | Up to 10000 BDT (USD \$116) | 183 | 55.3 | Mean: 11686.08 (USD \$135.9) Standard Deviation (SD): 9535.40 (USD \$110.9) |
| | 10001-20000 BDT (USD \$117-\$232) | 105 | 31.7 | |
| | 20001 BDT and above (USD \$233 and above) | 21 | 6.3 | |
| | No Income | 22 | 6.6 | |

²⁸ BDT (Currency of Bangladesh), 1 USD = 86 BDT

4.1.2 Educational qualification of the respondents:

A number (23%) of illiterate microfinance recipient were identified among the respondent group. Among those who have education, 44.1 percent of them finished primary level, and 32 percent had completed secondary level. Excluding the illiterate, the mean (5.49) years of schooling with a high Standard Deviation (SD) (2.46) indicated that microfinance receiving women of the study area have a low level of education, such as at or below primary level of schooling. While 68.9 percent (national) and 63.3 (rural) percent of the women have a national mean years of schooling of 7+ years (BBS, 2017, p. 19).

4.1.3 Marital age (first marriage) of the respondents:

Early marriage among women in rural Bangladesh is a common scenario in Bangladesh, and mean age at first marriage is 18 for girls (BBS et al., 2017, p. 17). However, the mean age for respondent's first marriage in this study was 14.89 years with an SD of 2.85 years. Among the respondents, over 61.9 percent were married between 13-17 years and 20.5 percent got married before their age of 12 years. Evidence from Nasrin and Rahman (2012) showed that lower level of family income and education are two of the influential factors for women's early marriage in Bangladesh.

4.1.4 Monthly income of the respondent:

Based on their reported last three month's income, 22.4 percent of women have no income at all. The majority (28.4%) has an income of 5001-10000 BDT (USD \$59-116), while 19 percent earned only 5000 BDT (USD \$58) or less. Although the average income for women in our survey was about 11828.40 BDT (USD \$137.5), the high SD of 10074.98 BDT (USD \$117.2) provides an idea that variance level in mean income is higher among the respondents. Such patterns are typically found when a few of the respondents (in this study, n =18) report high income, increasing the overall income average for all the respondents.

4.1.5 Respondent's husband's Age:

A majority (41.4%) of the respondents' husbands were found within the age group of 41-55 years; another 39.9 percent belonged to the age group of 25-40 years. The mean age of the husbands was 46.06 years with an SD of 10.47 years which is higher than the respondent's average age of 37.46 in years.

4.1.6 Education level of respondent's husbands:

Like the respondent group, their husbands were also found to have a low level of education. The majority (37.2%) of the respondent's husbands were illiterate. While almost 32.9 percent completed primary education and 26.6 percent completed secondary education. The mean year of schooling for respondents' husbands is 6.17 years with an SD of 3 years, which is slightly higher than respondents' years of schooling.

4.1.7 Respondents' husbands' income:

Respondents' husbands had higher monthly income levels than their wives, although almost seven (6.6%) percent of them reported no income. The majority (55.3%) of the respondents' husbands have income up to 10000 BDT (USD \$116), while 31.7 percent have an income of 10001-20000 BDT (USD \$117-232). The average income for them resulted in 11686.08 BDT (USD \$135.9), however the high SD of 9535.40 BDT (USD \$110.9) indicates the presence of extreme cases among few numbers of respondent's husbands that suggests income variance among the total.

4.1.8 Summary of respondents:

The study sample consisted primarily of women aged 37 on average. Respondent women had an early marriage (average 14 years) history with mostly primary or below primary level of education. Women earned USD \$137 while their partners earned USD \$136. However, the standard deviation for women's income was higher than their husbands. At the time of the survey, husbands were comparatively older than their wives having an average age of 46 years. Husbands were found to have slightly better education than their wife's, however their average schooling experience was only 6 years higher than their wives.

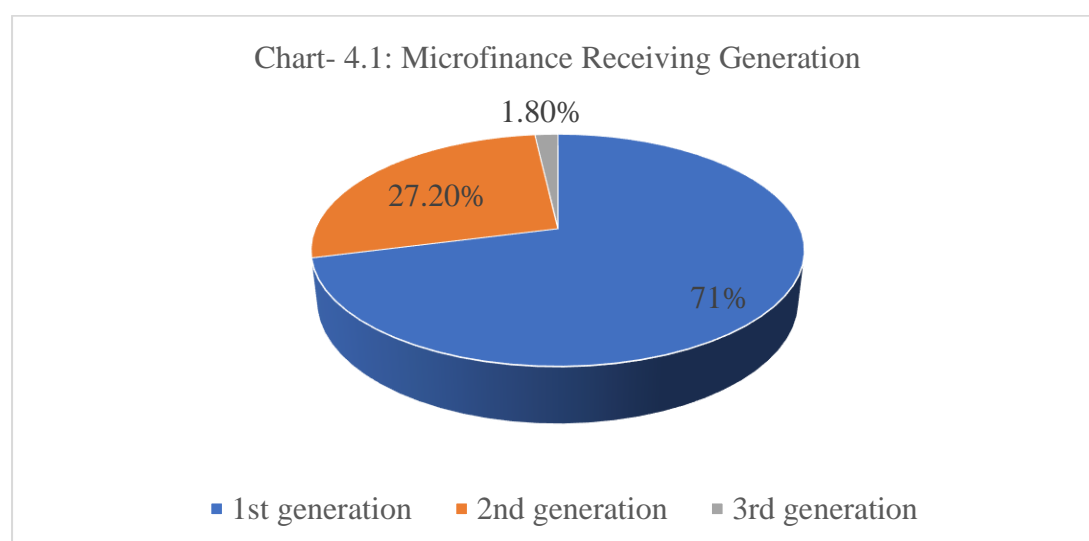
4.2 Microfinance history of the respondents:

A brief microfinance history of the respondents follows.

4.2.1 Microfinance receiving generation:

In our survey, we asked the respondents if they were the first to take a microfinance loan in their family line, or if their parents or grandparents also took microfinance loans. We consider this question only through the parental line. If respondents are the first, then they are classified as a first generation of microfinance borrower. If their parents also took microfinance loans,

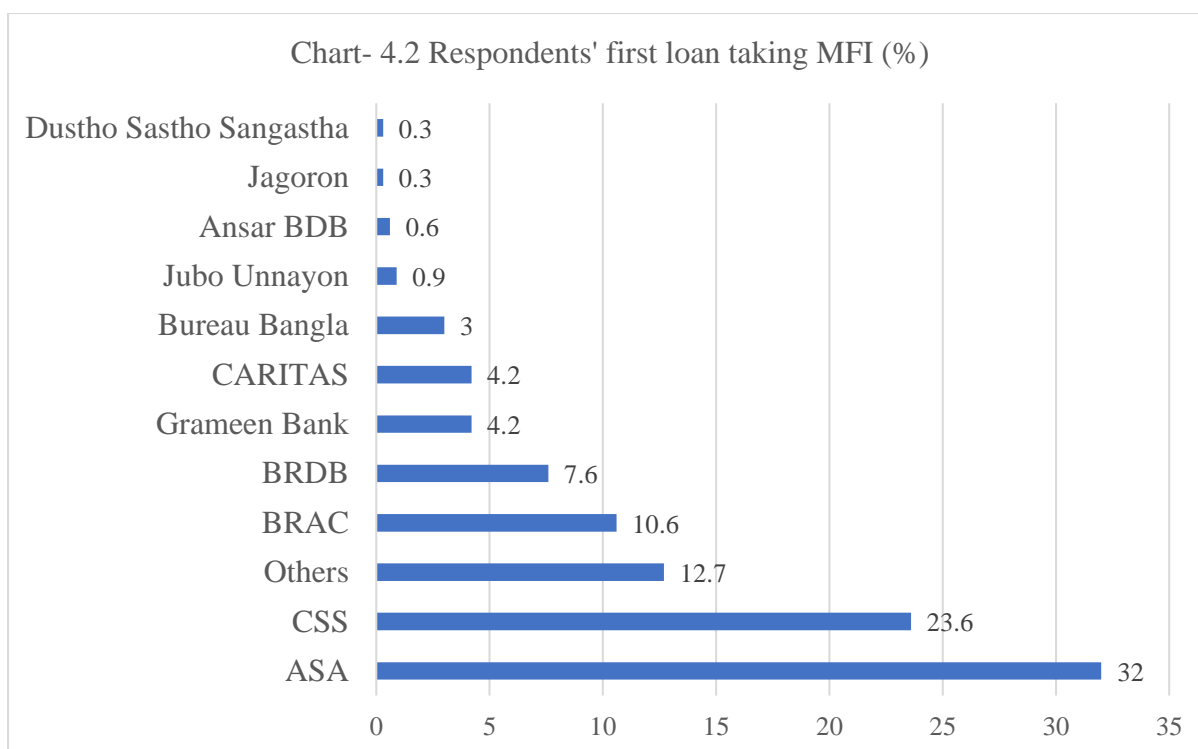
then respondents are classified as second-generation borrowers, and if their grandparents and parents took loans, then they are classified as third generation of microfinance borrowers.



Most of the respondents (71%) were first-generation microfinance borrowers. Only two (1.8%) percent were third-generation microfinance borrowers, and the rest (27.2%) were second-generation microfinance borrowers. The presence of respondents from the first generation to the third generation indicates a long microfinance history among the generations in the study location.

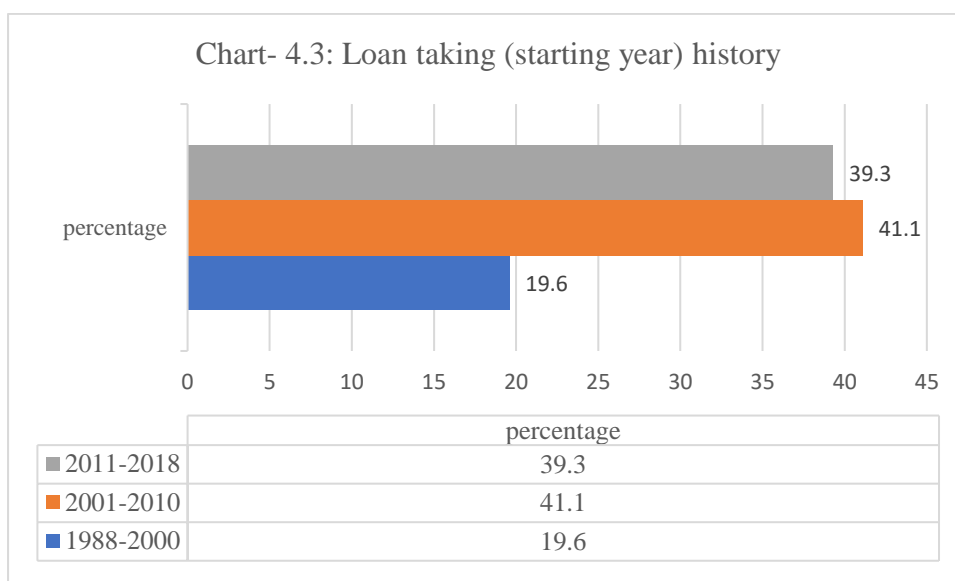
4.2.2. Respondents' first loan taking MFI:

During our field survey, we asked the respondents about the name of the first MFI where they took their first microfinance loan. Data presented in 'Chart 4.2' shows that a majority (32%) of the respondents took their first loan from ASA, almost 24 percent took their first loan from CSS, 11 percent from BRAC, and 8 percent from BRDB. All these names constitute the leading microfinance providing institutions in Bangladesh.



4.2.3 Loan taking history of respondents:

The survey asked about the respondent's loan history by recording the year of their first loan. Since all the respondents of this study were current microfinance receiving stakeholders, they had different loan-taking timelines. This study used three time periods to understand the borrowing history.



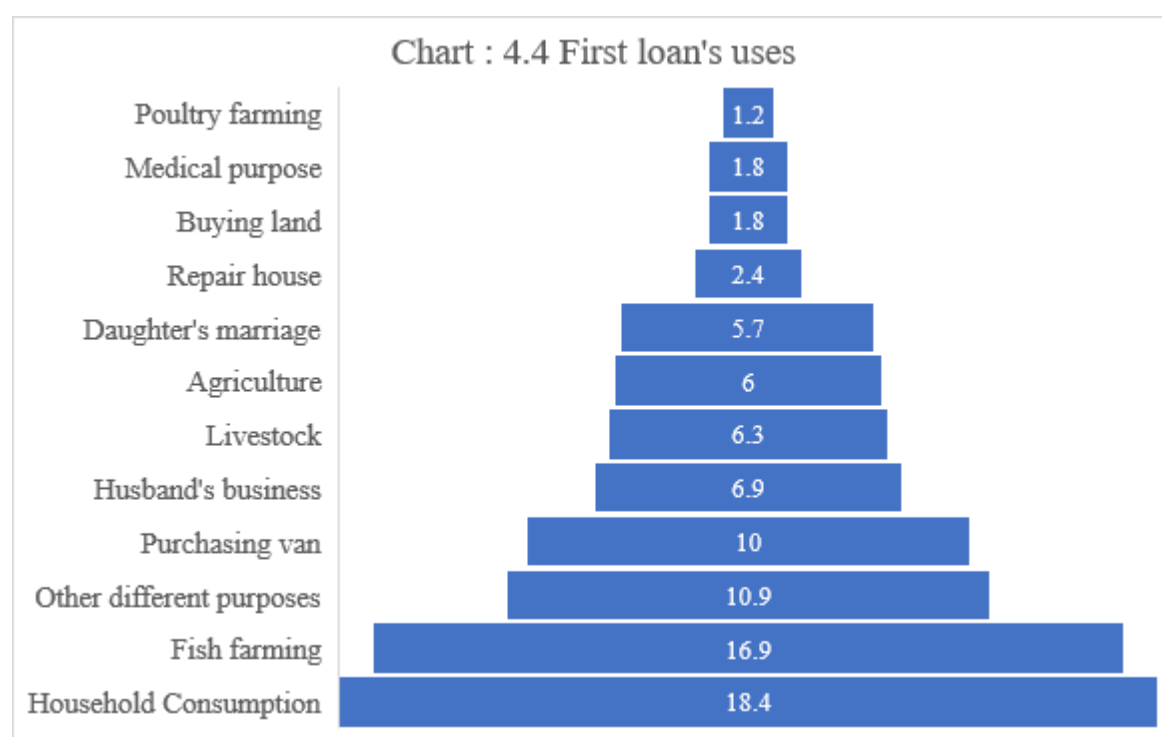
'Chart- 4.3' Loan taking history' shows that 19.6 percent of the respondents started receiving loans between 1988 to 2000, while 41.1 percent started taking loans between 2001-2018, and

39.3 percent started taking loans between 2011-2018. This means almost 60 percent of our respondents have at least 8 years of microfinance participation, while almost 20 percent of our respondents have 18 years or more of microfinance participation.

4.2.4 First loan's uses:

The survey collected information about respondent's first loan and last loan, to understand any trends and changes regarding microfinance lending over this period (first loan to the last loan) of time.

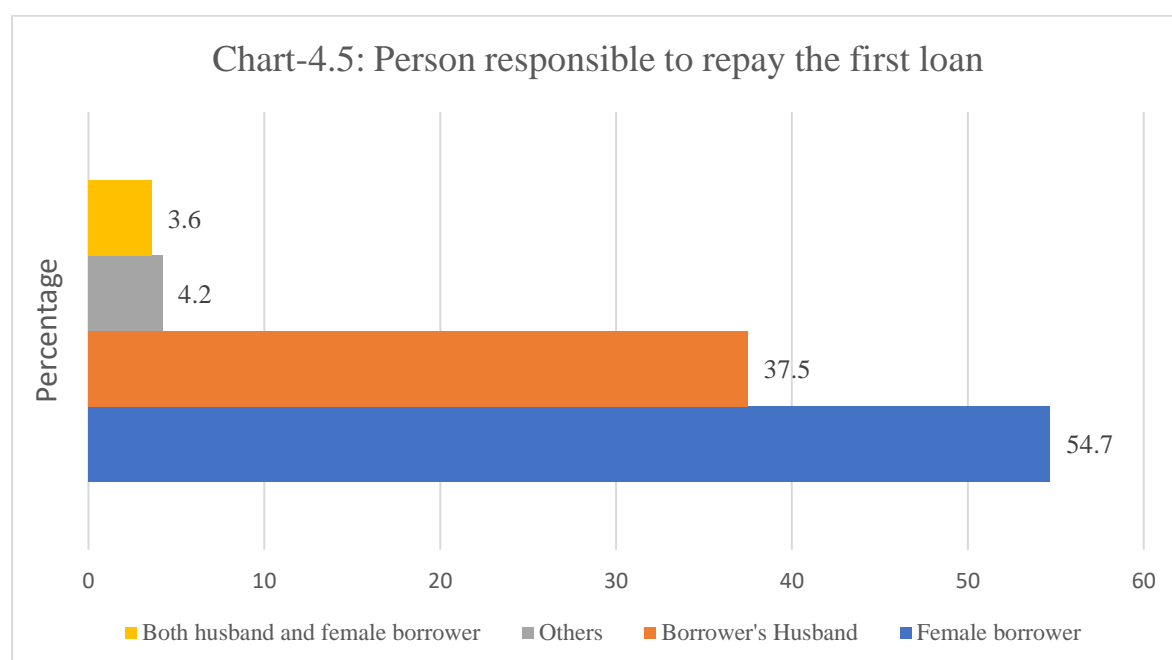
'Chart 4.4' displays that majority (18.4%) of respondent's first loan were used for household consumption. Fish farming took 17 percent of the use, 10 percent used to buy a vehicle (van) and 7 percent used to assist their husbands' petty business. Another 11 percent of the loan use has been used to repay previous loan amount.



4.2.5 Person legally responsible for repaying the first loan:

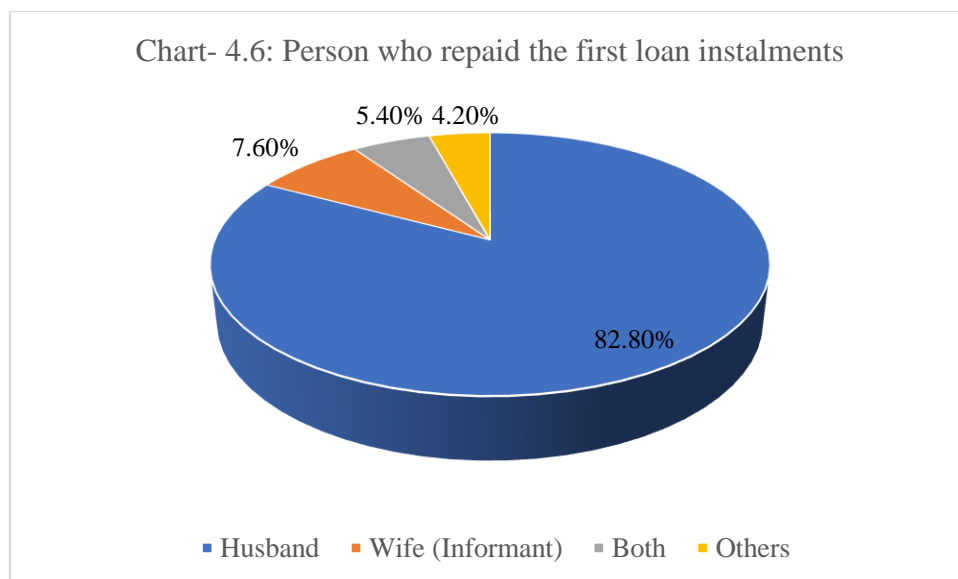
For their first loan, the finding is that in the majority (54.7%) of cases, the respondent herself was legally responsible for repaying the loan amount. However, 37.5 percent of respondents advised that their husbands were legally responsible for repaying the loan amount. In addition, four (3.6%) percent of the respondents said that they both (respondent and her husband) are

legally responsible for repaying the loan. Other people such as brother, father, in-laws were also mentioned (4.2%) to be responsible for repaying the loan.



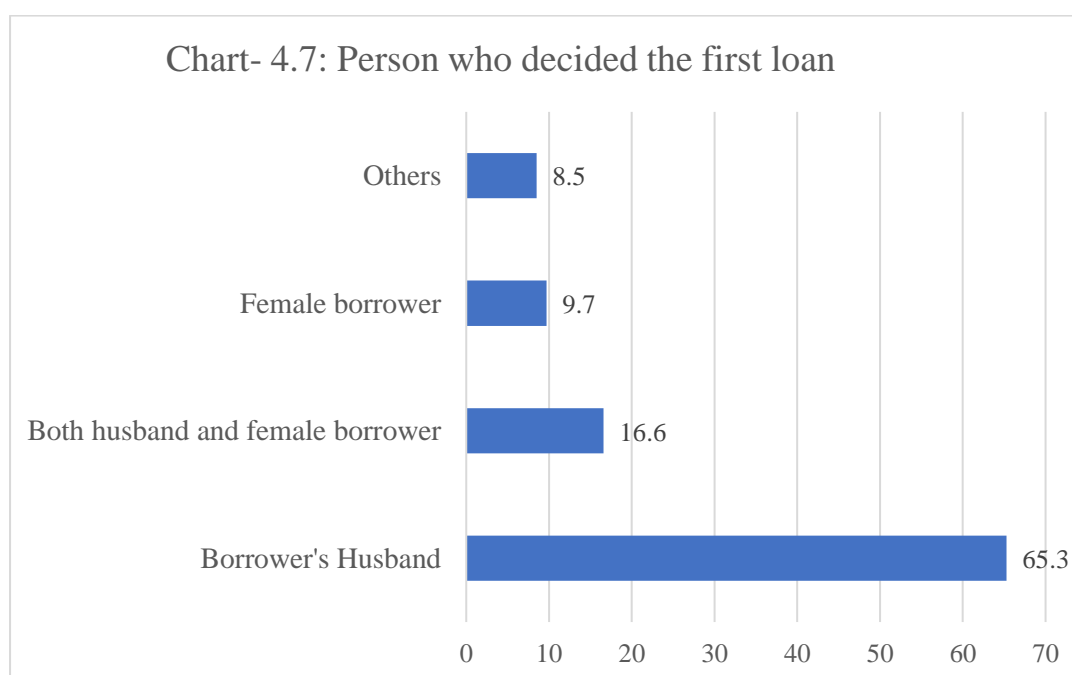
4.2.6 Person who repaid the first loan instalments:

We asked the respondents who repaid their first loan amount. For their first loan, it was found that in majority (82.8%) cases, the respondent's husband repaid the loan borrowed from MFIs. However, only eight (7.6) percent respondents were able to repay their borrowed money by themselves, and five (5.4%) percent cases found that both respondent and her husband repaid the loan.



4.2.7 Person who decided the first loan:

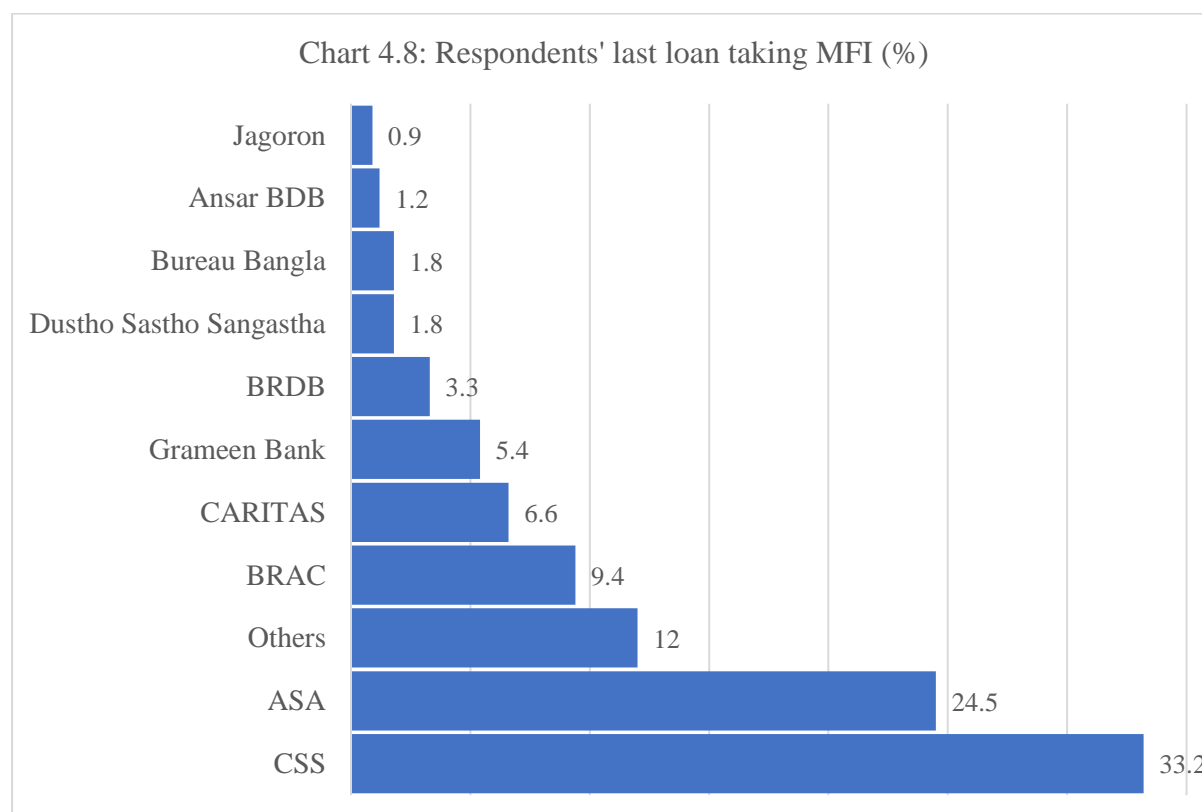
The survey asked respondents who was the decision-maker concerning their first microfinance loan.



‘Chart- 4.7’ shows that 65.3 percent of the respondents said that their husband was the decision-maker on their first microfinance loan. In only ten (9.7%) percent of cases, respondents decided to take microfinance loan. However, 16.6 percent of the respondents said that both she and her husband decided jointly to take the loan.

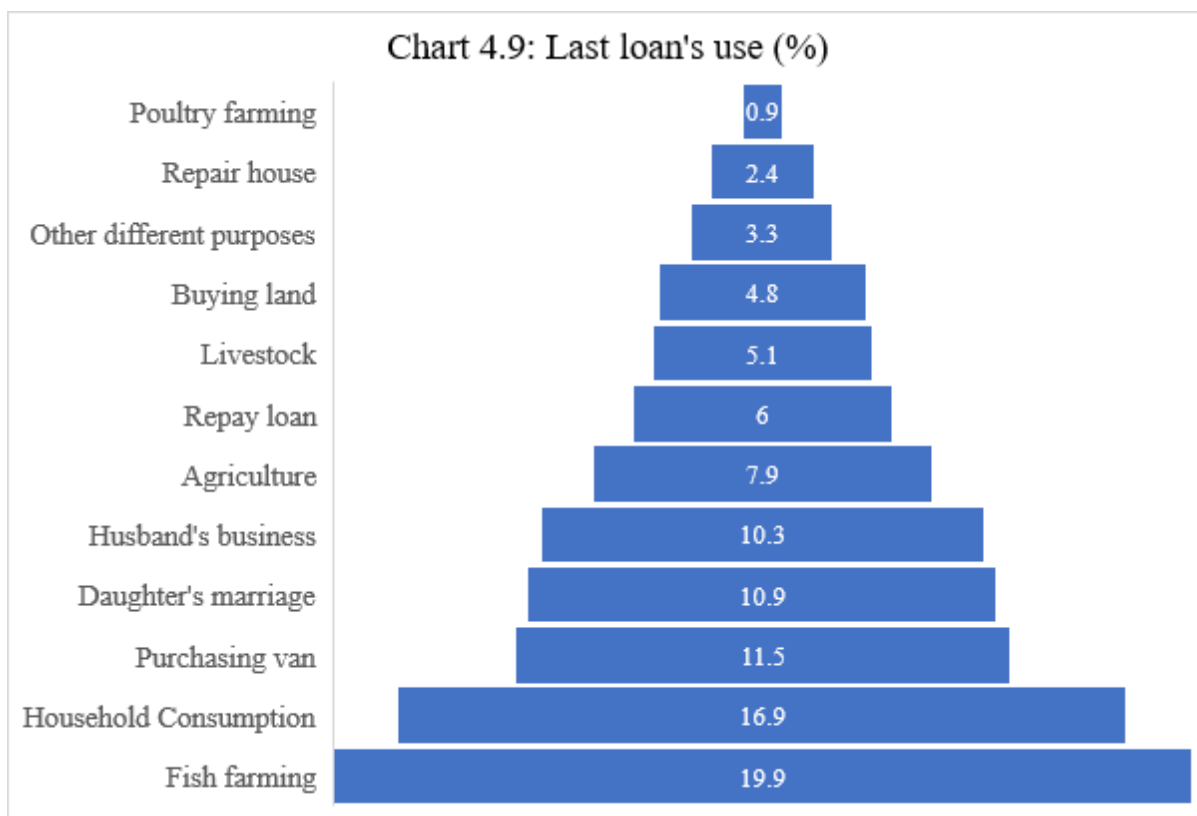
4.2.8 Respondents' last (current loan) loan taking MFI:

During our field survey, we asked the respondents about the name of their last MFI's from where they took (currently taking) their last microfinance loan. Data presented in 'Chart 4.8' shows that a majority (33.2%) of the respondents took their last loan from CSS, 25 percent from ASA, 9.4 percent from BRAC, 6.6 percent from CARITAS, and 5.4 percent from Grameen Bank. These are also the leading microfinance providing institutions in Bangladesh.



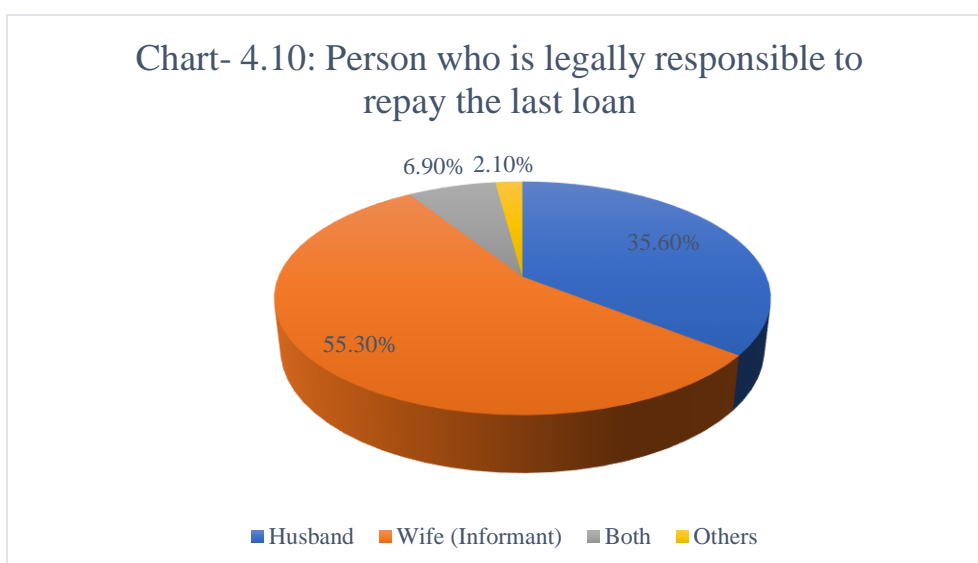
4.2.9 Uses for their last loan:

'Chart 4.9' shows that the majority (20%) of respondent's last loan was used for fish farming. Household consumption accounted for 17 percent of the use of these loans, 12 percent was used to buy a vehicle (van), and 11 percent used for a daughter's marriage. Another 6 percent loan has been used to repay previous loans.



4.2.10 Person who is legally responsible for repaying the last loan:

This study asked respondents about who is legally responsible for repaying their last loan to find out if there is any shift in responsibilities for women's loan repayment process. The data showed that there was a slight increase in respondent's legal responsibilities compared to their first loan.

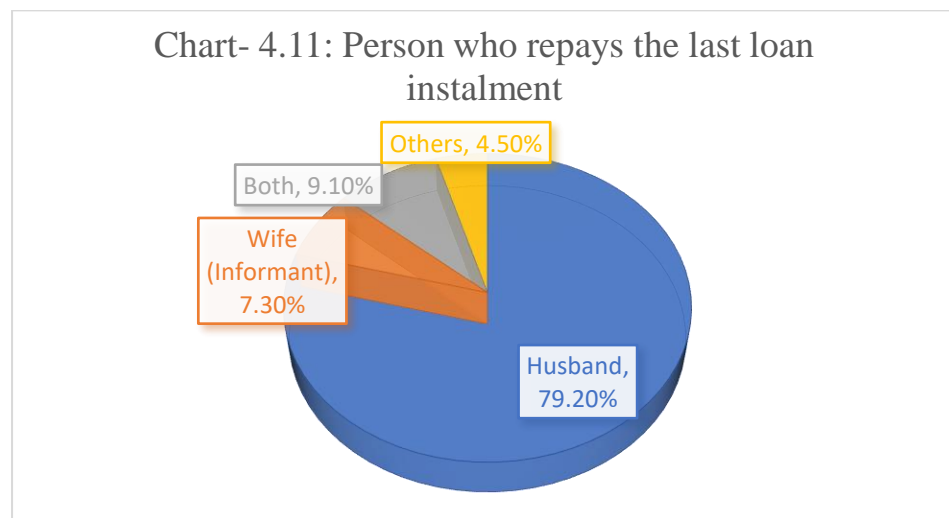


A majority (55.3%) of the respondents said that they, themselves, are legally responsible for repaying the loan money. In 35.6 percent of the cases, the husband was mentioned as the one

responsible for repaying the loan, while 6.9 percent and 2.1 percent of respondents identified the responsible person as both husband and respondent, and others such as son, in-laws, and relatives.

4.2.11 Person who repays last loan's instalment:

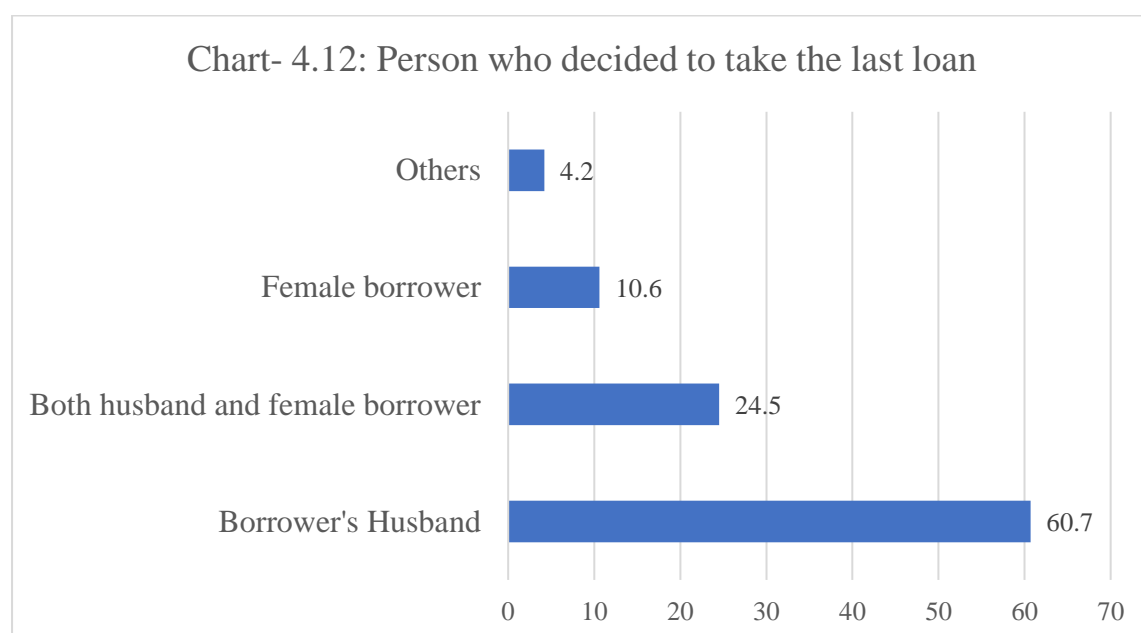
The survey sought to understand who is making current loan payments.



The majority (79.2%) of the respondents said that their husbands repaid their current (last) loan. Only 7.3 percent of the respondents said that they repay their instalments by themselves, and 9.1 percent said that both they and their husbands jointly repaid loan's instalments.

4.2.12 Person who decided to take the last loan:

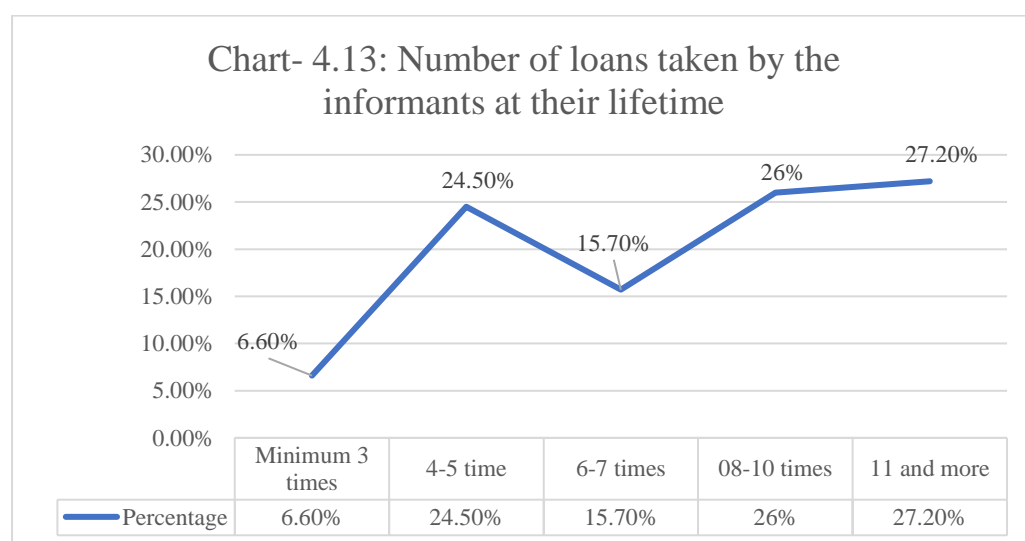
Like the first loan, the respondents' husbands dominated the decision of taking their last loan.



The majority (60.7%) of the husbands decided to take their wife's last loan, while only 10.6 percent of the respondents said that they made their own decision. However, in 24.5 percent of cases, both husband and wife, came to a decision to take the loan together.

4.2.13 Loan frequency between first and last loan:

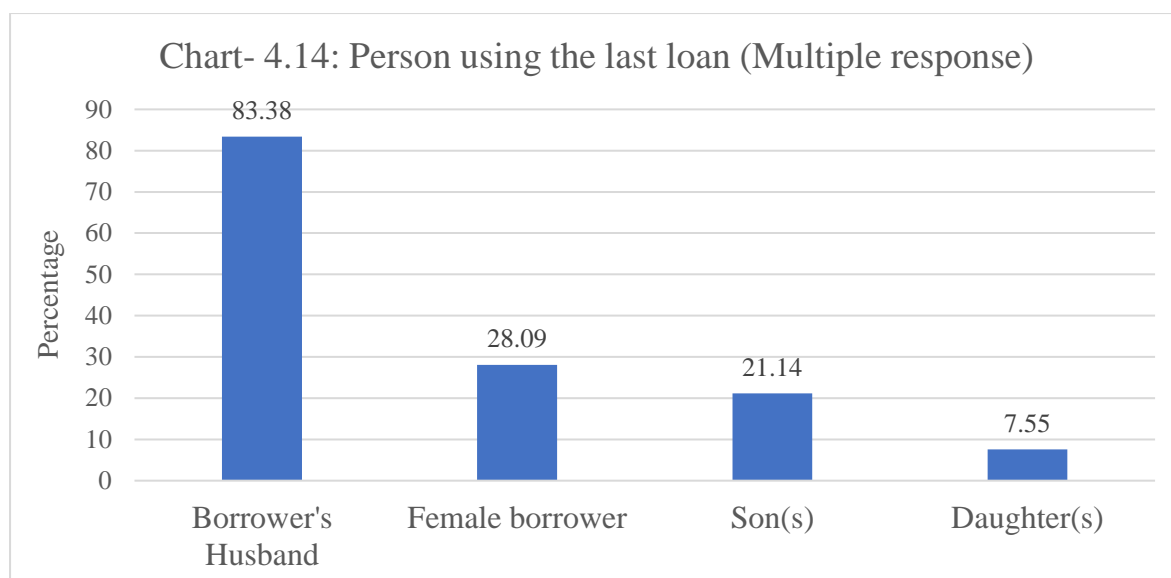
'Chart- 4.13 Number of loans taken by the informants at their lifetime' shows the number of loans that respondents took at their lifetime.



27.2 percent of the respondents took loans more than 11 times, 26 percent took out eight to ten (8-10) loans. 24.5 percent of the respondents took microloans for four to five (4-5) times, and 15.7 percent of them took six to seven (6-7) loans. While only 6.6 percent of the respondents had taken microloans at least three (3) times.

4.2.14 Using the last loan:

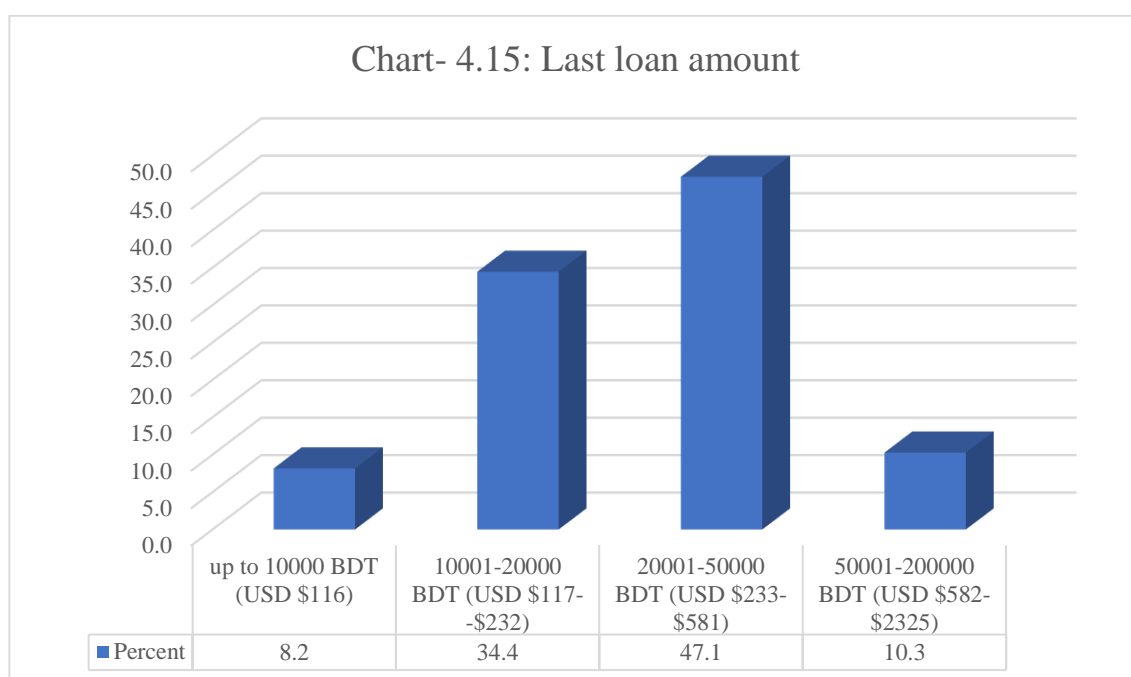
Respondents were asked who had control over their last loan use.



Unsurprisingly, given the patriarchal setting of rural Bangladesh, the results shows that although the microfinance loans were given to women for their own financial use, husbands had major (83.4%) control over it. Although 28.1 percent of the respondents said that they had control of their last loan use, another 21.4 percent said that the loan money was used by their sons (e.g., medical cost, business, fishing). A small (7.5%) percent of the loans were used for their daughters (e.g., marital cost, dowry, repaying the debt because of daughter's marriage).

4.2.15 Last loan amount:

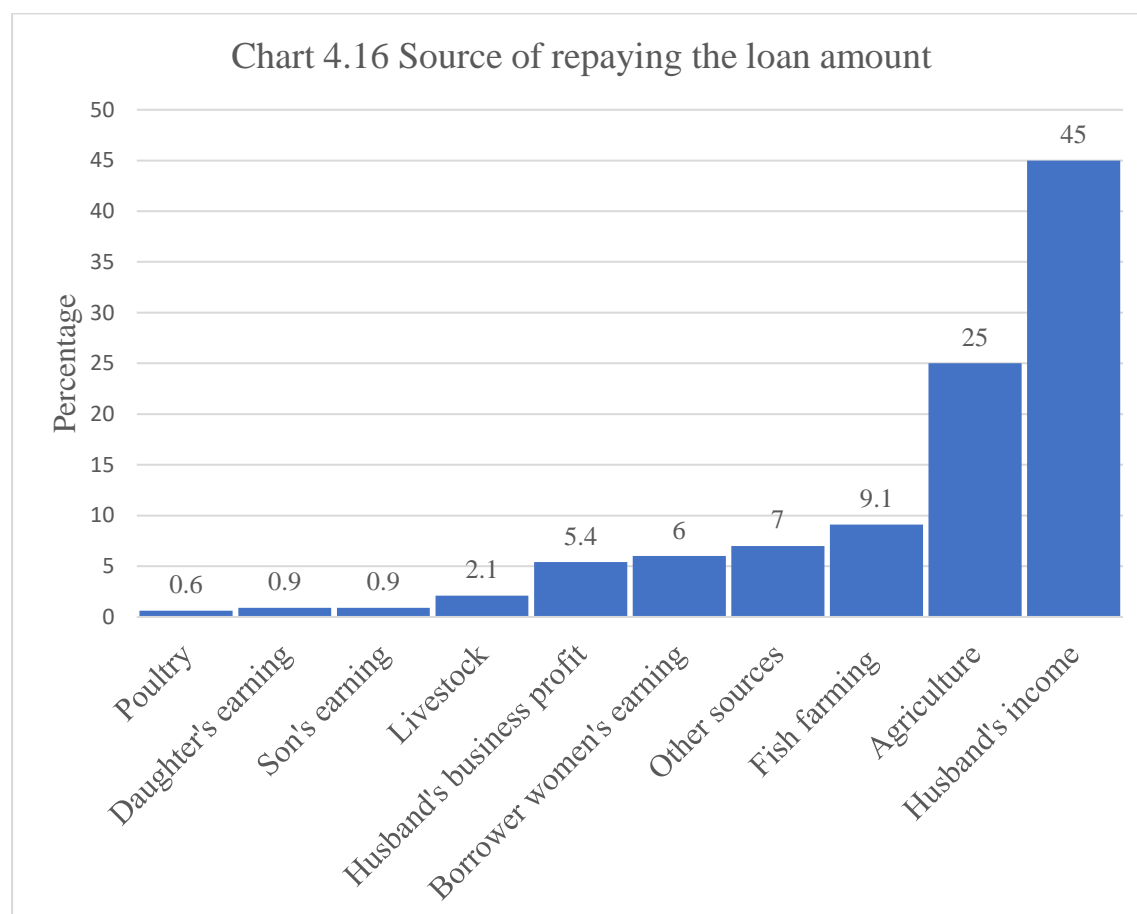
We took information regarding borrower women's last loan amount.



‘Chart 4.15 Last loan amount’ shows that the majority (47.1%) of the respondents took a loan amount between 20001-50000 BDT (USD \$233-\$581), and only eight (8.2%) percent took a loan of 10000 BDT (USD \$116) or less. The average loan amount for the respondents was BDT 32540 (USD \$387) with a standard deviation of BDT 26547 (USD \$308).

4.2.16 Source of repaying the loan amount:

‘Chart 4.16’ showed that husband’s income (45%) was the major source of women’s loan’s repayment. Other sources of repayment such as fish farming (9.1%), agriculture (25%) and husbands’ business (5.4%) also had the direct or indirect involvement of husbands. Only 6 percent of the respondents said they could contribute repaying the loan from their income.

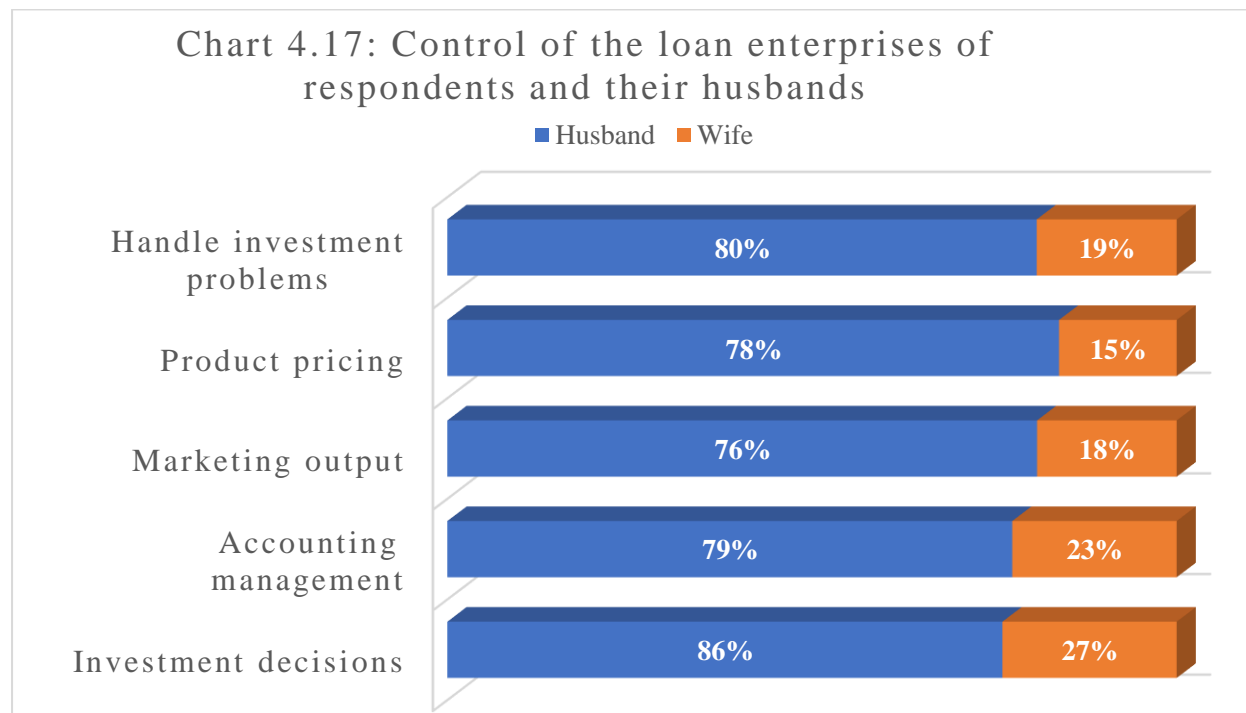


4.3 Loan control and use:

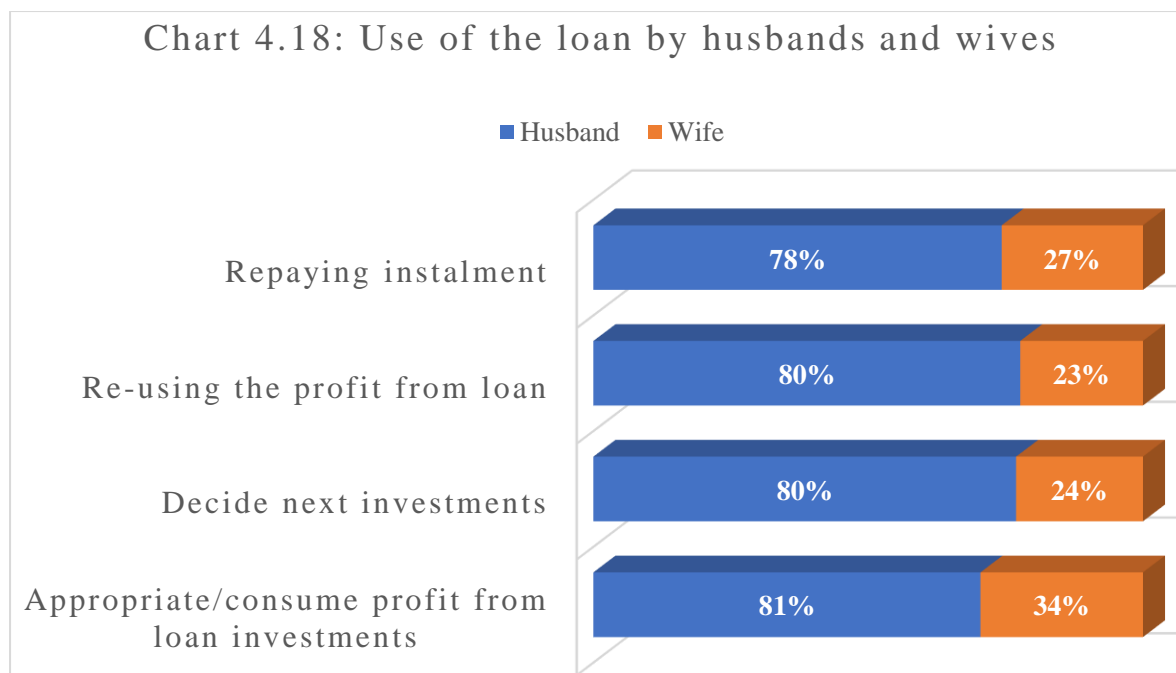
In our survey, we asked respondents about their control and use of their last loan amount. In loan control we have five domains about their loan control: first who was responsible for loan investment decisions; second, who manages the accounting; third, who sells the products made

out of the loan's investment in market; fourth, who decides the pricing; and fifth, who handles and solves investment-related problems. In loan use, we had four domains; first, who repays the instalment; second, who re-uses the profit from the loan; third, who decides the next investment; and fourth, who appropriates the profit made from the loan. All the responses were scaled based (from 1 to 5).

‘Chart-4.17 Control of the loan enterprises of respondents and their husbands displays that husbands were the ones to have full control over the loan decisions [e.g., investment decision (86%), accounting management (79%) and marketing output (76%)], which had lower participation for respondents over loan control [e.g., investment decision (27%), accounting management (23%) and marketing output (18%)].

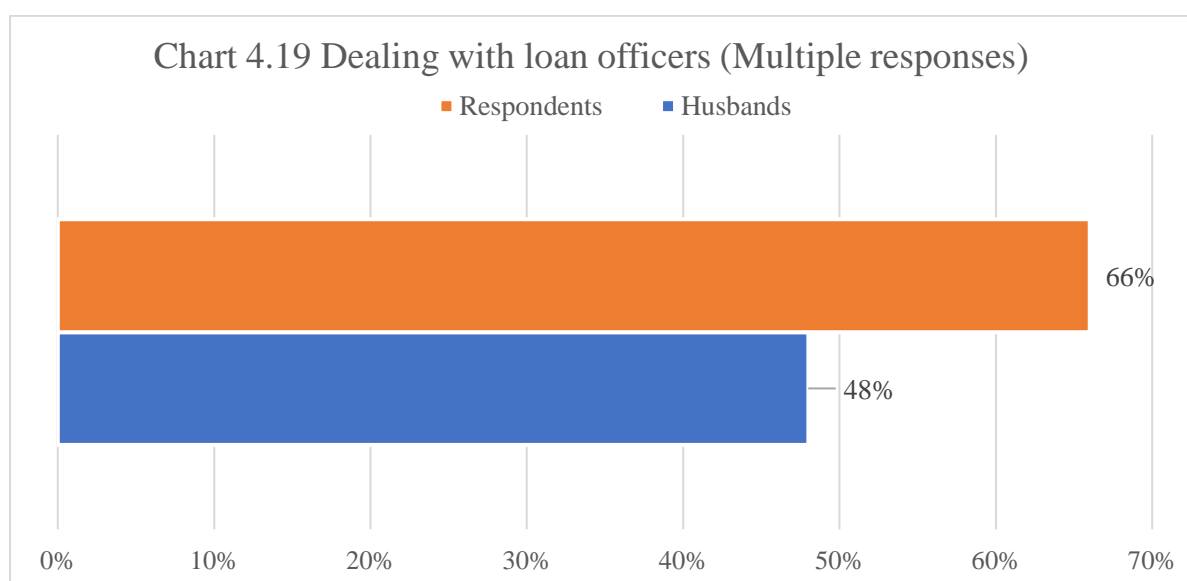


‘Chart-4.18, Use of the loan by husbands and wives’ shows that although loans are given directly to women, most of the respondents said that they had little participation [e.g., appropriate/consume profit (34%), decide next investment (24%) and re-using the profit from loan (23%)]. However, most the loan use went to the respondents’ husbands, such as appropriate/consume profit (81%), decide next investment (80%) and re-using the profit from loan (80%).



4.4 Dealing with loan officers about loan issues

‘Chart 4.19, Dealing with loan officer’ displays who deals/engages with the loan officer about loan issues such as loan applications, loan meetings, and repayment.



An interesting finding that can be drawn from chart 4.12. Although husbands dominate the decision-making about how to use the microfinance loans borrowed by their wife use (e.g., fish farming, buying van or land, petty business), only 48 percent of the husbands dealt with microfinance loan officers regarding loan access, repayment and delay repayment or failed repayment. In contrast, the majority (66%) of women were the ones who applied and collected

the loans from loan officer(s) and also dealt with the loan officers regarding loan repayment, delay of repayment, or failed repayment.

4.5 Multivariate Regression and Correlations:

Table 4.2 reports multivariate regression analysis of respondents' households' demographic variables (e.g., age, year of schooling), microfinance receiving generation, and person who repays the loan as independent variables, whereas respondents' loan control and loan use, were analysed as dependent variables.

Table- 4.2: Multivariate regression on respondents' loan control and loan use

| Independent variables | Dependent variables | |
|------------------------------------------------|---------------------------|-----------------------|
| | Respondents' Loan control | Respondent's Loan use |
| Age of the respondents | 0.0136 (0.0168) | 4.94e-05 (0.0139) |
| Year of schooling of the respondents | 0.0194 (0.0397) | 0.00809 (0.0330) |
| Year of schooling of the respondent's husbands | 0.0261 (0.0297) | 0.0315 (0.0247) |
| Age of the respondent's husbands | -0.0254** (0.0117) | -0.0142 (0.00971) |
| Microloan taking generation | -0.118 (0.215) | -0.191 (0.179) |
| Person who repays the loan | | |
| Husband | - | - |
| Wife | 1.036** (0.517) | 0.975** (0.430) |
| Both | 0.179 (0.411) | 0.0575 (0.342) |
| Other | -0.259 (0.766) | 0.237 (0.637) |
| Person who repays the loan | | |
| Wife | - | - |
| Husband | 0.670 (0.425) | 0.553 (0.353) |
| Both | 0.435 (0.268) | 0.511** (0.222) |
| Other | 0.648 (0.798) | 0.226 (0.664) |
| Frequency of loan | 0.00394 (0.0171) | -0.0110 (0.0142) |
| Constant | 0.289 (0.723) | 0.535 (0.601) |
| Observations | 331 | 331 |
| R-squared | 0.080 | 0.086 |
| Standard errors in parentheses | | |
| *** p<0.01, ** p<0.05, * p<0.1 | | |

Multivariate regression analysis from table 4.2 showed that among the demographic variables, only respondents' husbands' age has a negative relationship with respondents' loan control. So, the younger the husband the higher the respondents have loan control and use. Further findings showed that if reporting husbands as reference group (dummy coding) of loan repayment and respondents could repay the loan amount, respondents also had higher control and use of their microfinance loans. If respondents reported as reference group (dummy coding) of loan repayment and both husband and respondents repaid the loan amount, respondents had a higher use of their microfinance loan. All the other independent variables reported in the table were not found to be statistically significant regarding respondents' loan use and control. In other words, women had greater use and control over their loan, when they could repay their loan.

The following table -4.3 provides the statistical results of correlations computed using *Pearson (r)* and *Pearson's Chi-square*²⁹ (χ^2) between variables. Fisher's exact test³⁰ was also used with statistical significance to (re)confirm *Persons chi-square's* significance. Independent and dependent variables for each correlation were showed specifically, and the test results also provided with statistical significance level.

²⁹ Pearson's chi-square test is used to if there is a relationship (either positive or negative) between two categorical variables. "This is an extremely elegant statistic based on the simple idea of comparing the frequencies you observe in certain categories to the frequencies you might expect to get in those categories by chance." Field, A. (2009). *Discovering Statistics Using SPSS* (Third Edition ed.). SAGE Publication.

³⁰ Fisher's exact test is conducted to reevaluate/confirm the approximation of chi-square test if the sample size is small. Fisher's exact test is a method of computing the exact probability of chi-square test. Ibid.

Table -4.3: Correlations between variables

| Variables | | Correlation (r) value/ Chi-square test | Fisher's Exact Test |
|---------------------------------------------------|--------------------------------------------------|----------------------------------------------|------------------------|
| <i>Respondent's husband's loan control</i> | Respondent's loan control | -.302** | -- |
| <i>Person who repays loan money</i> | Husbands investment decisions | 19.28* | 17.47* |
| | Husbands' accounting management | 32.20* | 28.76** |
| | Husbands' marketing output | 28.82* | 21.22** |
| | Husbands handle problems about loan's investment | 26.50** | 22.12** |
| <i>Person who decides loan money</i> | Husbands investment decisions | 22.45** | 18.69** |
| | Husbands' accounting management | 18.39** | 19.20** |
| | Husbands' marketing output | 23.68** | 23.33** |
| | Husbands' decide product pricing | 23.14** | 23.13** |
| | Husbands handle problems about loan's investment | 26.61** | 25.52** |

*= Significant at 5%; ** = Significant at 1% (based on *p value*³¹)

The statistical correlations (*Pearson r*) significantly showed that husbands' loan control had a negative relationship with respondent's loan control. The higher the husband's loan use and control level, the lower the respondent's use and control.

The correlation (*Pearson chi-square and fishers' exact test*) also signifies that there is a relationship with the person who repays (80% husbands) loan money and husbands' investment decision (92%), accounting management (87%), marketing product (83%) and handling problems about investments (87%).

³¹ *P-value* represents a level of marginal significance for any statistical test results. Statistical score of *p-value* indicates a relationship/no relationship, an influence/no influence between, or among variables. Statistical test significant at a smaller *p-value* means there is a relationship or influence among or between variables. The test result is significant or not, is written in a format like $p \leq 0.01$ or 0.05 . Here *p-value* is less than 0.01 or 0.05 means that the statistical test result is significant with a probability of 1% error, or 5% error from the total sample or population. If the *p-value* goes higher in probability than 1% (0.01) error, or 5% (0.05) error we may reject the hypothesis, and state that there is no significant relationship/influence of variables, between variables, or among variables. Conventionally, social science researchers allow 5% error (0.01 level of significance) in any statistical test Bryman, A. (2004). *Social research methods*. Oxford university press. .

The correlation (*Pearson chi-square and fishers' exact test*) also signifies that there is a relationship with the person who decides (61% husbands) loan money and husbands' investment decision (93%), accounting management (88%), marketing product (86%), product pricing (85%) and handling problems about investments (89%).

4.6 Summary and Discussion

This study defines women's empowerment as multidimensional which problematizes the dominant neoliberal, top-down strategies of most MFIs who focusing on narrowly on women's financial empowerment. Advocates of microfinance such as Duflo (2012), S. R. Khandker (1998); Pitt and Khandker (1998), Morduch and Haley (2001) found that microfinance was an intervention that achieved women's empowerment. Conversely, critics argue that women's empowerment is impossible without changing broader gendered social structures where women's subordination is culturally nurtured and sustained. These critics have documented the failure of this economic intervention for women's empowerment in patriarchal male dominated social structures. Findings of this chapter corroborate the findings of critical scholars (Isserles (2003), Goetz and Gupta (1996), Paprocki (2016), Murshid et al. (2016)).

The women in this study were found to be vulnerable in many ways. Study respondents were married at a very young age (average 14 years), had low education (illiterate and average primary level) and low-income. Furthermore, the respondent's history of loans shows the dominance of men in their financial decision-making. As discussed in Chapter 2, since the 1990s, researchers have argued that women's microfinance loans were subject to male's use and control, and researchers such as Ali and Hatta (2012), Chin (2012), Kabeer (2001), Rahman (1998) have criticized the microfinance industry for ignoring this truth. While the industry continues to expand in Bangladesh, the evidence presented here shows that there has been no change in women's vulnerability and exploitation in this industry.

These findings of this chapter show that many study respondents participated in microfinance to serve their husband's interests and that the husbands had tighter control over the loan money and its uses than the borrowers themselves. In most cases, the husband also decided to take the loans. While women were legally responsible for repaying, their husbands repaid the instalments from their income. This situation did not change from a women's first loan to their last. Although men were found to use and control loans, more than half of them did not deal

with MFI's staff regarding the loan; rather it was the women that dealt with the loan officers. Karim (2011) showed that dealing with loan officers causes much misery for women borrowers due to detrimental loan recovery strategies of MFI's staff(s) such as yelling and public shaming when their husbands failed to repay regular instalments. More about MFIs loan recovery strategies and recipient women's misery described in chapter seven of this research. Nevertheless, findings of this chapter contradicts the findings from Schuler et al. (1997) Ahmed (2004), Dowla and Alamgir (2003), Alamgir (2010) that microfinance increases women's economic participation and empowerment, however, the chapter findings corroborates with the findings that suggest microfinance is another source of men's domination over women as documented by Karim (2011), Kabeer (2001) and Paprocki (2016) .

The critics point to patriarchal social structures as the reason why microfinance programs have failed. Programs fail to empower women in any dimension because they fail to take account patriarchal gender norms in the lives of the borrowers. The evidence found in this chapter also reveals men's influence and control over female loans. In addition, quantitative data analysis through inferential statistics found a significant influence of men's decision-making, and loan repayment practices that influences husbands' higher control of the loans. Although the loan process is designed for and offered to women, men remained the main indirect beneficiaries. Hence, the long-term loan participation of women provides support mainly turned into a long-term financial support for men. Therefore, instead of improving women's economic status microcredit programs provides more patriarchal control to men. More about men's control of microfinance loans from a cultural pint of view is discussed in chapter five and six of this thesis.

4.7 Conclusion

Although many critical researchers found that microfinance participation causes suffering for women and have documented negative impacts of women's debt burdens, domestic violence, and men's control over credit, the number of MFIs continues to increase in rural Bangladesh (MRA, 2016, 2018b). The next chapter will document the everyday household gender norms of microfinance respondents to better understand any empowerment processes that may be occurring. Through this deeper investigation of participating women's household gender norms, learning, practices, and reproduction through generations, I will show how men control household finances and decision-making process. The following chapters reveal household

gender norms and practices of microfinance respondents and the impact on microfinance participation. This provides insight into women's empowerment from a cultural perspective, rather than focussing on the economic perspective solely. Considering the enormity of the microfinance industry serving vast numbers of poor women in developing countries like Bangladesh, greater attention such as this is required.

Chapter – 5: Household gender norms, relations, and practices of respondents and their families

5.1 Introduction

This chapter aims to examine the gender norms and practices microfinance recipients subscribe to and reproduce in their everyday lives. In doing so, the chapter considers if microfinance participation has changed gender norms and practices through the course of their involvement. The results presented in this chapter focus on accounts of respondents' experience of gender norms and practices both before and after microfinance participation to understand any changes. Accounts of childhood are included to understand change over time. As noted in the methods chapter 331 female microfinance borrowers were surveyed and of these 26 female microfinance borrowers were interviewed along with 7 husbands of microfinance receiving women. Please see table 3.3 (in Chapter 3) for more detail of the 33 in-depth interview informants.

The findings about gender norms and practices in this chapter are divided into four parts: labour; household decision-making; mobility; and socialization of children. The quantitative data findings from the surveys are first presented under each of these sections, followed by the qualitative data from the interviews. For the survey data, the focus is on identifying the different trends over time concerning gender norms and practices. However, for the interview data, the emphasis is on a detailed examination of why the gender norms and practices are different among men and women.

The overarching research question of this study is, *how have patriarchal relations in families in Bangladesh been challenged or sustained and how can this be attributable to the influence of micro-finance programs?* Findings from the field investigation document respondents' household gender norms and reproduction process to answer this broad research question. The investigation focuses on examining how the practice of customary gender norms regulate power relations between men and women in the microfinance recipient's household in rural Bangladesh. Moreover, it examines if the repetitive reproduction of inter-generational gender norms and practices continues discriminatory male-female power relations in respondents' households.

From this overarching focus, the chapter addresses three specific sub-questions under the broader research question. The first question is, *what are the key gender norms microfinance recipient subscribe and reproduce in their everyday lives?* The discussion is divided into two parts, to analyse what gender norms microfinance recipient subscribe to: labour (section 5.2.1, 5.2.2 and 5.2.3); household decision-making (section 5.3); and mobility (section 5.4). A further section on the reproduction of gender norms in everyday life related to childhood socialization which includes: upbringing of children such as childhood play (section 5.5.1 and 5.5.2); marriage (section 5.5.3 and 5.5.4); expectations from children (section 5.5.5 and 5.5.6); and clothes and appearance (section 5.5.7 and 5.5.8).

The second specific research question is, *what key gender norms and perceptions were previously held by microfinance recipients during their childhood before they became microfinance borrowers?* These following sections attempt to trace gender norms held by the microfinance recipient women before they were part of the program by: examining gender norms and practices of labour (section 5.2.1, 5.2.2 and 5.2.3); household decision-making (section 5.3); gender mobility (section 5.4); play (section 5.5.1 and 5.5.2); respondents' marriage (section 5.5.4); and clothes and appearance (section 5.5.7 and 5.5.8).

The third research question is, *have any household gender norms changed after joining the microfinance program(s) and how?* Examining this question includes comparing and understanding if there any difference between respondents' gender norms and practice before microfinance participation and what they currently perceive and practice at their households. The respondents' perception and practices of intergenerational gender norms' will frame this comparison.

5.2 Gender norms and practices relating to labour

This section includes responses regarding the respondents' domestic duties and their husband's paid labour. This discussion also includes their pre-marital experiences about their parent's paid labour and domestic duties. The first two parts (section 5.2.1 and 5.2.2) provide findings from survey data, and the third part of the discussion gives a more in-depth understanding from the qualitative findings (section 5.2.3).

5.2.1 Labour-related roles and responsibilities of respondents, their husbands', and parents':

The survey findings showed that there was a distinct gender division of labour within respondents' households. Chart 5.1 displays that respondents' husband's gender roles and responsibilities are to perform paid labour beyond homes, such as agriculture or farming (77.3%), trading (87.3%) and wage-based occupation (97.6%). However, respondents had lower participation in such paid labours. Most of the respondents' gender roles and responsibilities consisted of performing domestic duties at home and care work [e.g., serving food (98.5%), cooking meals (98.5%)], home gardening³² (64%), and cleaning [e.g., washing dishes (97.3%), yard cleaning (98.5%)].

³² Subsistence agriculture for family consumption only. Small-scale gardening at home yard or back yard. This subsistence agriculture is not for market production, rather produced to feed family members.

Chart 5.1: Gender roles and responsibilities pracyice by the respondents and their husbands

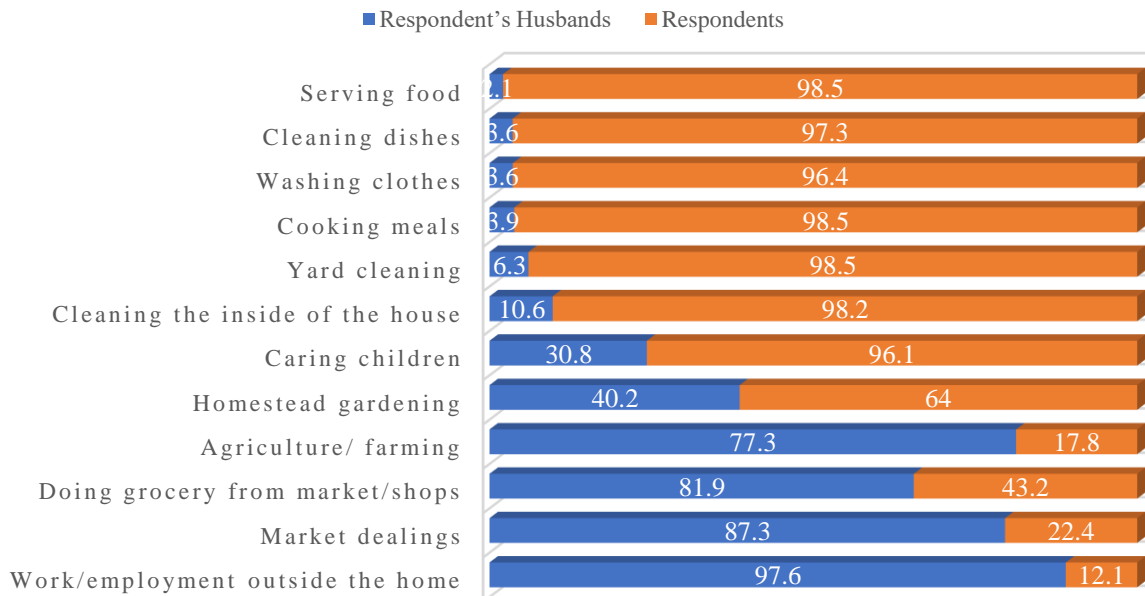


Chart 5.2: Gender roles and responsibilities practiced by respondents' parents

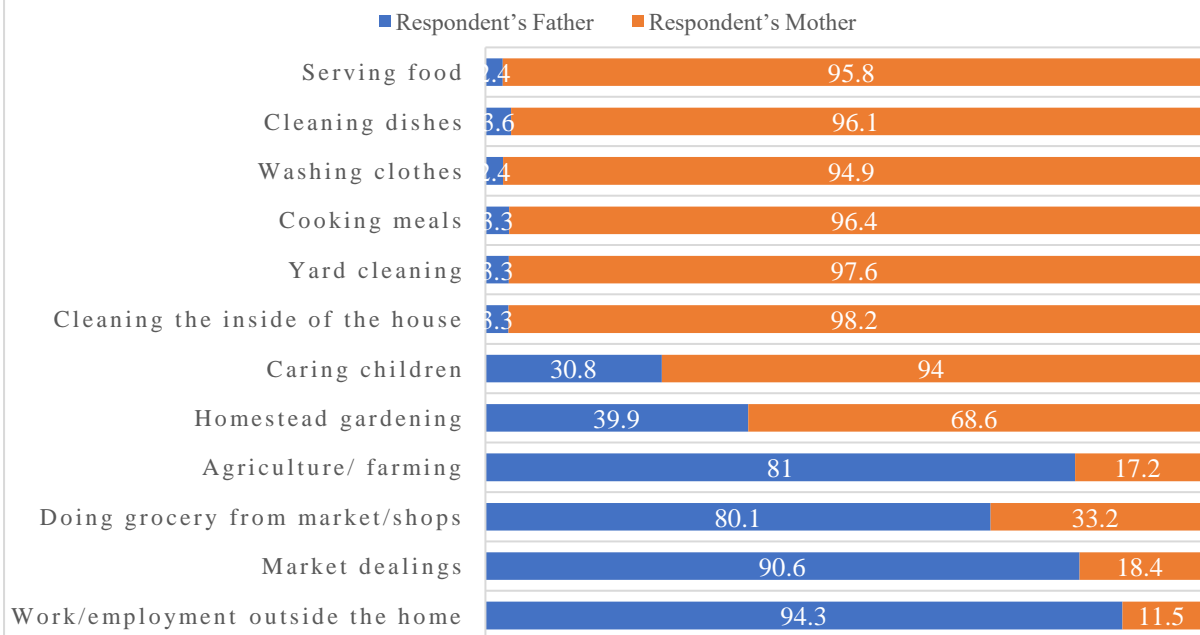
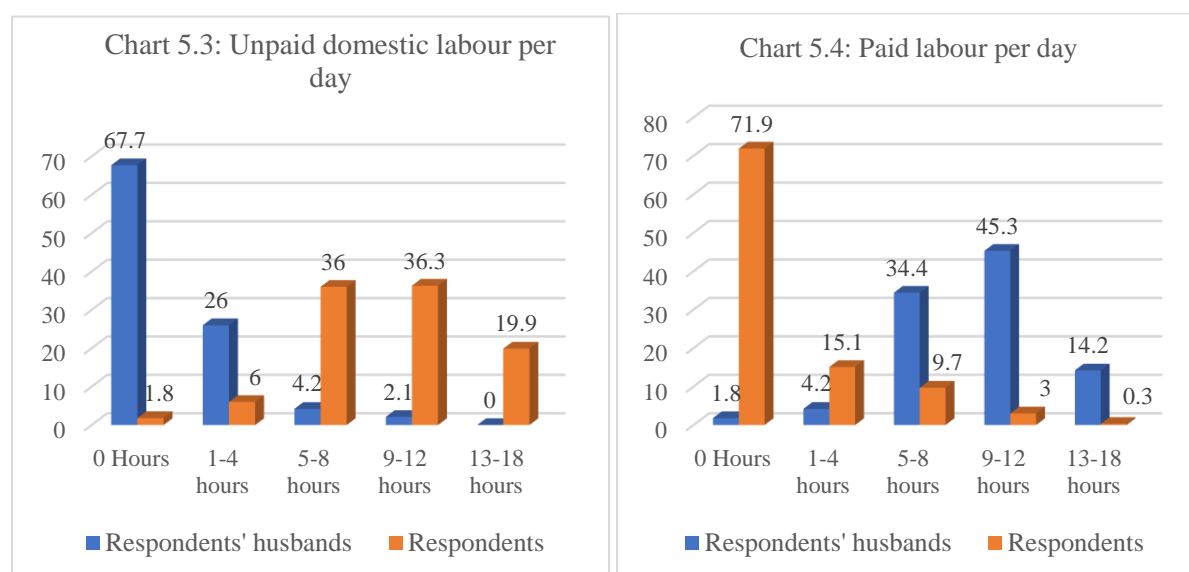


Chart 5.2 shows that the roles and responsibilities of men and women were found to be very similar across generations. The roles of the respondent's fathers consisted in performing paid labour outside their homes, such as agriculture (81%) and trading (90.6%). Likewise, the roles and responsibilities of the respondents' mothers consisted in performing domestic duties at home, such as care-work [e.g., cooking meals (96.4%), serving food (95.8%)], and cleaning

work [e.g., washing clothes (94.9%), yard cleaning (97.6%)]. However, the findings showed that when compared to the previous generation, the respondents' domestic duties slightly increased in the tasks related to serving food, cleaning dishes, washing clothes, cooking meals, and yard cleaning.

5.2.2 Hours spent in paid and unpaid domestic duties:

The survey included questions about how many hours a day the respondents and their husbands performed paid labour and domestic duties to ascertain the difference between them. While most husbands were found to be engaged in hours of paid labour, the respondents were engaged in more hours of domestic duties. These responses are summarised in Chart 5.3 and Chart 5.4. The previous Chart 5.1 also showed that most of the respondents were engaged in domestic duties, such as cooking and cleaning. The average daily paid labour for the husbands was ten (10) hours and one (1) hour for the respondents, whereas the average domestic duties consisted of one (1) hour of work for the husbands and nine (9) hours for respondents.



5.2.3 Going deeper: qualitative findings on labour:

The qualitative findings showed why women took responsibility for hours of domestic duties. In all twenty-five (25) interviewees, both men and women agreed that it was the wife's responsibility to manage and undertake all the household domestic labour, and that husbands were responsible for going out to work and earn the family income.

The interview informants documented six reasons why women were solely responsible for housework:

1. The **social convention** of men's responsibility is that men go out to work and earn the family income and women are left to work at home.
2. These responsibilities carry a **reciprocal relation** for their households.
3. **Husband's consent** is pivotal for women's involvement in paid labour outside the home.
4. Women's *purdah*³³ and the **double burden** of labour are responsible for preventing women's involvement in paid labour.
5. Men's **freer mobility** since childhood meant it was easier for them to find a job.
6. The practice of **community shame** was a barrier for men's involvement in domestic duties.

These reasons are discussed in detail below.

The social convention and tradition of gendered roles and responsibilities

All interview informants, both respondents and their husbands, referenced the practices of their parents or grandparents, whom they remembered carrying out similar paid productive and domestic duties. The conclusion that women's involvement in domestic duties had continued as an inter-generational social convention is supported by the literature from Cain et al. (1979). For example, a second-generation borrower, Morjina (age 39) commented on the inter-generational tradition,

I manage daylong domestic labour (*ghorer kaj*³⁴) to support my family. I remember my mother and grandmother did the same. So, I believe that my daughter(s) would do the same in her own family.

Most (N=22) of the female informants also remembered that they helped in their mother's domestic duties. Their brothers were involved in father's paid labour. For example,

I saw my mother entirely worked at home; her purpose was to serve domestic duties (*ghorer kaj*), which I understand as women's responsibility (*meyeder kaj*³⁵). This includes all the household chores for my family, such as cleaning (i.e., cloths, dirty utensils), cooking and preparing meals. Sometimes, my mother helped my father's paid

³³ A religious doctrine to cover women's face and a major portion of their body with clothes and not to meet or greet unknown people, and even not appear in men's common space such as marketplaces, pathways, or playgrounds.

³⁴ *Ghorer kaj*, this is a Bengali term that is used by the informants to refer all the domestic duties or household chores [e.g., cooking, cleaning, collecting water, preparing meals, feeding children, watering homestead garden, taking care of small-scale household livestock (e.g., poultry, cattle)] women provide at their household. *Ghor* means home/household and *kaj* means labour/labour related responsibility. By tradition, women were assigned these responsibilities from generations.

³⁵ *Meyeder kaj*, locally this term is used by the informants to refer Bengali women's responsibility of managing domestic duties at home. *Meye* means girl. As women take the responsibility of domestic duties, these are labelled under their responsibility list.

labour (*bahirer kaj*³⁶) at home, such as assisting in storing paddy, jute, or crops at home yard. My father mainly worked outside the home; and his focus was to take care of men's responsibility (*cheleder kaj*). My father was a farmer, and he worked mainly in the farmlands. He sold agricultural products at the local market and brought money for the family. I could not recall that my father or brothers were ever asked to help my mother at household chores. Me and my sisters were the only helping hands that my mother could afford to get things done in our household. (Safia Begum, 43, a first-generation borrower)

They identified 'domestic duties' (*ghorer kaj*) as traditionally 'women's domestic responsibilities' (*meyeder kaj*) and 'paid labour' (*bahirer kaj*) as 'men's responsibility' (*cheleder kaj*). Many (N=13) informants perceived that these terminologies carry significant meaning for their life. These terminologies define how boys and girls would be nurtured. These values and norms are also learned and show us how differences are taught through childhood.

A few (N=4) informants were critical about women who break with their roles of domestic labour. They complained about employed women who spent less time on their domestic duties. Aklima (45 years old, first generation borrower) commented furiously on women violating their gender norms,

... some women go outside and involve in paid labour (*bahirer kaj*) for all day. I consider them damaging our community harmony. They are disrespectful to our tradition, also defiant to their husbands. If they spend hours at paid labour beyond home, then who would conduct their family responsibilities? As they spent the least at household chores, we often overhear them quarrelling (*jhogra*³⁷) and causing chaos within household (*oshanti*³⁸). I really feel pity for them. Women must remember their place at home, and their priority should be household responsibilities. From our families, we learned that labour beyond the home is exclusively for men.

Many (N=14) informants believed that women's involvement in paid labour deprives their family of women's domestic responsibilities. By spending less time engaging in domestic duties, women may also foster family problems due to the family's unhappiness.

³⁶ *Bahirer kaj*, this Bengali term informants used for men to refer their responsibility of paid labour (e.g., day labour, agriculture, driving, construction work, fishing, van pulling, trading) beyond home. *Bahir* in Bengali means beyond household boundary. By *bahirer kaj*, men were identified with the responsibility of earning money by engaging in paid labour. Most of the paid labour took place beyond home, and therefore, they call it as *bahirer kaj*.

³⁷ *Jhogra* is a Bengali term that refers to quarrel between individuals or among people. It denotes verbal aggression showed to one another. However, mostly informants referred one-sided verbal aggression they experience from their male counterpart when their husbands are angry with or dissatisfied of any issues.

³⁸ *Oshanti* is another Bengali word that means turmoil/trouble. Informants argued that if their husbands are dissatisfied with them, the situation creates lots of tension for their family. No woman wants to dissatisfy their husbands in any issue to ensure harmony in their family. Therefore, they do not want to go against their husband's decisions. Informant argued that community practice also encourages women to manage family happiness (*shanti*) by any means. *Shanti* means peace/ tranquillity, which is the opposite of *oshanti*.

The gendered division of labour as a reciprocal relationship

A comment made by Aklima, “money is to deal with by men, and therefore, men must do the income” is an established expression of m (N=18) men and women. Nevertheless, at least thirteen informants, both men and women, expressed their sentiment that the customary practice of men’s and women’s labour is reciprocal. For example, Lipika (age 35, a second-generation borrower) said over the reciprocal relationship between men and women at household,

My husband is working hard as day labour (*bahirer kaj*) to feed us. His focus is to fulfil all our basic needs. . In return, I must carry out my responsibilities (*meyeder kaj*) for the family. If I manage my household responsibilities (*ghorer kaj*) properly, this would be an excellent assistance for my husband’s effort for the betterment of our family.

Beauty (age 36, another second-generation borrower) justified gendered labour and responsibilities by her comment,

My husband bears all the cost for our subsistence, such as clothes and food. He never asked me to pay for that. He works extremely hard for our betterment. In return, I focus on managing my household responsibilities. I feel that if I leave my responsibilities and involve in paid labour, it would be an unkind return to the sacrifices that my husband is making for us.

Three of the husbands also supported this idea of the reciprocal relationship. They also concluded that their hard work and labour constituted a sacrifice for their family. Men also understood that women are required to conduct domestic duties in return for men paid labour.

If my wife participates in paid labour, then who will manage the household responsibilities? Men will earn for their families, and wife must manage the family responsibilities. This is the formula for happiness in the family. (Islam Zoddar, age 60, spouse of a first-generation borrower)

On the other hand, at least seven other informants, both men and women, valued men’s responsibility (*bahirer kaj*) more significantly than women’s responsibilities (*meyeder kaj*). As Islam Zoddar added further,

women are fed from men’s income. They also survive from men’s contribution to the family. Women’s responsibilities are just to manage domestic duties. That is it. This will be significant support for her husband’s hard labour outside.

Five female interviewees perceived that men’s responsibility (*bahirer kaj*) is supported by their mobility since childhood (see section 5.4 for more detail). They argued that men’s higher mobility since childhood helped them get a job at adulthood. Khadiza Begum (age 48, first generation borrower) said on this,

From childhood, men can play outside, go outside, and visit marketplaces. It allows them mobility beyond the reach of women. No doubt that paid labour requires mobility. Men having both, can easily go outside and manage a job.

Husbands' consent (borer onumoti)

Many informants, during different topical discussions during the interview, articulated the importance of taking husbands' consent (*borer onumoti*³⁹). At least seven of the interviewees, both men and women, talked about obtaining consent from their husband's to engage in paid labour. Husbands' consent (*borer onumoti*) is a cultural phenomenon for married women in different situations of their life, such as asking for consent before visiting outside the home or communicating with someone outside the household. For example, several male informants argued for women's paid labour under exceptional circumstances of family poverty. However, they also believed women should give up their paid labour once men's contribution to family finance improves. At least four male informants believed that before engaging in paid labour, women must seek their husband's consent (*borer onumoti*). Likewise, Dolu (age 60), a male interviewee said, "without husbands' permission (*borer onumoti*) women must not [be] involve [sic] in daily paid labour (*bahirer kaj*)." Dolu further commented that "people laugh at the man, who depends on wife's income." The local community people would brand the husband a coward (*vitu purush*⁴⁰) who fails to 'control' his wife. The community believes that a husband must be able to support his family's. Otherwise, the husband is blamed for his inability to sustain his family.

The importance of a husband's consent is highlighted by the cases of two women (Rehena, age 42 and Halima, age 43) who were involved in paid labour beyond the home. Both did not have husbands – one of them was abandoned by her husband, and another had a disabled husband.

³⁹ *Borer onumoti* is a Bengali term that has been used to narrate the supreme authority husbands practice over their wives. This is also a cultural phenomenon that refers to women's subordination to their husband's authority in regard to the household's decisions. *Bor* means husband and *onumoti* means consent/comply/approval. The informants referred to their experiences in rural communities when after marriage, women are handed over to be under their husband's custody. Therefore, women are required to obtain approval from their husbands if they intend to do anything beyond home, such as going to the market, visiting a neighbour's house or be involved in paid labour.

⁴⁰ *Vitu purush*, when this Bengali term used on a man it refers that the husband does not have enough courage to control his wife. Other men from the community or neighbourhood find this type of husband a disgrace to the men's community. Examples of this can be if a husband fails to control his wife from paid labour involvement, a failure to control his wife's mobilities, or if he depends upon wife's income for subsistence. This is also similar/closer to the explanation *bou-vitu-jamai* explained later in this discussion.

This evidence indicates that in the absence of a husband or a male earner at home, women can be involved in paid labour without consent of a male in the household.

Purdah

Many (17) of the interview informants, both men and women, agreed that women's engagement in paid labour violates their *purdah* practice. Hence, they justify women's domestic duties at home. In a patriarchal society, women's *purdah* practice is strict and restricts them from going beyond the home or communicating with outsiders of their households.

Halima (age 43), a first-generation borrower expressed her sentiment,

Going outside and working with men will violate our *purdah* practice. Our tradition teaches us that maintaining *purdah* should be the priority. If men earn for the family, I believe women must not devalue their *purdah*.

Many (6) other female informants argued that women's paid labour requires mobility and communication with people outside their household, and both violate their *purdah* practice.

Further findings highlight that at least four informants, both men and women, condemned the practice of sexual harassment at the workplace, which reduces women's involvement in paid labour. They link *purdah* with sexual harassment. Nur-Jahan (age 48), a first-generation borrower interviewee explained this,

I do not think there is a suitable job for women in the employment sector. Women are still forced to work with men. When working, a woman may not be able to cover herself properly. Nevertheless, working and communicating with men outside is prohibited and discouraged by Muslim religion. The most critical fact is that the presence of a woman without proper *purdah* may provoke a perpetrator to harass the woman sexually. I believe a woman must protect both her *purdah* and honour (*izzat*⁴¹). To protect her honour, a woman must stay at home. Therefore, I am against involvement of women in paid labour. Because, working outside not only risks her *purdah*, but also increase the chances of being sexually harassed by perpetrators. We often hear some news about

⁴¹ *Izzat* is a Bengali terminology used frequently for women's honour in the community. Scholars such as White, S. C. (1992). *Arguing with the crocodile: gender and class in Bangladesh*. Zed Books. also used this term referring to women's honour in the community. *Izzat* is an important cultural phenomenon for a woman to uphold and preserve her respect in the community. Study informants also argued that women's honour requires to maintain cultural norms and perceptions assigned to them. Such as maintaining *purdah*, following *Sariah law*, avoiding public spaces (e.g., marketplaces, playground) and men's (considerably outsiders) communication, avoiding situations like harassments, not involve in a romantic relationship before marriage, not allowing people any reason to spread gossip. Furthermore, women are prescribed to staying within home boundary and being obedient to father or husband. *Izzat* is a perception about women which is both physical and abstract. Physical perception denotes women to preserve their honour from being harassed or sexually abused by any man or avoid any consensual intimate relationship before marriage. The abstract perception referred to community perception about a woman's character and personality. If a woman is found not following community norms and regulations assigned for women, she loses her honour in the eye of the community.

women being harassed at workplace or on route to their workplace, and that is sad, but reality. Because in both places, women do not have their family members to protect.

Double work burden

A small number of (N=5) women pointed out the double work burden they face. They argued that after managing daylong domestic responsibilities, engaging in paid labour is impractical.

As Nur-Jahan said,

I think this is inconvenient for women to work both at home and outside. The burden would be doubled if someone work in that manner. If I explain my situation, I spent almost all day doing the household chores. How it would be possible for me to get engaged in paid labour? Women in villages are generally busy with their family responsibilities, except women without husbands. They may have no other choices but to work for their livelihoods. However, I can feel the magnitude of work load they had to go through to manage both household chores and work for their livelihoods.

Women engaged in both paid labour and domestic duties faced a double labour burden. The two women who were in paid employment outside the household noted that that they were left with their regular domestic labour, although they participated in paid labour. A very onerous experience shared by an abandoned first generation borrower,

I wake up early in the morning, mostly before the dawn. Then, I start preparing meals for my family. I know, if I do not cook before I leave, my children will starve. I also clean the yard and do dirty dishes before I move out to the local bus stop to catch the bus for my workplace. I can feel that people give me a weird look throughout my journey to the work. I feel irritated and disgust every time I travel to work, I feel humiliated, and often blame my fate. When I am done with my daily job, I try to comeback home before the sunset. Returning home, I had to do the groceries and food from the local market for the next day. Mostly, I do the groceries after receiving my daily payment. As a result, I only could manage to return home after the sunset. The neighbour and other community members often make obscene remarks or gossip my early departure and late return. Sometimes, it becomes unbearable and I cry alone. Each day, I am not only working harder physically, for both work at home and outside, but also going through a tormenting mental stress for being involved in paid labour for my livelihoods. (Rehena, Age 42)

Men's shame of conducting domestic duties

Four informants, both men and women, expressed their concern that men who perform domestic duties (*ghorer kaj*) are ridiculed by the community. People laughed and insulted men if they were found to be involved in domestic responsibilities (*meyeder kaj*). For example, Sayera (age 45), a veteran (since the 1990s) first-generation microfinance borrower said,

men occasionally may help women in domestic duties (*ghorer kaj*), but women must not expect men to do women's household duties (*meyeder kaj*) regularly. I do not find this sensible for men. For example, if villagers came to know that my husband is helping me in household duties (*meyeder kaj*), they will make fun of him. The villagers will

also label him as a wife-ridden husband (*bou-vitu jamai*⁴²). My husband has dignity (*morjada*⁴³) in my community. I must not risk his dignity and honour in the community. Therefore, I always discourage him to conduct or assist in women's domestic responsibilities even if he wants to help me.

Men's dignity and honour within the community was dependent on their involvement in paid labour. Therefore, men did not want to be involved in domestic duties, and nor did their wives urge them to be involved for fear of public shaming,

Summary

The discussion of this section demonstrates that women's opportunity to work is culturally restricted and remained unchanged over the generations participant were asked to reflect on. The patriarchal social convention of women performing domestic duties also defined women's responsibilities and working hours. This study also confirms the literature on patriarchal social convention in Bangladesh and found that the microfinance receiving informants also provide the data that patriarchal conventions were dominant in their households. There is no doubt that the burden of domestic duties and limited (lower) participation in paid labour, limits microfinance recipient women's economic participation and income. The need for their husband's consent if they want to be involved in paid labour was passed on from previous generations. Husbands also experience social pressure (shame) if they fail to 'control' their wives (from public participation). This intergenerational norms create cultural and social expectations for wives to obtain their husbands' consent for everything they do; moreover, it forces husbands to perform an authoritative role over their wives to secure their dignity in the community.

⁴² *Bou-vitu-jamai* is a local Bengali term use to humiliate any men who is afraid of his wife. In the community, it is expected that a woman must go under men's authority and command. A man's dignity and strong personality appeared Infront of the community on how much control he has over his family members. A Man also conceptualized to be the breadwinner for his family, and he must be able to control his wife. If a man fails to control his wife or had no command over his wife, he gets direct or indirect public humiliation from the community and from other men of his neighbourhood. *Bou* means wife, *vitu* means scared of and *jamai* means husband. Hence, a husband having no command over his wife is ridiculed by the community as a man who fears his wife. No man wants to get ridiculed by the community with imposition of this term over him.

⁴³ *Morjada*, this Bengali term when used with male denotes their dignity in the community. A Man's dignity determines this position in the community. People admire a man with greater dignity. Although, there might be many reasons to decide a man's dignity in the community. However, the informant of this study identified a man's dignity with some characteristics. Such as his income, ability to fulfil family member's basic subsistence, command over his wife and children, communication with community people, mobility, knowledge about the concurrent world.

This section's findings answered the research questions highlighting that although participation in microfinance programs is assumed to increase women's paid labour, both the survey and interview data found no evidence of this assumption. Participation in the microfinance program appeared to have no impact on the reproduction of the patriarchal division of labour that has been transmitted, learned, and practiced, and over generations in rural Bangladesh.

5.3 Household decision-making

This section includes respondents', their husbands' and parents' gender norms and practices of household decision-making. The first part (section 5.3.1) provides findings from survey data, and the second part of the discussion gives a more profound understanding from qualitative findings (section 5.3.2).

5.3.1 Gendered household decision-making and the dominance of the mobile male breadwinner:

The survey findings showed that men, the husbands, and fathers, were responsible for the household's decision-making. The survey did not significant changes in gendered patterns of household-decision making practices between respondents' household and their parents. Moreover, the survey findings indicate that the respondents understanding, judgment, and reflection on household decision-making practices were carried over from or learned from their parents.

As discussed above, Chart 5.1 showed that the majority of men were engaged in paid labour and the majority of women were tasked with domestic duties. Chart 5.5 below depicts the decision-making practices of the respondents' households. It shows that husbands were the ultimate authority in decision-making domains such as purchasing [e.g., landed property (81%)] and expenditure [e.g., household use (85%)]. However, respondents had higher decision-making in buying crockery (63%) and deciding everyday meals (63%), which reflects their higher engagement in domestic duties. Similarly, Chart 5.6 shows that respondents' fathers were the ultimate authority in decision-making domains such as purchasing [e.g., monthly shopping (90%)] and expenditure [e.g., monthly budgeting (90%)]. Similarly, respondents' mother's higher decision-making participation in buying crockery (63%) and deciding everyday meals (64%) reflected their higher engagement in domestic duties.

Chart 5.5: Decision-making practices of the respondent's household
(Multiple responses)

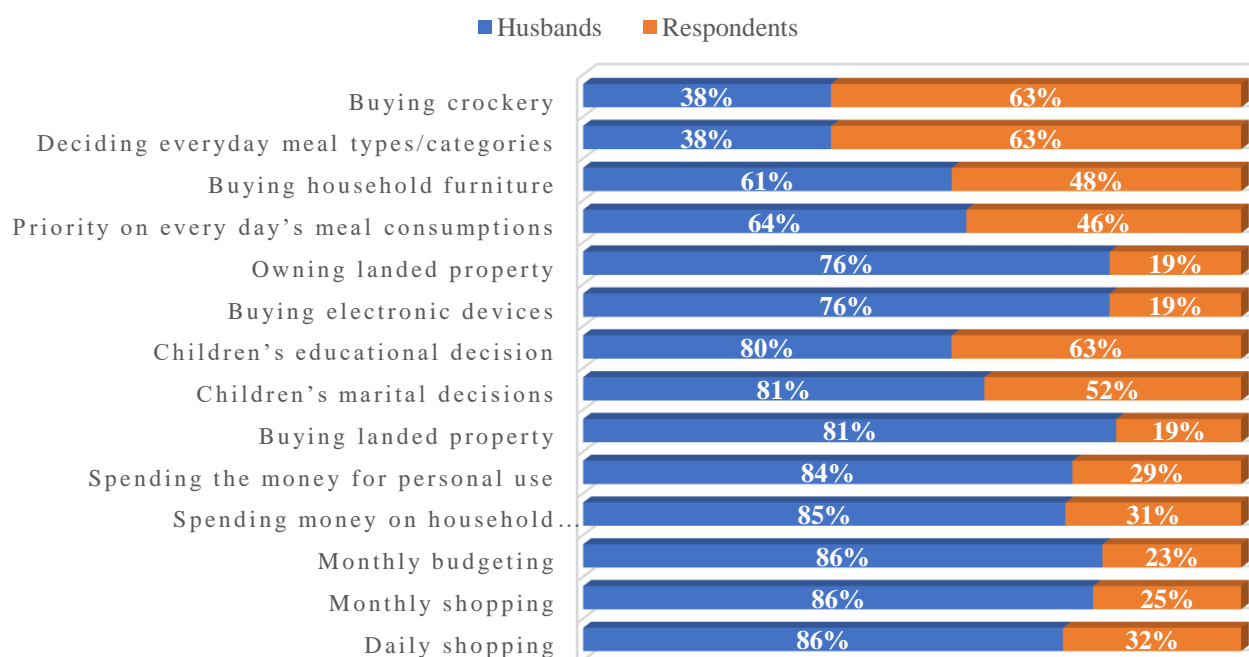
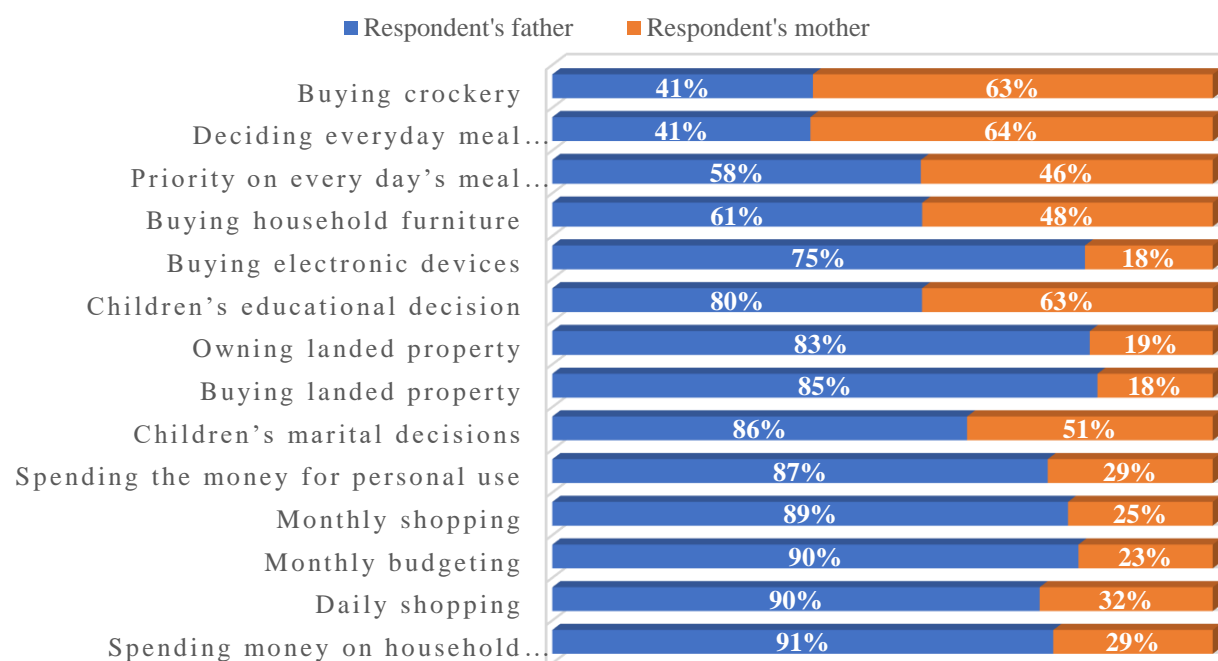


Chart 5.6: Decision-making practices of the respondents parents' household
(Multiple responses)



5.3.2 Going deeper: examining qualitative findings on household decision-making:

The qualitative findings examined why men (i.e., husbands, recipients' fathers, and recipients' grandfathers) have higher participation in household decision-making. Most (N=32) of the 22

informants, both men and women, recalled that their fathers or grandfathers were the ones who dominated the household's decision-making.

My husband takes all family decisions as he is the sole breadwinner. I saw my father making household decisions during my childhood. After being married, I experienced the same here, my father-in-law was only decision-maker within the family. (Beauty, a second-generation borrower)

Most importantly, women also documented that their husbands or son(s) dominated their household's decision-making. Momena (age 40), a widow interviewee said, "My son mainly takes our family decisions. He is the breadwinner for us. He goes outside, works, and earns for our family. After his father's death, he is in charge."

Reiterating the findings of men's household decision-making control, the interview informants, both men and women, documented three reasons for men's higher household decision-making:

1. The tradition of men being the ones who participate in paid labour;
2. Men's dominant role in the household and community; and,
3. Men's higher access to mobility

The tradition of paid labour engagement

As indicated in section 5.2.3, most informants agreed that financial dealings are the domain of men. As men "do the income" therefore, "they decide financial matters for home." Romisa (age 33, a 2nd generation borrower), for example, mentioned that "husbands work outside, they also decide and conduct finance-relevant activities." Eleven informants (both men and women) expressed a similar view regarding men's conventional role in financial dealings as a tradition they learned. They "follow" that tradition because their "father did the same, brothers do the same," as that they observe that their "community practices the same." The women reflected that income and spending money on family expenditure endow a man to undertake a dominant role at family's decision-making. For example, some informants (N=5) discussed that their sons undertook household control after their husband's death, old age, or inability to work. For example, Momena (age 40, a first-generation borrower) argued that "as soon as my son starts income, he has qualified to take part in family decision-making practices."

Men's dominant role

Some (N=9) female informants argued that men's dominant economic role provides them with authority regarding household decision-making. They argued that the authoritarian nature of male decision-making role precludes women from taking part in the decision-making practices.

For example, Amena (Age 44, first generation borrower) examined men's dominant role in household decision-making,

My husband is a very dominating person. We have never had the courage (*sahosh*⁴⁴) to say (*borer onumoti*) anything against his opinion. My husband believes that he always make the right decision for us. I think by tradition, men have this dominating role to rule over their families. I saw my father and father-in-law to do the same. They were rigid about their decisions and did not want to discuss about their decisions. I also observe that my son is developing such a dominating personality.

Men corroborated this finding. For example, Anik (age 40, husband of a first-generation borrower), confidently said,

I am the sole breadwinner for my family. I know what is good or bad for my family better than my wife. Therefore, I make the household decisions.

This discussion is continued in section 5.5 which demonstrates how men constructed their dominant role since their childhood.

Men's higher access to mobility

In addition to having greater decision-making power owing to their 'breadwinner' role, men's mobility reinforced their power over household decision-making. Further discussion on gender norms of mobility is examined in our next section (5.4).

Both male and female interviewees of this study shared that women's involvement in domestic labour (*ghorer kaj*) and their lesser mobility, impacted negatively for their household decision-making. At least six informants, both men and women, argued that men's higher mobility exposed them to broader communication with people outside of the household. For example, Dolu (age 60, husband to a first-generation borrower), commented,

I have seen many people and visited many places too. It really helped me to understand what is going on in the society through interaction with people and other experiences. Thus, I assume that it makes me more qualified over other members of my family to make decisions favourable for the family. I have never seen any woman in my community to make a good and wise decision for her family. Women always stay at home and manage the household chores (*ghorer kaj*) only. They know nothing about the contemporary world, and what is going on in our society. I believe men with responsibilities are the better persons to lead their household and make decisions.

⁴⁴ The Bengali term *feres* to courage to face any situation or say against anyone's will.

Others also perceived that men's communication network provided them with access to greater knowledge about the contemporary world, which was assumed to enable men to wisely identify, decide, or solve family matters and issues.

The exceptions to the above situation were in households where men were absent or did not have the characteristics defined above. Three of the women informants said that they are the primary decision maker in their household. One of them reported they had a 'dumb' (*haba*)⁴⁵ husband, one husband left his wife, and one of them was a widow. Therefore, the absence of an adult man in the family allowed those women to take part in family decision-making. However, all of them expressed that they were waiting for their son(s) to become an adult, start income, and therefore, take their 'rightful place' as the family decision-maker. For example, Rehena (age 42) commented on her expectation of son attaining adulthood,

I am waiting for that day when my son grows [into an] adult. He would start working outside [the household] and earn. That day I would be delighted to hand over my household decision-making rights to him. Since that day, I will stop working outside when he takes family responsibility.

This expectation also appeared between the other two informants.

Summary

This section demonstrates that even though respondents take part in the microfinance programs over many years, their participation had no significant impact on changing their household decision-making norms from their parent's household to their own. The microfinance recipients acknowledged that the conventional patriarchal norms culturally entitle men to the household's higher authority as decision-maker. Thus, husband's entitlement to decision making was seen to be rooted in their income capacity and their identity as 'breadwinners'. No such entitlement was articulated for women that were generating income from microfinance. Rather, women were subjected to, and subscribed to, gender norms that were internalized before they were part of the microfinance program. Perceptions of male dominance and their decision-making practices persisted in microfinance recipient's households. Years of participation in MFI programs and numerous loans taken over the period participants were asked to reflect on appeared to have no impact on these generally accepted and pervasive beliefs and gendered behaviours.

⁴⁵ Local term used for an intellectually disabled person in rural community of Bangladesh

5.4 Mobility⁴⁶

This section discusses respondents' mobility before and after participating in the microfinance program. It also presents findings about respondents' current family member's mobility. The first two parts (section 5.4.1 and 5.4.2) provide findings from the survey data, and the second part presents a more in-depth understanding from qualitative findings (section 5.4.3).

5.4.1 Respondents' family mobility:

The survey found that before marriage, women were not involved in microfinance programs. As such, the survey provides an understanding of the mobility before and after participating in a microfinance program. Respondents' mobility is compared with men (respondent's brother, husbands, son) in their family. The findings showed that men (i.e. respondents' husbands, sons, and brothers) had greater gendered-mobility than women (e.g. such as the respondents and their daughters before and after marriage) before and after participation in a microfinance program.

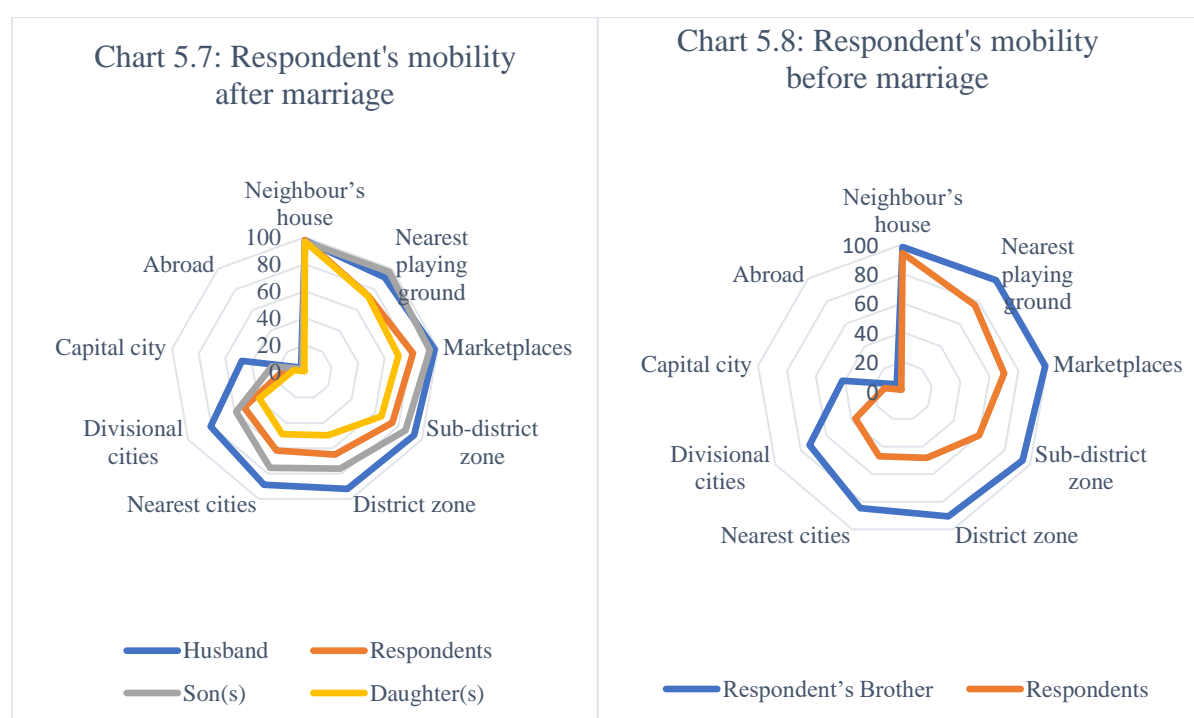


Chart 5.7 showed that respondent's husbands had greater mobility in all locations. Most husbands travelled beyond their household boundary, such as to the nearest playing ground, marketplaces, sub-district zone, district zone, nearest cities, and divisional cities. Almost 50 percent of the respondents' husbands travelled to the capital city, and 5 percent travelled outside the country. In contrast, the majority of the respondents only travelled near close

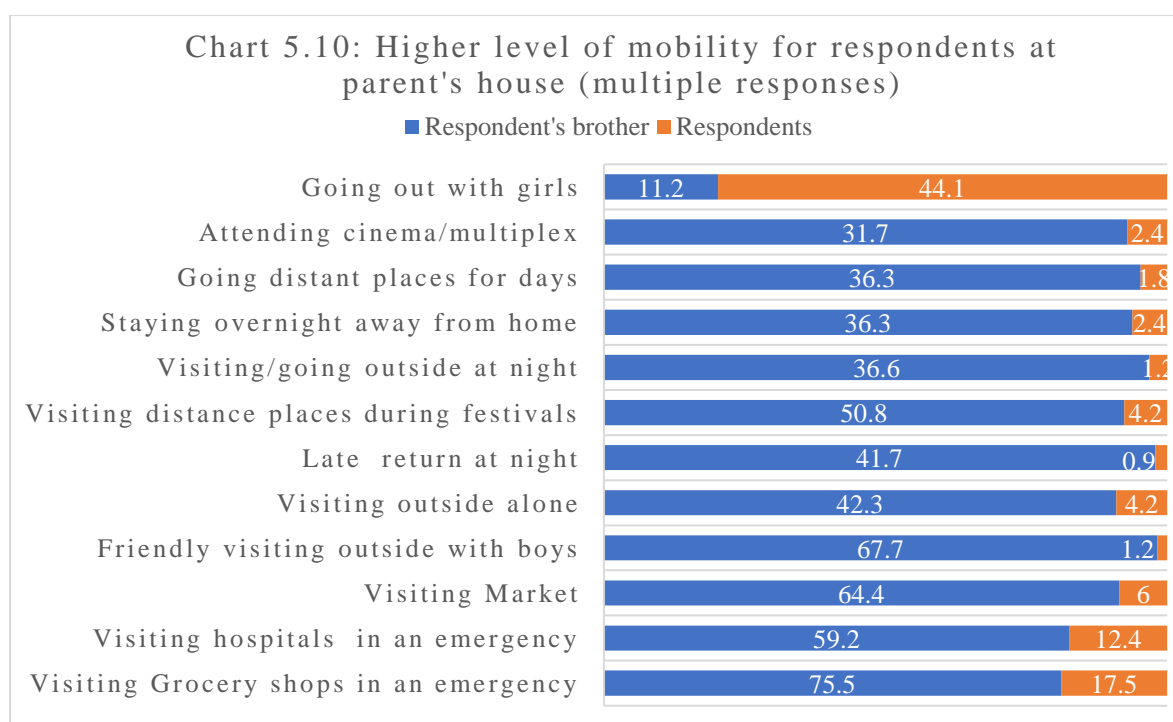
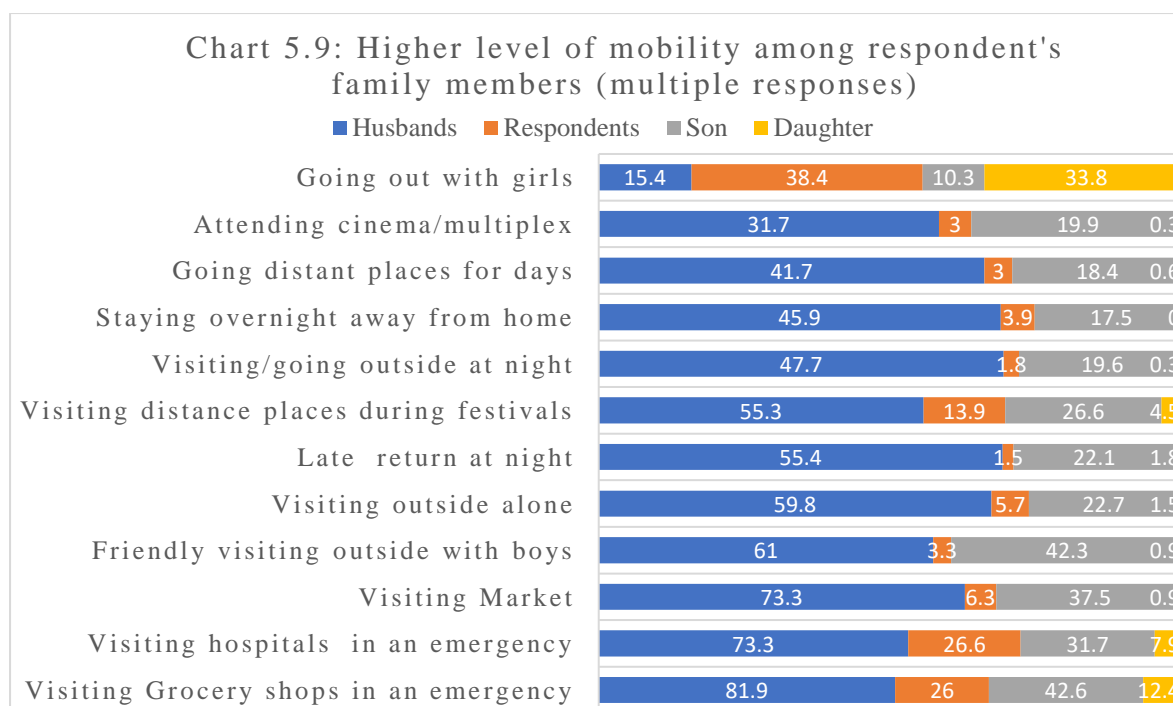
⁴⁶ Here mobility also refers to women's freedom of movement, access to move outside of home boundary.

proximity to their households, such as a neighbour's house or the nearest marketplaces. A significantly lower ratio of respondents visited the nearest playground or sub-district zone, and only 15 percent of the respondents visited the capital city, while only 2 percent travelled outside the country. Furthermore, the respondents' sons experienced greater mobility than the respondents themselves. This reflects childhood socialisation practices of gender-mobility. Prior to marriage, the respondents' brother(s) had greater mobility compared to the respondents themselves (see Chart 5.8).

5.4.2 Gender norms of mobility for the respondent and her family members:

The survey findings on gender and mobility (see below: Chart 5.9 and Chart 5.10) showed that men had a higher mobility when compared to. Chart 5.9 shows an overview of men's mobility compared to women's in their households. Men were able to attend the cinema or multiplex (31.7% and 19.9%) for recreation, visit grocery shops in an emergency (81.9% and 42.6%), or visit the marketplace (73.3% and 37.5%) when emergency. However, women were precluded from attending recreation facilities [e.g., attending cinema (3% and 0.3%)], visiting the market (6.35 and 0.9%), or even visit a hospital in an emergency [visiting hospital (27% and 8%)]. Women were allowed mobility only when accompanied by other women (38.4% and 33.8%).

Chart 5.10 compares mobility between the respondents and their brothers before marriage. Again, respondents' brothers had a higher priority on mobility [e.g., visiting hospitals (59.2%) or in grocery shops (75.5%) in an emergency; visiting markets (64.4%), return to the household late at night (41.7%); and attending cinema (31.7%) for recreation]. In comparison, respondents' rates were lower for all [e.g., visiting hospital (12.4%) or grocery shops (17.5%) in an emergency; visiting the market (6%), and returning to the household late at night (0.9%); and attending cinema (2.4%) for recreation].



5.4.3 Going deeper: examining qualitative findings on mobility:

The qualitative findings of this study showed that women who receive microfinance loans have less mobility than men. Five normative impediments were identified through the qualitative interviews:

1. Community censure;
2. Sexual harassment and security concerns;

3. The practice of *purdah*;
4. Stigma relating to women's reputation and marriage proposals; and
5. The tradition of children's play and labour.

Community censure

Some (N=14) of the interview informants discussed the negative reaction women received from the community when they were seen outside the home. They perceived that people were not accustomed to seeing women in the street, marketplace, playground, or in a public gathering. Women who were out in public were perceived as transgressing gender norms and attracted negative critiques about their character. More so, their family would be labelled as impolite (*ovodro*⁴⁷). For example, Sumitra (age 32), a second-generation borrower said,

the villagers consider a girl as impolite (*ovodro*) if she goes beyond her home. People start complaining about her parenting⁴⁸ as indecent. People also may hesitate to communicate [with] that family further. Some may also restrict their children to communicate [with] that impolite girl (*ovodro meye*) or the family. They idealize that their children may also turn into impolite (*ovodro*) if they communicate that girl or her family. This is such a shame for the family in a village community.

If a woman or their family is labelled as impolite, they experience severe consequences such as isolation, shaming, and threats from the community. Therefore, families or parents monitor their daughter's mobility. Taslima, a forty-two-year-old female informant, said,

I always fear to hear any of the negative comments from villagers about my family. Thus, I keep my daughter inside the home. I remember my mother did the same. She never allowed me or my sisters to move outside alone.

⁴⁷ *Ovodro*, a Bengali term used to refer an impolite/unmannerly person in the community. Opposite of *ovodro* is *vodro*, which means polite/mannerly. *Ovodro* is not expected by the community, whereas they expect a person to be termed as *vodro*. This study informants considered that there are certain community rules, regulations and practice for individual based on their age, sex, and locality. An individual who does not follow those rules and regulations and practices unexpected behaviours are treated by the community as unmannerly or impolite. Similarly, there are norms for women to be treated polite/mannerly by the community. Such as avoiding moving out at public spaces (e.g., market, public pathways), staying within the home boundary, never to shout or quarrel in household or in public, avoiding male peers or hang out with them in public, respecting elders and follow their commands, not to appear like boys, play like boys or visit open playground. If women don't follow these rules these, they are addressed by the community as impolite/unmannerly and termed as *Ovodro meye*. *Ovodro* means impolite and *meye* means girl. *Ovodro meye* is opposite to the expected *vodro meye* (polite girl).

⁴⁸ People complain the manner in which her parents brought her up. Informants of this study explained that people in the community consider a parent's duty to control their daughter's mobility, and to teach them about the community's expectations, roles, and manners (e.g., places where a girl is allowed to move alone or with another person, how to appear in public, how to behave and communicate with outsiders, how to dress, what to play). As soon as a girl is accused of violating community expected roles and manners, the community accuses her parents for said behaviour.

Many informants argued that poor parenting led to women acting impolitely; people believe that it is the family that is responsible for monitoring and controlling women's mobility. Therefore, the family plays a strict role in women's mobility. At least eleven out of fourteen informants expressed experiences like the one from this young first-generation borrower:

my mother dictated my sisters and me to stay at home. She was very strict on this and warned us that she would not tolerate our freedom if villagers complained about our behaviour and mobility. We also feared that villagers might label us impolite (*ovodro meye*) if they see us outside. Hence, we were always obedient to my mother. Most of the time, we stayed at home. Likewise, I also guide my daughters. Parents must be able to handle their daughters carefully. We are poor people. We do not want people to insult my family or our daughter(s). (Salma, age 30)

Shiuly begum (age 36), a first-generation borrower shared her experience about the consequences of women's mobility,

I remember my elder sister got punished many times because of watching television at neighbours' house. She had to cross public pathways to reach there. My uncle or other villagers were always complaining about her mobility in public places. My parents punished her many times, both physically and orally.

It is apparent from many of the informants' experiences, that the community puts pressure on a woman and her family regarding her mobility.

Sexual harassment, security concern, and purdah

Women's mobility is also restricted, owing to concerns about security and sexual harassment beyond the household. At least seven informants said that women face the risk of sexual assault or verbal abuse and bullying when traveling outside alone. However, instead of blaming the harasser, people may blame or stigmatize the victim for providing such opportunity to an abuser. Samad Mridha (age 54), husband of a first-generation borrower said that

If a girl goes outside alone, a teaser may harass her. I will blame that girl more than the culprit. I consider that she has provided a chance to the harasser to take advantage of her mobility. I believe, community people would also blame the girl for visiting beyond home without an adult [male] guardians. My question is to the girl, why do you need to travel alone in men's space? I would consider that girl as impolite (*ovodro meye*). Furthermore, I would also consider her family as irresponsible and parenting as improper for allowing the girl going beyond the home.

Six informants, both men and women, mentioned that women's sexual harassment is the result of women violating *purdah*. They argued that by going beyond the home, a woman completely fails to manage their *purdah*, and this may cause her sexual abuse. For example, a first-generation borrower agreed on strict *purdah* practice for women,

Women must maintain their *purdah*. This comes from *Sariah* (Islami religious rules), and women must maintain this. The purpose of this rule is to safeguard women's honour (*izzat*) and shame (*lojja*⁴⁹). They are not allowed to visit outside, like men. Women's disobeying the norms of mobility and risk their *purdah* are treated by community people as impolite (*ovodro*). Moreover, their frequent visit outside not only violate their *purdah* but also allow bad people to abuse them. (Salma, age 30)

The informant agreed upon the fact that women's *purdah*, sexual harassment, and security concern are correlated and impede women's mobility.

Stigma relating to women's reputation and marriage proposals

The qualitative findings revealed that a woman who is sexually harassed or labelled as an impolite girl (*ovodro meye*) was stigmatised by the community and faced barriers in attracting good marriage prospects. At least five informants, both men and women, argued that an impolite girl (*ovodro meye*) or a girl with a history of sexual harassment carried a stigma when exploring marital options. A groom's family rarely considered a marital relationship with a girl labelled as impolite (*ovodro meye*). Several informants said that women's limited mobility was necessary to avoid such a situation. A first-generation female interviewee said,

I remember my parents always told me to stay at home and behave politely. They feared about my marriage. A girl having a negative community perception (*ovodro meye*) always face difficulties during her marriage. Such as, if a groom's family queries about a girl and her family, and if the neighbours or the community show negative perception about them, the marriage proceeding would immediately stop. Most of the parents with daughter(s) fear this. I also fear this over my daughter's marriage. Therefore, I strictly monitor and control her mobility. It is easy to find a bride for a groom who may have a negative perception from the community; however, it is difficult for a stigmatized girl to have any kind of groom. (Halima, age 43)

The tradition of children's play and labour

Many informants, both men and women, considered that a girl's early childhood socialization (such as children's play) and gender-based labour (such as domestic duties) did not require mobility and freedom compared to the boys. A second-generation female borrower

⁴⁹ *Lojja* this Bengali word is crucially used to refer women's dignity and protecting their chastity. *Lojja* is closely connected to women's *izzat* (honour) as well as with *kolonko* (Stigma). By *Sariah law* a woman is assumed to preserve her chastity for her husband, who is considered as the authorized (e.g., marriage contract) person to involve in a romantic (e.g., intimacy/intercourse) relationship. Therefore, a woman must not be involved in any kind of romantic or sexual relationship before marriage. In this manner, she preserves her dignity according to the community. If a woman loses her chastity by any means, she has lost her *lojja* and her *izzat* in the community is lost. Community people will stigmatise her, termed *kolonko* in Bengali. Even, if a woman is sexually harassed or abused, this is also perceived as losing her *lojja* by an unauthorized (perpetrator/harasser) person. People believe that a woman maintaining her *purdah* and who practices lesser mobility outside her home, has a lesser possibility of being harassed. By maintaining her *purdah*, she is preserving her *lojja* and gets *izzat* from the community.

commented,

I think girls' character and roles do not require mobility equally like boys. By tradition, girls neither participate in sports alike boys, nor they require to go beyond home for paid labour. All their domestic responsibilities were conducted in-home, and sports were played inside-home. Nevertheless, in the necessity, men, for example father or adult brother(s) could bring whatever girls need from outside. Therefore, girls better stay at home safe and sound. Remembering my childhood, I was nurtured this way, and I like to nurture my daughter(s) the same way. (Sumitra, age 32)

Some (N=13) informants, both men and women, argued that women's mobility should not be compared with men. They emphasized that men's physical superiority, ability to defend themselves physically, the nature of their childhood play, and ability to engage in paid labour allowed them to be present in public places. Amena (age 35), a first-generation borrower reasoned about her son,

he is a boy; he can stay outside. People would not gossip about him. I can easily send him to market or shops for many purposes. I also can depend on him if he stays outside. He can protect himself.

Further findings from section 5.5 discussed more on childhood play.

Summary

In summary, the findings of mobility demonstrate that microfinance participation over the years has not had any useful impact on women's gender norms and women's mobility. These findings on mobility confirm the literature on patriarchy in Bangladesh that the microfinance beneficiaries confirmed that they are nothing different than the existing community practices on women's mobility. The evidence from their data showed that women's mobility is also limited and restricted in microfinance receiving households. Recipient women nurtured their confined mobility practices for themselves and their daughters. Although some women do travel to microfinance meetings with their husbands' consent, others do not. Overall, gender norms dictated and limited women's mobility.

5.5 Children's socialization

This section includes sub-sections on respondents' and their children's childhood play, marriage, clothes and appearance and respondents' gender-based expectations of their children. Each sub-section first provides findings from survey data (5.5.1, 5.5.3, 5.5.5 and 5.5.7), followed the qualitative findings (5.5.2, 5.5.4, 5.5.6 and 5.5.8).

5.5.1 Children's play:

In the survey, this study asked respondents to recall their childhood play and then also reflect on their own children's play. The play was categorized into four different areas: games with limited mobility, sports with higher mobility, competitive sports, and caregiving or reproductive games. The results show that boys were provided with access to more competitive sports with higher mobility opportunities than girls.

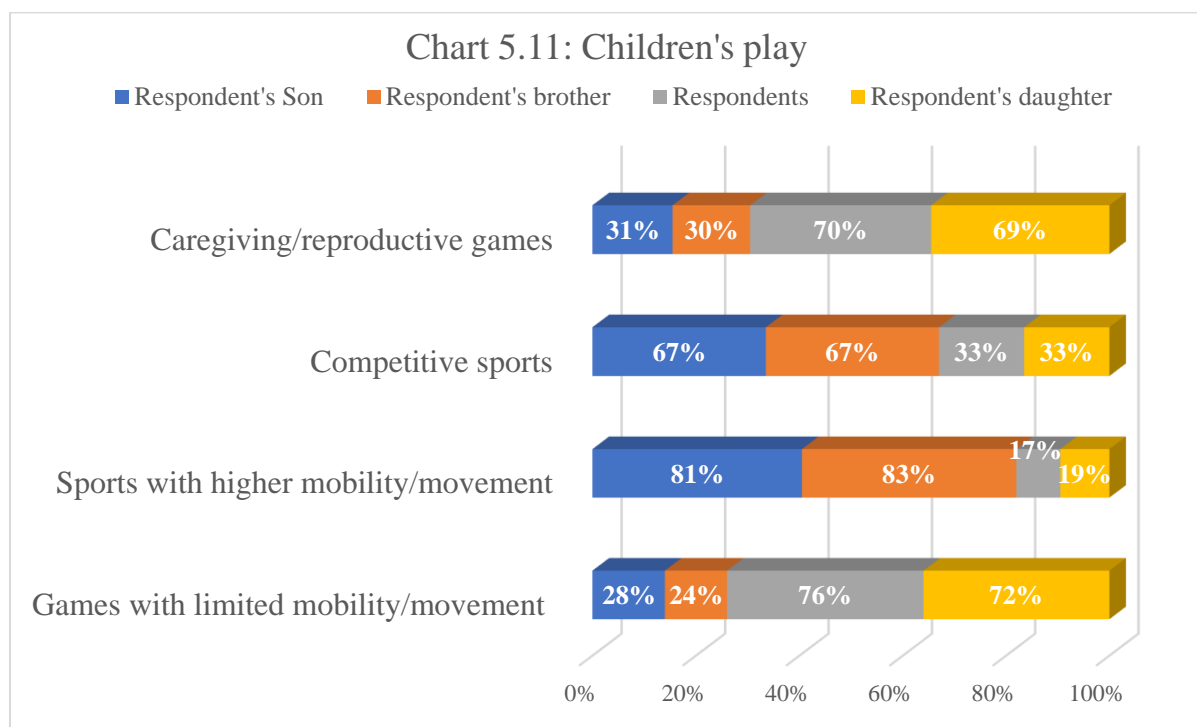


Chart 5.11, the study respondents explored that boy's types of sports for example, volleyball, football, ha-du-du, and badminton are competitive and provide more mobility options. These sports require an open playing ground, are competitive, require counting and mathematical skills, and are determined by a [group of] winner. With boys' sports, respondent's sons construct a more mobile and competitive role. The respondent's sons play at the village playground and compete with other boys (e.g., playing football in the village playground). However, girls' games are non-competitive and focus on nurturing and care giving skills and rely on more on cooperative skills. They are played within the household and are characterised as having no outside mobility or low mobility. Games include playing with cooking utensils, putting baby dolls into sleep, and feeding babies. These type of games mimic real-life household labour such as cooking or taking care of young family members and helps daughters to construct a confined and care-based role. The above chart shows no significant difference while comparing the difference between respondents' children's play and the respondents' play. This finding confirms that respondents also had low levels of participation in competitive

sports (33%) and sports with higher mobility (17%). However, respondent's brothers participated in competitive (67%) and sports with higher mobility (83%).

5.5.2 Going deeper: examining qualitative findings on children's play:

The qualitative findings explored why informants differentiated boy's and girl's childhood play. The interview informants examined childhood recreations as a tradition they followed and were nurtured since their own childhood. Many (N=28) of the participants, both men and women, discussed their childhood play and the types of play they provide(ed) to their children. Four domains were identified:

1. The gendered tradition of women's isolation;
2. Community censure; and
3. Role construction of children.

The gendered tradition of isolation

The study informants argued that the tradition of segregating girl's gender attributes from boys is also practiced by segregating their childhood play such as introducing stereotyped sports and toys. "We have separated sports for boys and girls," said Nazma (age 45). Many (N=15) informants addressed their early childhood experiences to justify the segregation of children's sports. Halima (age 43) agreed that

we must separate boys and girls from their childhood. It is inevitable with their growing age as they are traditioned to grow up separate. Therefore, this is wise to do that since their childhood. (First-generation borrower)

Separating gender peer groups at a young age was pivotal. Study informants agreed that this is also a consequence of women's *purdah* practice. At least six informants shared their experience of imposing and monitoring *purdah* over their daughters between the ages of 7-10, as was their own experience. A female interviewee (age 30) said that

we consider girl's *purdah* is more critical than their play. People will react negatively against a girl without *purdah*. To safeguard our daughter's honour and dignity, we restrict them from playing with boys. We ensure that community people do not label our girl as impolite (*ovodro*). I remember my husband monitor my daughter's *purdah* practice since her age of 7-10 years. (Salma, first-generation borrower)

Study informants, both men and women, argued that a mixed-gender peer group play profoundly violates women's *purdah* practice. Therefore, some (N=11) informants said that they had experienced strict monitoring from their own parents and community people to guard

against engaging in a mixed-gender groups. Informants also directed their children into gender-stereotyped sports and play. A second-generation female informant commented on this,

yes, I do impose sports for my children. This is how it works for boys and girls. I remembered my childhood had separate peer groups and sports. I also support that my daughter and son must have a separate peer group and sports. I forbid my girls to play with boys. I strictly monitor my girl's mobility. (Morjina Begum)

As discussed earlier, girls and women had limited mobility. These mobility restrictions which were tied to security and purdah practices mean that children's play and recreation activities were separated. At least twelve informants, both men and women, argued that boys' sports required open spaces, while girls' games did not. They justified this based on their childhood experiences, and they prefer to do the same with their children. Dolu (age 60), a male interviewee commented on this,

my son plays football, cricket or *ha-du-du* with other boys. I also had these sports from my childhood. These sports need open playing ground. They can't play these sports at home. Therefore, they mainly play in the village playground. I allow him to play there. However, my daughter plays with her friends (female) at home. Her sports, such as row jump, hide and seek, dolls, or *ludu*, do not need open space like my son. My daughter could play this at any corner of our house or at her nearby friends' house. But I never perceive and allow her to go to the village playground.

Community censure on children's play

Many (N=8) informants also argued that sports' mobility requirement also correlated with community censure perceptions about children's mobility. As outlined above, there were strict gender norms around girl's and women's mobility. Thus, informants agreed that girls' games should occur within the household; their home yard or backyard. People perceived that playing outside and "playing like boys" or with boys, impacted a girl's personal life in many ways, such as through the violation of *purdah*. A parent who restricts her daughter's sports may react the same way if they see other girls at the street or playground. A comment from one female interviewee expressed the sentiment of many:

ask other parents in our community if they let their daughter move out freely? We don't allow girl's mobility outside for sports. Girls' sports do not require open space. The point is, as girls grow old, people may have many negative propositions on them. If I let my daughter go out for recreation, she may meet and greet with other boys. Or they may involve in a romantic relationship. Then people would start spreading many negative gossips about her, and it would be such a disgrace for our family. Nobody wants to marry a stigmatized girl, or a girl stay outside and takes part in boys' sports. Hence, I don't allow my daughter to go outside or play with boys, like boys. She is safe under my command. (Nur Jahan, age 48)

Therefore, most of the households maintained the convention of limiting girl's mobility regarding sports.

Role construction of children

Many (N=7) informants also addressed their perception of children's gender roles and associated characteristics. They agreed upon the perception that girls have soft, timid, and caring natures and less mobile roles. Games such as cooking, or role-playing being a mother (or baby carer) suited a girl's ascribed gender role. However, boys were characterised as aggressive, adventurous, physically tougher, freedom-seeking, and robust. Sports that require open spaces, are competitive, that are played aggressively, or have higher physical contact such as football or *ha-du-du*, suited their ascribed gender role. Nazma (age 45), showed her sentiment of children's gender roles and sports,

I see girls have different roles than men. They play the role of mother, wife, and daughter. Therefore, they construct a care-giving role suitable for their household. Their roles do not require a strong character of doing hard labour or being the breadwinner for their family. This also reflected on their childhood play. I remember my brothers were playing more physical sports than ours. They also visit the playground for their sports such as football or cricket. We had games such as cooking, feeding babies, or *ludu*. Our games were neither physical nor needed a wider space to play. We managed to play in small spaces within the home. I also do the same for my children. (first-generation borrower)

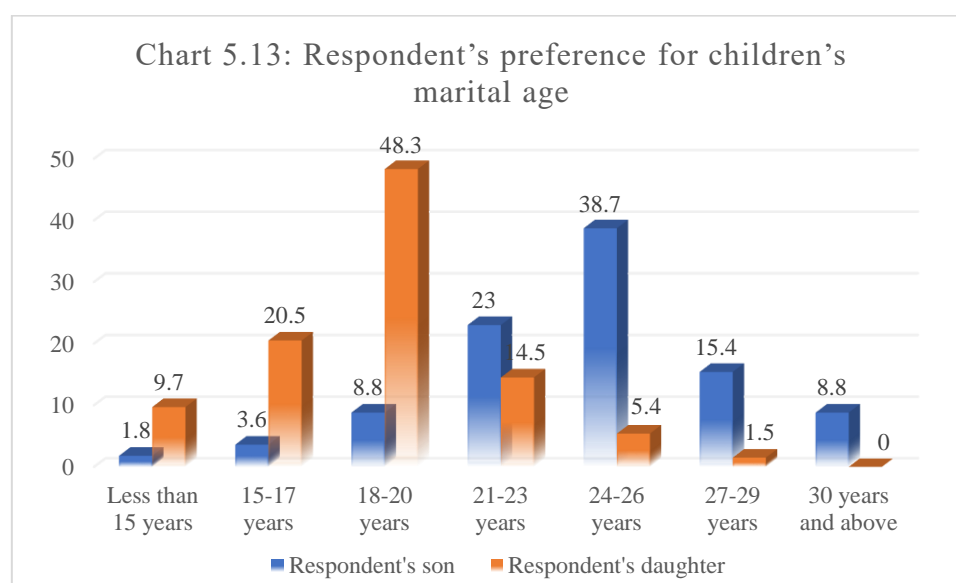
Summary

In summary, microfinance participation over the years had not changed respondents' perception of gender-based childhood play. They replicated and allowed their children to engage in stereotyped play and reproduced caregiving roles for their daughters and dominant roles for their sons. The gender tradition of isolation, community censure against failure to isolate or limit mobility appeared meaningful to the development of a girl's expected compliant gender role(s) to womanhood further. This study demonstrates that microfinance participants also articulate that the community practice of children's play for a girl is inevitable for their gender role development. This means the community reiterates the importance of gender segregated play and gendered play practices to reinforce the development of their gender identity.

5.5.3 Respondent's children's marriage:

As noted in the previous chapter, this study found that almost 62 percent of the respondents were married between their age of 13-17 years, and 21 percent got married before their age of 12 years.

In the survey, this study asked the respondents about their preference for children's marital age. This study found that respondents prefer their sons marry at an older age than their daughters'.



As chart 5.13 demonstrates, the majority (78.5%) of the respondents prefer their daughters to marry before the age of 20. However, almost 63 percent of the respondents preferred their son's to marry after the age 24. This data indicates an early age marriage preference for daughters among microfinance recipients in rural Bangladesh, compared to their sons.

5.5.4 Going deeper: examining qualitative findings on gender norms of marriage:

The qualitative findings provided more context to informants' responses regarding marriage age (and early marriage for their daughters). Twenty-two (22) female interviewees recalled their own experience of early marriage. Another 17 interviewees, both men and women, addressed their children's marital decisions. Most of the interview informants identified the following factors to explain why women marry earlier in age than men:

1. Social customs, security concern and *purdah*,
2. Poverty.

Social customs, security concern and purdah

Study informants agreed with the social custom of early marriage practice for girls among the rural community. People consider that it is ideal to settle a girls' marriage before the age of 18. Security concerns such as sexual harassment for girls and *purdah* practice also influence the perception of the ideal age for marriage. A first-generation borrower argued that

according to our *Islami sariah*, parents must arrange their daughter's marriage before their age of twelve. But we see people kept their daughter without marriage at their age of 30 to 35 years. This is absurd, totally absurd, and violation of *Sariah law*. Girls will possess the risk of violating *purdah* if her marriage delays. She may engage with other boys in an affair before marriage. In a situation like this, people from the community would deliver bad comments on both the women and her family. Being a Muslim, we must follow our *Sariah law*. [Amena (age 35)]

Some (N=5) informants related security concerns and *purdah* practices to religious customs and girls' early marriage. As discussed above, as girls and women are subject to stigma if they are sexually harassed or in public, few (N=3) of the informants reflected that late marriage resulted in girls attracting negative community comments about her character and honour (*izzat*) from the community. Amena (35) further said,

A girl, staying home before marriage creates tension for their parents. She may involve in a romantic relationship or may get sexually harassed. This is always difficult for parents to monitor and control her always. She may indulge in violating *purdah* and identify as impolite (*ovodro meye*) by the community. Therefore, for the sake of protecting her shame (*lojja*) and preserving her honour (*izzat*) in the community, it is desired to arrange her early marriage. Once she gets married, she is no concern for her parents. She will be handed under her husband's command, and her husband would safeguard her shame (*lojja*) and honour (*izzat*).

Early findings of this study also showed that parents would not risk their daughters getting stigmatized (*kolonko*) and face problems with marriage.

Poverty

Some (N=6) informants discussed that parents also arranged early marriage of their daughters because of poverty. If the parents are poor and are unable to feed and care for their children, they would arrange the marriage of their daughter(s) as early as possible. It would not only lessen the family financial burden but also, ensure daughter's basic subsistence at her husband's house. A first-generation young borrower commented with heavy emotion,

my father arranged my marriage at my young age. We had poverty, and my father could not afford to feed us twice a day. He arranged my early marriage not only to ensure my food and clothes in my husband's house but also to reduce his family burden. Reduction of a mouth from feeding was necessary relief for him at that time. (Salma, age 30)

A current first-generation borrower said over her daughter's early marriage,

My daughter was 14 when she got married. Apart from the concern of her shame (*lojja*) and honour (*izzat*), we feared our poor financial condition might force my daughter to involve in paid labour such as house maid of our neighbours. My husband was poor, and he struggled to feed trice a day. Going outside for paid labour might put stigma (*kolonko*) on her character from the community. Luckily, at that time, my brother-in-law brought us an excellent married proposal for my daughter. Therefore, we agreed immediately and arranged her marriage. It was a relief for my husband and me in terms of finance and securing my daughter's honour (*izzat*) without any stigma (*kolonko*) on her character. (Nazma, age 45)

Informants' own marital decision-making

Many of the 22 female interview informants said that none of them had any say over their marriage. Literally, all the female informants said that their parents took a decision over whom they would marry. Khadiza (age 48) said that "I had no say over my marriage. Whatever my father decided, I had to obey." Four of them said that, in the absence of a father, one of their male members of the family took charge of the marital decisions. "My uncle told my mother about my husband. My mother consulted with my elder brother, and they agreed on my marriage. I had no clue whatsoever about my groom or in-laws" (Rohima, age 38, first-generation borrower).

The study informants also said that among their parents, their father or male kin had full control over their decision to marry. In contrast, at least six of the informants' brothers had full control over their own marriage. At least eight informants said that their parents also participated in their brother's marital decisions. But among them, at least seven of the informants' parents had to ask for consent from their brothers before deciding their marriage or selecting a bride. Rozina (age 36) said, "my parents had to take consent before deciding my brother's marriage or choosing their bride."

Some (N=9) female informants agreed that their young age, lack of dominant roles like men, dependency on father and a tradition to obey parent's decision, provided them with no opportunity to bargain over their own marriage. Some of the (N=7) female interviewees expressed a pessimist reaction on not being able to participate over their own marital decisions like Safiya (age 43), a first-generation borrower,

I did not know who my partner would be. I married a person without knowing his personality, taste, like, or dislike. I even don't know how he would look like. At that

time, I was scared to think about my married life. This is common in village areas that most of the girl met their husbands for the first time after their marriage.

Informant's children's marital decision-making

Respondents explained that they would decide whom their daughter would marry. However, at least twelve informants also argued that parents would have a less influential role to play in their son's marriage. They (e.g., interviewees 2, 10, 11, 18, 19) said that boys have "more decision-making power over their own marriage" as they "earn and work outside." They also argued that "parents have less control over son's decision" because "they are man, they take their own decisions." At least eleven informants (e.g., interviewees 1, 13, 14, 16, 17) said that they had a strong influence over their daughter's marriage, and they said something akin to "we would choose our daughter's groom and decide how she gets married." However, at least seven of them (e.g., interviewees 1, 13, 14, 16) softened their stance when speaking about their sons' marriage: "we would assist" our son "to find a beautiful bride if he wants" however, our son "will be the final decision maker on this matter." Based on our previous discussion about men's dominant gender norms, and many of the informant's discussion over men's own marital decisions this could be understood within men's higher mobility, income, and dominant role in the family. Men are accustomed to having more social agency than women. The less dominant gender roles confined women at home and profoundly left them dependent on the men in their household such as their fathers, brothers, or husbands. As a result, women are socialised to play a less influential role in their own marital decisions.

Summary

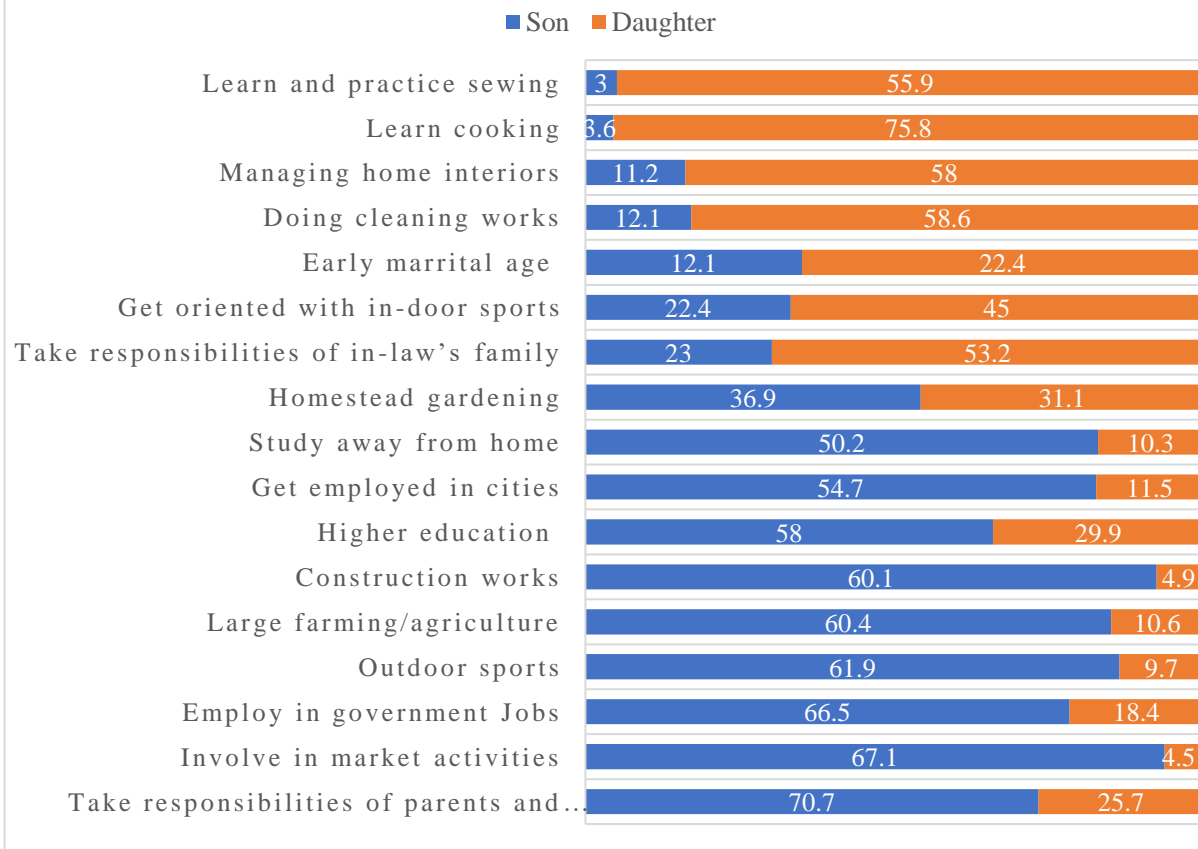
In summary, the findings showed that microfinance participation over the years has not profoundly changed the customs of women's early marriage trend or less participation in marital decision-making process among the microfinance receiving households. From the evidence above, this study found that early marriage practice expected in the community due to patriarchal social customs and security concern over women, as well as the poverty state. MFIs as institutions or participation in their microfinance programs probably had less or no influence to promote the agency of girls and women in making the decision to marry at a young age in a patriarchal community.

5.5.5 Gender-based expectations of work and labour from children:

The survey included a question about respondent's expectations from their children. The findings presented in Chart 5.14 clearly shows respondents' different expectations for their sons and daughters. Compared to their daughters, respondents profoundly prefer their son's involvement in income-generating labour, activities that require hard physical labour and are conducted outside of home. However, they prefer their daughters to be involved in household work.

Chart 5.14 shows that respondents expect their sons to significantly take on the responsibility of caring for their parents at old age, whereas daughters are expected to take responsibility for their in-law's family. Most of the respondents also expect their sons to study and enrol in higher education. However, a majority of respondents preferred that their daughters learn skills useful for domestic duties such as cooking, sewing, managing home interiors, and cleaning. A significant number of respondents preferred their sons being employed in cities or in government jobs. More so, the majority of respondents also preferred the son's involvement in agriculture or construction work. Nevertheless, most of the respondents perceived their daughters were not suitable for construction work, agriculture, or employed away from home.

Chart 5.14: Respondent's gender-based expectations from children (multiple responses)



5.5.6 Going deeper: examining qualitative findings on gender-based expectations:

The qualitative findings examined why informants have different expectations of their children. The in-depth interview documented 13 informants, both men and women, sharing their thoughts over this issue. The informants' perceptions and practices provide two domains of expectations. These are,

1. Daughters move from their parent's house and become a part of their husbands' household, where they must engage in domestic duties
2. Sons are the next household heads, and therefore they were encouraged into paid labour

Referring to the expectation from daughters, study informants, both men and women, made clear that since their childhood, they learned that a women's fate is destined towards husbands' house (*porer ghor*⁵⁰). They saw that their mother stayed at their husband's house and also

⁵⁰ *Porer ghor*, this Bengali term when used for women that refer to their in-law's/husband's house. *Porer* means someone else and *ghor* means house. Opposite to *porer ghor* is *nijer ghor*. *Nijer* means own and *ghor* means house. In Bangladesh, by tradition, a family is constituted with a patrilocal residence, whereby a woman lives

carried out unpaid domestic responsibilities. After their marriage, female informants followed the trend and carried out the same responsibilities as their mothers. A second-generation borrower said that

I manage my household responsibilities for my home. My mother also did that at my father's houses. She taught me all the unpaid domestic responsibilities with perfection. I think we [women] traditionally own this responsibility of household management. (Morjina, age 39)

Study informants also ascertain that their daughter(s) would carry out the same tradition as their mothers. Some informants (N=10) mentioned that domestic duties (*ghorer kaj*) are the most critical part for girls to learn from their parents' house. A first-generation borrower since 1990s said,

I told my daughter to learn household labour (*ghorer kaj*) such as cooking, cleaning, and preparing meals. I also involve her more in domestic responsibilities. I am sure this would help her in her husband's house. Her parents in law and her husband will be happy to see her providing domestic labour and properly managing domestic responsibilities. (Sayera, age 45)

When referring to the expectation of their sons, informants mentioned that sons are expected to take charge of their household at some stage of their life. Some (N=10) informants (e.g., interviewees 3, 5, 14, 16, 18, 21) expressed that a son is a person in the household who will "engage in paid labour", "start income", "manage household needs", "conduct market dealings", "take care of parents at their old age (*briddho boyosher obolombon*⁵¹)" and "take full responsibility of his family (*poribarer vobisshot*)". Therefore, they also argued that they would not involve their son(s) into domestic responsibilities (*ghorer kaj*) nor expect them to learn. A microfinance borrower for eighteen (18) years said over the expectation from a boy,

I don't see any reason for boys developing a domestic labour's (*ghorer kaj*) expertise. Boys are born free, and they have different roles. They have a responsibility to involve in paid labour (*bahirer kaj*) and earn for the family. They also need to learn to trade and doing grocery for the family. They must take responsibility for the family breadwinner role. Don't forget that he is also a future household head (*poribarer vobisshot*). We

with her husbands, in husband's/in-law's house. Women rarely find their own location to consider as their own house (*nijer ghor*). Before marriage, they live in father's house, and after marriage they live in husband's house. A widow may live in husband's/son's/brother's/father's house. However, that is rarely considered as a woman's own house. Women are always located in someone else's house.

⁵¹ The Bengali term *briddho boyosher obolombon* is used to refer a person who would take care of aged/elderly people of the family. *Briddho boyosher* means old aged, and *obolombon* means support person. In general, men are expected to take this responsibility of the family members since their adulthood. Men's breadwinner role and income responsibility led them to become parent's expected support person at their old age. Men are considered as future of the family (*poribarer vobisshot*). Here, *poribarer* means family's and *vobisshot* means person who takes future responsibility for the family.

must not expect a girl to take the family's responsibility, like boys. (Safiya Begum, age 43)

Both the findings from the survey and in-depth interviews indicate that respondents' prior learning and learned performativity will lead them to pass on similar gender norms to their own children. As a result, intergenerational gender norms help reproduce the circumstances of men's breadwinner role, and women's care giver role. Informants' sons are expected to take responsibility for the family and parents at their old age. Similarly, informants' daughters will take responsibility for a care giver at their in-law's house. After marriage, informants' sons will replicate the scenario by bringing informant's daughters-in-law, who would also take the role of a care giver at their in-law's house. The reproduction of gender norms continues every generation.

In summary, microfinance informants expect their daughter's mastery over gendered domestic duties tasks, as well as prefer their sons to take responsibility of the family and engage in productive work. As an economic model and financial intervention alone, microfinance may not be able to influence or change gender norms or the replication of gendered tradition. Therefore, participation in microfinance programs was not found to influence recipients' gendered expectations of their children significantly.

5.5.7 Clothes and appearances of respondents and their children:

Chart 5.15 shows that the way respondents' categorized clothes and appearance for their daughters were different from those of their own brothers they grew up with, and their own sons. Clothes such as dresses, *three pieces*⁵², *orna*⁵³, and *sari*⁵⁴ were provided to the respondents and their daughter. However, apparel such as t-shirt, pant, *lungi*⁵⁵, and *fatua*⁵⁶ was provided to the respondents' brothers and sons. Similarly, long hair, lipstick, nail polish, or wearing ornaments was categorized as belonging to women and girls. Moreover, respondents and their daughters were provided with clothes such as *three pieces*, *shari* that cover their body,

⁵² These are three parts of clothes/garments traditionally used for women. It covers the entire body. Covering entire body is part of *purdah* practice for women. This is the most common apparel for girls/women in Bangladesh.

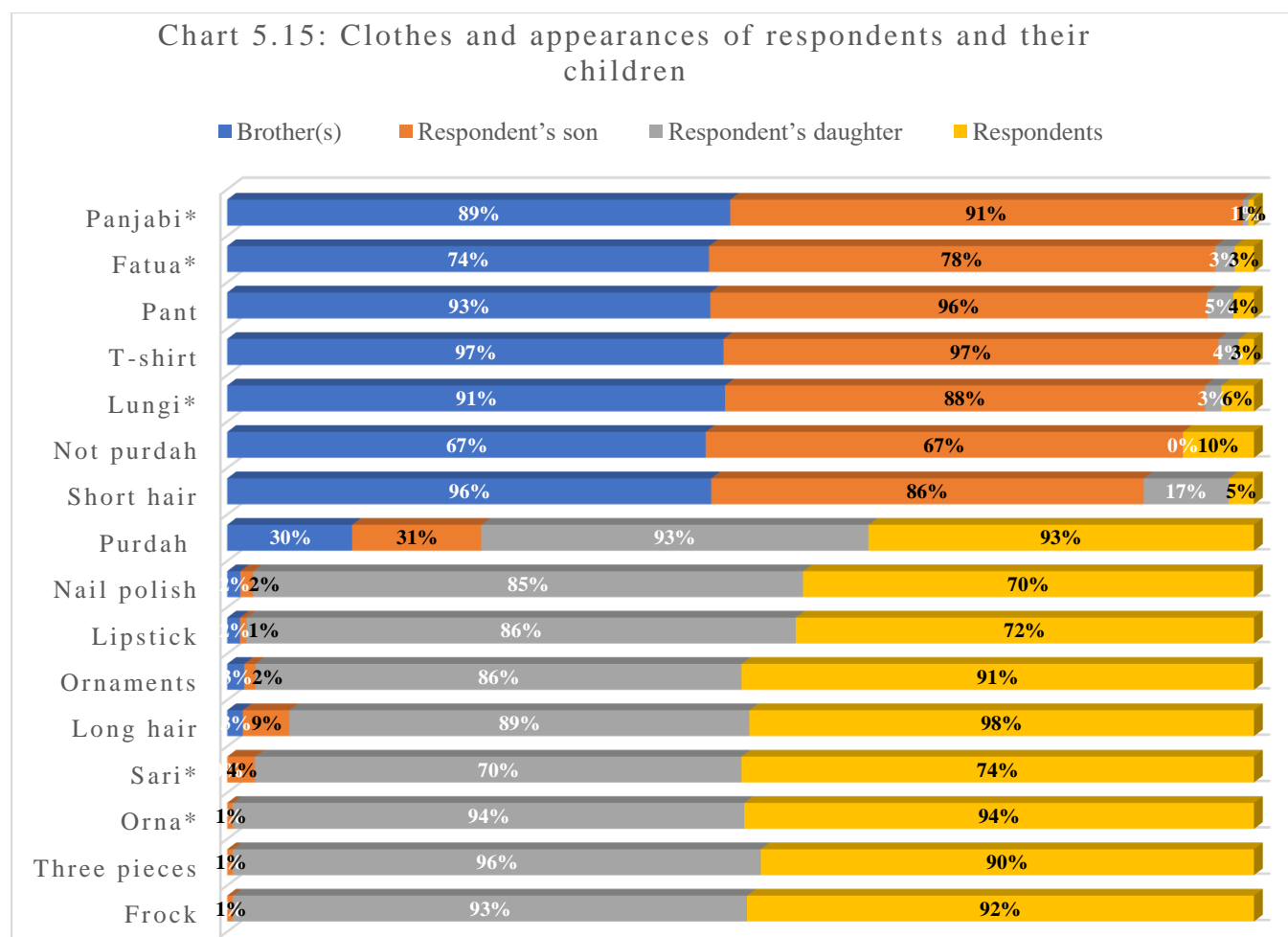
⁵³ Traditional Bangladeshi sheet like cloths for women that is wear additionally with other clothes. This is also used as *hijab* to entirely round/cover the head and hair of a girl to maintain *purdah*.

⁵⁴ Traditional Bangladeshi garments (sheet like) for women.

⁵⁵ A single sheet like garment for men that cover lower part of their body only. This is the most common traditional apparel for men in Bangladesh

⁵⁶ Traditional Bangladeshi shirt like clothes for men

consistent with *purdah* practice for women in Bangladesh. In contrast, respondents' brother(s) and son(s) were provided clothes (e.g., Lungi, pant) that do not require to follow *purdah* norm and also with different fashions then women such as short hair. *Purdah* practice does not extend to men (see below [*purdah*] in 5.5.8).



5.5.8 Going deeper: examining qualitative findings on norms of clothes and appearance:

Qualitative findings explained why informants ascribe gendered dress to themselves and their children's clothes and appearance. A total of 17 informants, both men and women, discussed the issue. The qualitative data identified two primary reasons why informants differentiate between boys and girl's clothes and appearance. These are,

1. Identifying gender
2. Ensuring women's *purdah* practice.

Identifying gender

Nearly all the informants said that clothes and appearances are a general identification code of distinguishing between a boy and girl or between men and women. It was a way of signalling to others through a shared understanding of dress norms. Many informants also remembered providing the same clothes and same fashion such as in their childhood to their children. For example, a microfinance borrower for 20 years reflected,

I provide boy's dress to my son(s) and girl's dresses to my daughter(s). This way, we separate our boys from girls. They have different attributes; aren't they? And therefore, they must wear different apparels as well. This is what I learned from experience since my childhood. (Nur Jahan, age 48)

Many (N=14) informants argued that disrupting clothing and appearance norms can result in adverse community reactions. A boy wearing female clothes and presenting as a girl (e.g. having long hair, wearing lipstick) or a girl wearing male clothes and presenting as a boy would provoke public ridicule and controversy. Lipi Bala (age 48), a first-generation borrower laughed and commented on this,

boys and girls have different dress code and appearance. They are different, aren't they? Clothes are part of their identification. This is how we learned since our childhood, and we find this practice as common one over the community. A girl is wearing a boy's apparel! Doesn't this sound funny? Wouldn't she look uncharacteristic? Due to poverty, I see some girls wear boy's apparel such as t-shirts, but they would never go outside wearing that t-shirt. If they [girls] go outside, people will make fun of them. Due to poverty, a girl may wear a boy's apparel at home. However, a boy wearing a girl's apparel! I even can't think about it. It sounds hilarious and humiliating for a boy. I don't think any boy would do that. That will be a quickly spreading topic of public ridicule.

The interview informants said that children never want to alter their clothes and appearance due to fear of shame.

Ensuring women's purdah practice

At least eight informants said that the *purdah* practice is critical, and is directly related to their apparel. Describing the importance of *purdah* for women, a husband discontinued female interviewee reflected her distress on this,

I provide female clothes to my daughter and male clothes to my son. Girls need to maintain their *purdah*. However, boys don't. Therefore, the boys have different clothes. Boys can go anywhere wearing any type of clothes. But a girl requires clothes ensuring their *purdah*, especially a girl above 8 to 10 years of age. I always make sure my daughters and I had clothes ensuring *purdah*. Otherwise, people from the village would either complain or comment bad (*kolonko*) on us. I am a woman without a husband; I

do not want villagers to comment badly or spread negative gossip (*kolonko*) about my daughters and me. (Rehana, age 42)

Girls' dresses are also different and longer in length than boys. They cover a significant portion of the girls' bodies. Covering bodies with clothes is one of the requirements of women's *purdah*. Women are taught to cover their bodies to protect their shame (*lojja*) so that they can preserve their honour (*izzat*) in the community. Informants also mentioned that maintaining *purdah* was dictated by the community over the girl's parents. The community's censures and religious views about girl's *purdah* practice have already been discussed in section 5.4.3.

Summary

Both the qualitative and quantitative findings indicate that gendered styles of clothes and appearance are imposed on boys and girls since their childhood. This imposition does not appear just a set of gender identification norms — instead, they are tied to and reproduce a set of ideological restrictions for girls and allow for less rigidity in boys. A restriction that a woman carries throughout her life — which she internalized as part of her gender socialisation, and passes on to her daughter(s). These clothes and appearance codes for gender are a complicated set of cultural compulsions. Data from the microfinance beneficiaries showed that the gendered styles of clothing and appearance(s) are a well-established set of gender identification norms in the community. No alternative to these established set of gender identification norms was found among the households of microfinance beneficiaries. Therefore, answering the research questions of the chapter, the evidence showed that although informants have participated in microfinance for years, it has not profoundly changed informants' households gender norms regarding clothes and appearance.

5.6 Discussion:

Studies on microfinance programs in Bangladesh used various approaches to evaluate and measure women's empowerment. Some researchers (Goetz & Gupta, 1996; Hashemi et al., 1996; Pitt & Khandker, 1998), focused on financial indicators, some (Chin, 2012; Murshid et al., 2016) focused on the social and relational approach, whereas others (Dalal et al., 2013) measured women's contribution to family nutritional intake and how frequently they invested in their daughters' education. As explained in Chapter 2, this current study recognizes that women's empowerment is multidimensional and includes the construction and practice of power relations between men and women. This study focuses looking at the ideological

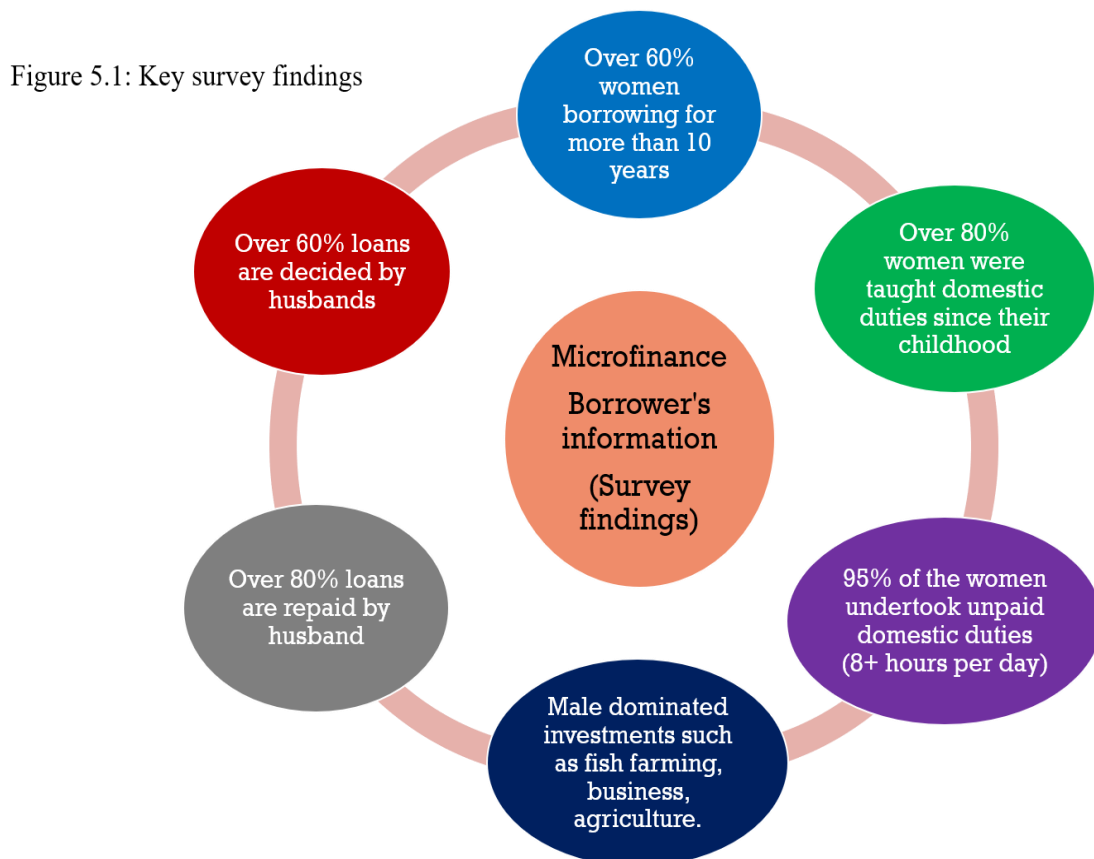
component of empowerment and discussing microfinance recipients' gender norms, their construction of gender-power relations(ships), and their identity constructed through the subscription (through socialization process) of gender norms.

As discussed in Chapter 2, this study examines microfinance participants' household gender norms and practices by applying gender socialization theory and gender performance theory in the reproduction of patriarchal gender norms. The overarching research question is *how have patriarchal roles and relations in families in Bangladesh been challenged or sustained in relation to the influence of micro-finance programs?* This overarching research question is split and answered by adding three more specific questions in this chapter: first, *what are the key gender norms microfinance recipient subscribe and reproduce in their everyday lives?* second *what key gender norms and perceptions were previously held by microfinance recipients during their childhood before they were directly part of microfinance programs?* and third *did any household gender norms change after joining the microfinance program(s), and why?* The quantitative and qualitative findings of this chapter explored how microfinance recipients reproduced patriarchal gender norms that they were socialised to in childhood and continued the same practices with their children. Overall, microfinance participation had no effect on household gender norms and related practices of the recipient women.

In summary of the chapter findings, both the quantitative and qualitative evidence further addressed and answered all the three research questions and the overarching research question of this study. In the following parts, first, a summary of the key gender norms microfinance recipient subscribed and reproduced in their everyday life is discussed. Then the discussion will go further on examining three key findings of this chapter. These findings have significantly contributed to the existing microfinance literature.

5.6.1 Gender norms, roles, and relations of microfinance recipients:

Figure 5.1: key survey findings



Source: Survey data (see chapter 4)

Drawing a summary of key gender norms that microfinance recipient subscribed and reproduced in their everyday life, this discussion examined four perspectives of informant's household gender attributes. These are:

First, borrower women were found taking care of household responsibilities such as cooking, cleaning, washing, preparing meals while men pursued their financial responsibilities with paid employment such as business, fishing, farming. Figure 5.1 also showed women's household responsibilities through our key survey findings. These norms have been present since childhood learning. The informants' households also reproduced similar expectations from

their own children and socialized them with similar gender norms. Nothing changed over the course of the informants participation in microfinance.

Second, women had less mobility compared to men. Most microfinance recipient women were allowed to travel locally, such as their neighbour's house. Whereas men could travel beyond the village boundaries and could visit the district or divisional zone, other cities, and the capital city. Women's mobility was restricted regarding their travel to the market, hospitals, grocery shops, and the time they returned to the household at night. Conversely, men could move freely at marketplaces, hospitals, grocery shops, and were allowed to stay away from home. The informants learned these norms since childhood and (re)produced the same norms with their own children. This indicates that women had similar level of mobility before taking part in microfinance programs.

Third, men's higher participation in paid labour and freedom of mobility allowed them to practice greater household decision-making power over women. The informants' household had a similar expectation from their children. They socialised their sons as future household heads and their daughters towards taking domestic responsibilities in their future in-law's household. No significant changes appeared among the recipient's household over the course of microfinance participation.

Fourth, microfinance borrowing households reproduced the same childhood socialization practices to their children that they experienced. Examples of this included introducing types of children's play with restriction for girls and freedom for boys, and providing clothes and appearances ensuring restriction for girls (such as the practice of *purdah*). Their expectation from children remained unchanged. Participating in microfinance, has not changed the borrowers' socialisation practices on their children.

5.6.2 Discussion of three key findings that limit women's empowerment:

There are three key findings drawn from the evidence presented in this chapter that together reinforce each other and effectively limit any processes of women's empowerment and are discussed below.

i) Loans have no impact on women's household decision-making power

The findings of this chapter draw a vital link between gender norms and practices about labour, mobility, and power over household decision-making practices. The first finding uniquely contributes to the existing literature that bringing in financial resources to the household gave men greater power, women bringing money (such as microfinance loan) did not have the same impact on their power and participation in decision-making. One reason for this is women were not socialized to manage household finance. The first finding draws a relationship between generating family finance and household decision-making power. This relationship was only found to be affirmative for men if they invest money into their family finances. Both the quantitative and qualitative evidence showed that borrower women's husbands were found to be practicing greater power in household decision-making such as shopping, budgeting, children's education, and marriage or in family expenditures. As to determine the cause of this, both the recipient women and their husbands identified men's income responsibility (or participation in paid labour).

Conversely, women's borrowed money does not endow the same type of power for their own household decision-making practices. Nor did the participants have any expectations that the programs would change their behaviours or even any belief that was the intention of the programs. This current chapter found that women's participation in household decision-making was insignificant. The qualitative evidence examined further that managing money was conceptualized as "men's responsibility." Therefore, findings from Chapter 4 showed that most of the female recipient's borrowed money was surrendered to their husband's control. Corroborating this finding Chapter -4 (see chart 4.9 and 4.14) further reported that men such as husband and son had greater participation of using the microfinance loan for their own interest (for as fish farming, buying an electric van, investing in agriculture) and undertook the repayment (80% cases husband repaid the instalment) responsibility. These findings contradict many of the findings of previous scholars (reported in Chapter 2) such as S. R. Khandker (1998), Hashemi et al. (1996), Morduch and Haley (2002), Nawaz (2019) and Lipi (2016); however, it corroborates the findings of Rahman (1998) and Karim (2011).

ii) 'Money' is 'men's responsibility'

The second finding of this chapter adds to the literature on analysing the cultural process of how borrower women lose control of microfinance loans to the men in their household under the gendered understanding of money as "men's responsibility." Deconstructing the concept of

monetary dealings as “men’s responsibility,” further findings examined a link between gender norms of labour and mobility among the microfinance recipient’s households. Both the quantitative and qualitative evidence found that among the microfinance recipient’s households, social convention, and traditional practices about the gendered division of labour, ensured men’s higher involvement in paid labour and women’s higher participation in domestic duties which is intrinsic to men’s financial control. Most importantly, this disparity examined as a learned (through socialization process) reciprocally supportive arrangement between husbands and wife at their households.

The conventional division of labour performed by women is also linked to norms of restricted mobility. Community censure, fear of sexual harassment outside the home, and *purdah*, play a vital role in limiting women’s mobility. This social convention attribute the responsibility for household labour to women and also leaves few opportunities for women to participate in paid labour. Moreover, women were also acculturated to men’s responsibility for finance and in This way, precluded from monetary dealings. Most importantly, the study informants, both men and women, described how they were socialized with these gender norms since their own childhoods. They also reported reproducing the same stereotyped roles and gendered division of labour to their own children.

iii) *Purdah restricts women’s mobility and agency*

The third important finding of this chapter to discuss is that *purdah* restricts recipient women’s mobility. Both the quantitative and qualitative findings of this current study identified *purdah* significantly causing women’s restricted mobility. It is also correlated with some other factors that restrict women’s mobility. It is important to remember that *purdah* practice is very crucial to uphold women’s honour (*izzat*) and community perception of them. One of the important findings of this chapter is that violating *purdah* practice stigmatizes (*kolonko*) them and labels as an impolite person (*ovodro meye*). This also recognizes that who violates *purdah* norm also violates religious rules, because *purdah* practice for women is deeply rooted in Islam and of practice among Muslim majority. If a girl or her family suffers from this stigma, or fails to maintain her honour (*izzat*), they face severe rejection such as isolation, labelling, threats, and shame from the community. These reactions cause difficulties regarding their own prospective marriage. A woman also may sexually be harassed if she doesn’t keep *purdah* in public or the workplace. Therefore, these consequences (such as concern over marriage, isolation, sexual harassment) force the family to strictly monitor their daughters’ *purdah* practices. As such, the

recipients provide girls with clothing that covers their body, they monitor their outward mobility and pastimes. The microfinance beneficiaries (including their husbands) also reported replicating these experiences as they were socialized about mobility since their childhood.

According to the accounts provided by participants in the survey and interviews there was no detectable change in the gender norms and performance indicators discussed. While this is a subjective account by participants the methodology was rigorous enough to conclude this with some certainty.

The above findings are consistent with earlier findings about non-microfinance recipients (White (1992)). However, it contradicts with the findings of scholars who found some level of positive mobility of the borrower women (Rahman et al. (2017) and Pitt and Khandker (1998). The detail described here adds and in-depth explanation to the microfinance literature on mobility in terms of examining the socialization process, analysing gender performance and reproduction of restricted mobility in borrower women's life.

5.7 Conclusion: Changing fundamental power relations is required

This chapter has demonstrated how rigid gender norms persist. Applying gender socialization and gender performance theory to the data collected shows that the key gender norms respondents subscribed to since their childhood had remained the same. Participating in microfinance programs did not seem to have an impact on the everyday reproduction of these resilient norms. The evidence presented here shows that gendered attributes and roles reproduced through socialization and gender performance determines the gender power relations between men and women rather than simple economics activities. This chapter's discussion has identified that the household gender norms of the microfinance recipient's family profoundly reproduced men's dominance in terms of household decision-making and the division of reproductive and productive labour and mobility all of which determines economic output and control. Women hold subordinate roles and were restricted in all dimensions. The analysis of both quantitative and qualitative data clearly proved that women's subordinate roles and restriction are not only grounded in tradition, taught, and transferred through repetitive gender performance but also reproduced every day in their household. Changing these fundamental and profound power relations require¹⁸ a process of acknowledgment and a process of gradual reconceptualization and renegotiation of gender

roles from the bottom-up before outcomes of women's multidimensional empowerment could hope to be achieved. As such, a top-down economic intervention such as microfinance, is unable to change these dynamics. This finding will be reflected in the recommendations at the end of the thesis.

Chapter – 6: Impact of gender norms on microfinance participation

6.1 Introduction

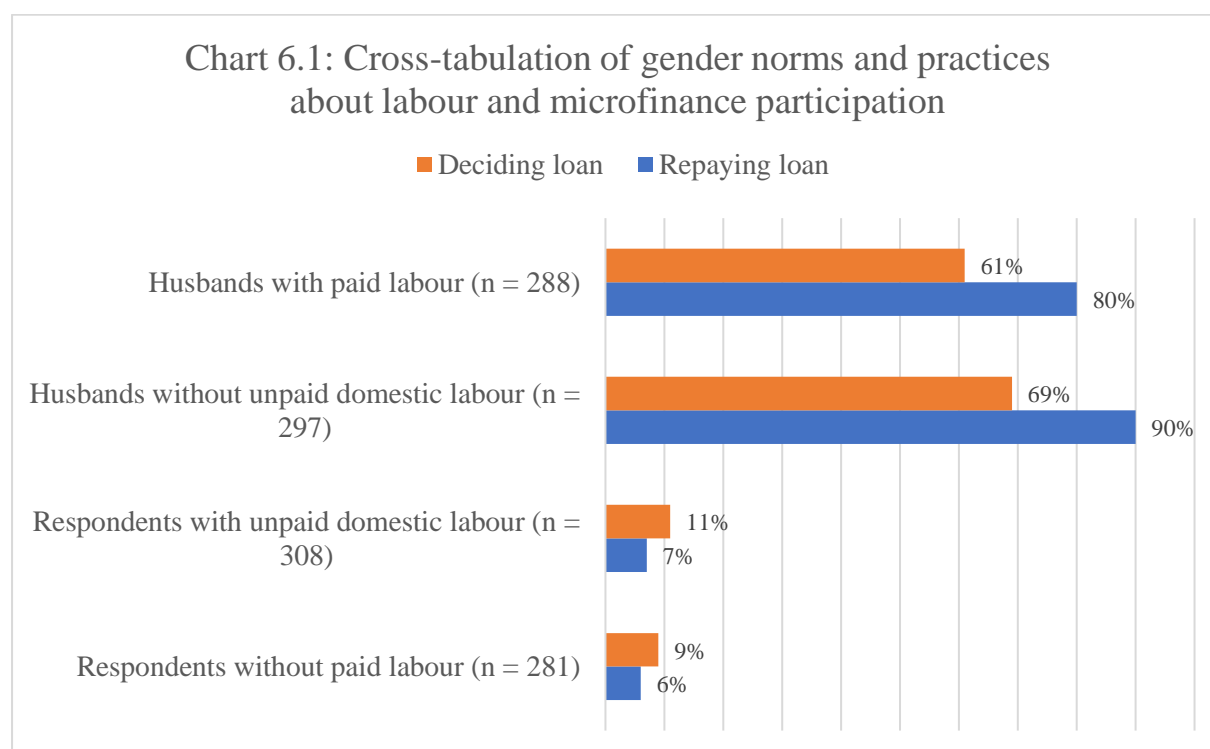
This chapter focuses on answering a specific research question, and that is, *how do patriarchal gender norms, roles and relations within the families and households of microfinance beneficiaries influence their microfinance participation?* In answering this specific research question, I will also address the broader research question of this study which is, *how have patriarchal roles and relations in families in Bangladesh been challenged or sustained in relation to the influence of micro-finance programs?* With this purpose, I will firstly analyse the findings of the quantitative survey data and secondly the qualitative data from the interviews. For the survey data, the focus is on identifying the impact of different trends with respect to gender norms and practices on microfinance participation. More so, the interview data will focus on providing a more detailed examination of how gender norms and practices influence microfinance participation.

Statistical analysis of quantitative data includes cross-tabulation and multivariate regression analysis to show any impact of gender-norms and practices on microfinance participation. The cross-tabulation analysis shows the relationship between gender norms and practices of labour (paid labour and/or domestic duties) on: a) loan decision-making and repayment (6.2.1 and chart 6.1); and b) loan control issues (6.2.2 and chart 6.2). Further crosstabulation analysis analyses the impact of: c) the relationship between gender norms and practices of household financial decision-making on loan control issues (6.2.3 and chart 6.3); and d) respondents' age-based paid labour and household financial dealings (6.2.4 and chart 6.4). Four multivariate regression analyses were conducted (6.3.1) to see if there were any statistically significant impact of several independent variables such as the gender norms of respondents' household decision making power, mobility, paid labour, and paid labour hours on dependent variables such as respondents' loan use and control and respondents' husbands' loan use and control. The quantitative analysis was contextualised by using in-depth interview (section 6.5) data to provide a more profound understanding of the respondents' reported behaviour.

6.2 Quantitative findings

6.2.1 Gender norms and practices about work, labour, and microfinance participation:

The previous chapter showed that women have low participation in paid labour and high engagement in domestic duties. Conversely, respondents' husbands had a higher participation in paid labour and lower participation in domestic duties. 'Chart 6.1, Cross-tabulation of gender norms and practices about labour and microfinance participation' displays crosstabulation analysis of how gender norms and practices of work and labour are related to respondents' husbands' higher participation in loan-taking decisions and repayment. This cross-tabulation data seeks to confirm whether the microfinance recipients' division of labour (e.g., involvement in paid labour/unpaid domestic labour) influence their participation in deciding on a loan or repaying the loan. Findings showed that either way, the burden of domestic duties or involvement in paid labour found lower participation of female recipients in loan-taking decisions and loan repayment. The opposite pattern was found in cases of their husbands.



The data here shows that among the respondents their husbands were the ones engaged in paid labour, most of them made the loan-taking decisions, and most of them repaid the loan. However, of the husbands who undertook no domestic duties, a majority was responsible for the loan-taking decision and repaid the loan money. Conversely, of most respondents involved

in domestic duties only 11 percent made loan-taking decision and 7 percent repaid the loan. Among the minority (27%) of respondents who undertook an average of one hour of paid labour per day, very few of them made loan-taking decisions and could repay the loan.

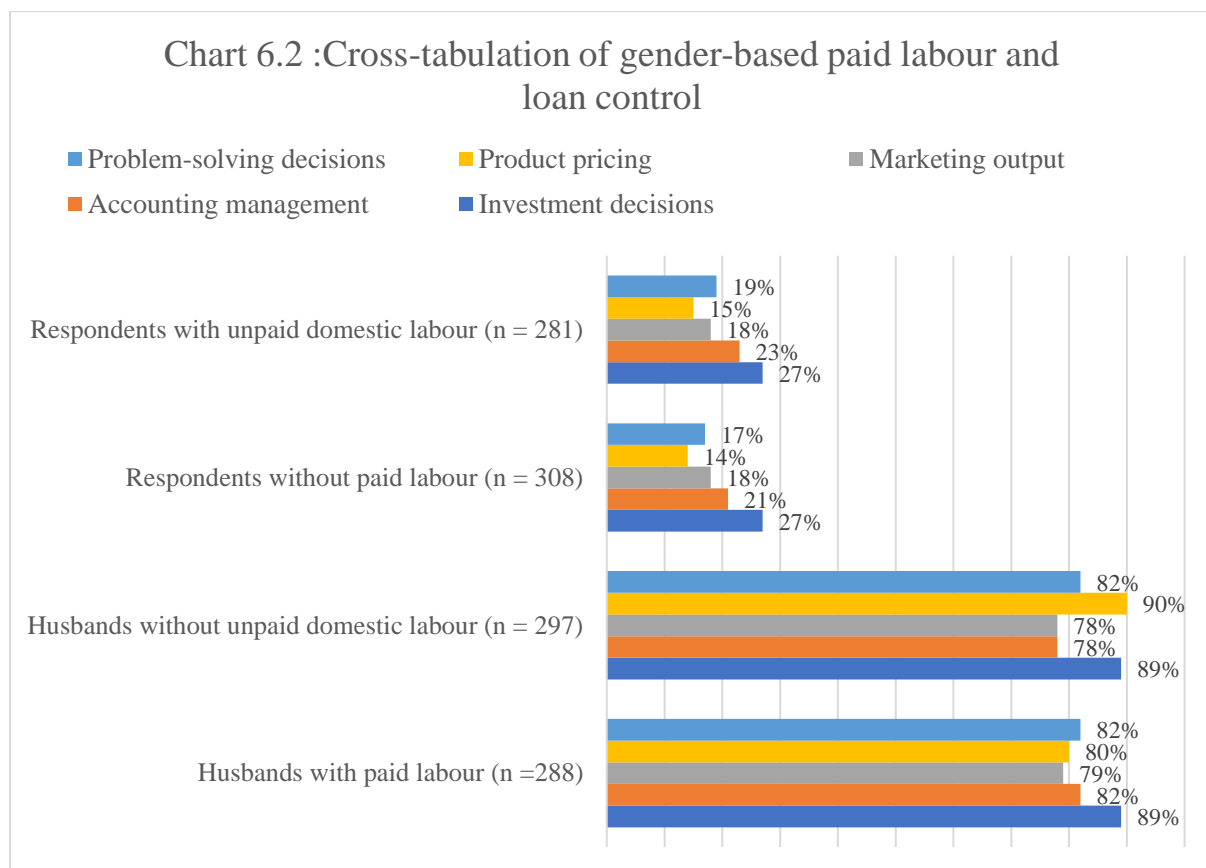
The qualitative findings in Chapter- 5 demonstrated that both finance and income are a man's domain. Unsurprisingly, respondents without income have correspondingly little control over household finances (see household decision-making practices in Chapter- 5). Men's involvement in paid labour is related to greater financial control in loan-taking decisions and repayment. In answer to the specific research question addressed in this chapter, the findings show that gender norms and practices relating to work and labour are related to control of financial decision-making.

6.2.2 Gender norms and practices related to work, labour, and loan control:

'Chart 6.2, Cross-tabulation of gender-based paid labour and loan control' displays the crosstabulation analysis of how gender norms and practices about labour are related to respondents' husbands higher microfinance loan control⁵⁷. 'Chart 6.2' also shows that gender norms related to work, left respondents with less participation in loan control issues such as investing, accounting management, marketing product, product pricing and problem-solving.

Crosstabulation analysis showed that respondents' husbands who had higher participation in paid labour and less participation in domestic labour, had more control over women's loans. Further analysis showed that respondents husbands who were involved in paid labour, had significant participation over loan control issues, such as investment decisions, accounting management, marketing output, product pricing, and solving investments' problems. Conversely, respondents who were significantly involved in domestic duties, had a lower participation in investment decisions, accounting management, marketing output, product pricing, and solving investments' problems.

⁵⁷ In Chapter -4 loan control issues are discussed (please see section 4.3 in Chapter -4). However, just to remind reader, loan control was measured by five domains (see chapter 4): - who was responsible for loan investment decisions; who manages the accounting; who sells the products made out of the loan's investment in market; who decides the pricing; and who handles and solves investment-related problems.



These findings suggest that gender norms of men's engagement in paid labour outside the household corroborates the control exerted by the husbands over their wives' loans. The qualitative findings in Chapter 5 discussed men's higher mobility and communication networks with people, whereas the opposite was true for women. Without any doubt, loan's investment demands frequent mobility and market participation. However, gender norms limited women's mobility for women who were considered the main stakeholder of the microfinance loan. As a result, men were found as more eligible (and probably the only competent person of the household) to deal with loan's investment, accounting management, product pricing, and trading or solving any problems about the investment.

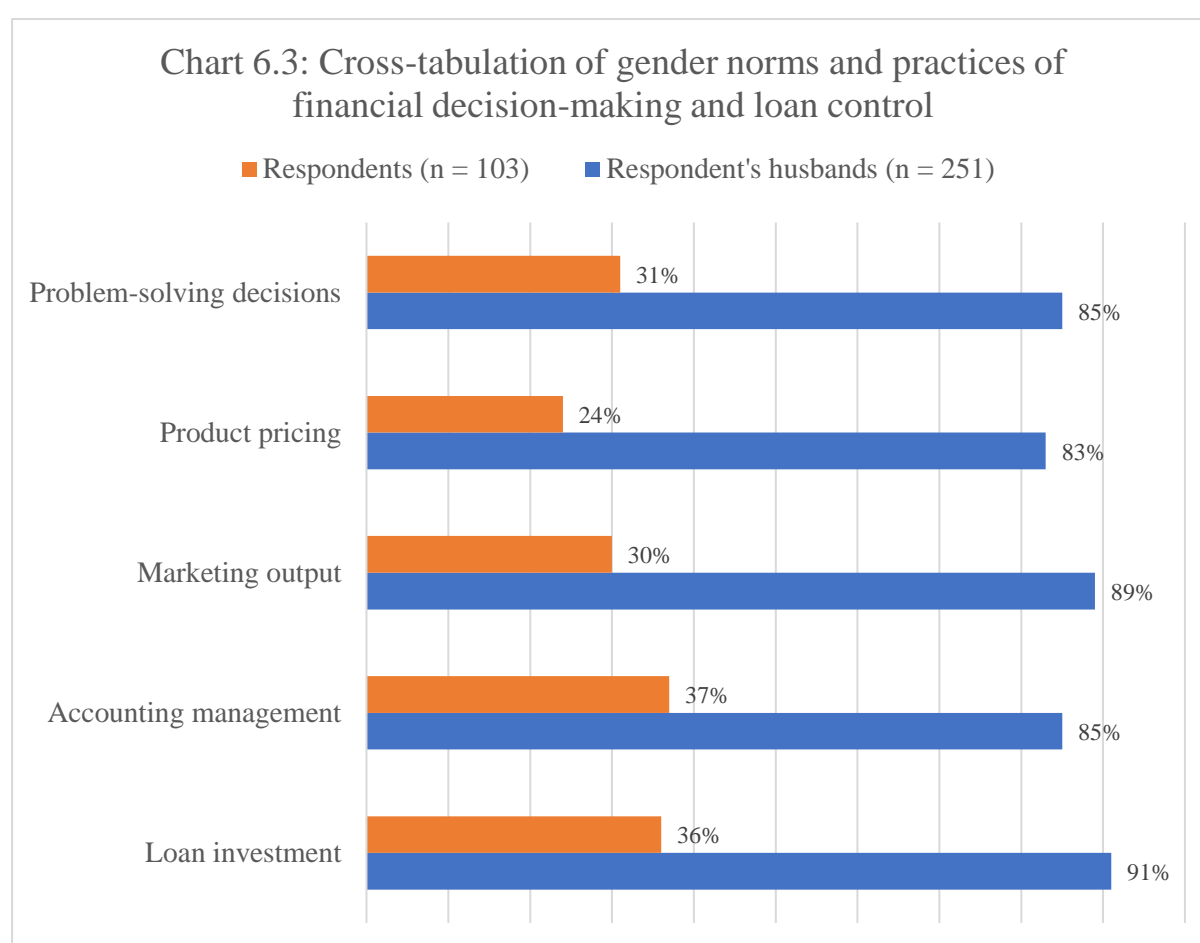
6.2.3 Gender norms of household financial dealings and loan control:

In the survey, we asked respondents about their household finances⁵⁸ and norms of financial decision-making based on gender. The results found that the majority (80%) of the husbands

⁵⁸ Daily shopping, monthly shopping, monthly budgeting, buying crockery, buying furniture, buying electronic devices, buying property, household consumption, personal goods, grocery, and market shopping.

fully participated in all the household-financial decisions. Conversely, only 32 percent of the respondents fully participated in household-financial decisions. The findings indicate that there is significant gender disparity in financial decision-making in respondent's households.

'Chart 6.3' displays the crosstabulation analysis of how gender norms and practices of household financial decision-making was related to husband's higher participation in loan control. In addition, respondents' lower participation in household financial decision-making was related to lower microfinance loan control.



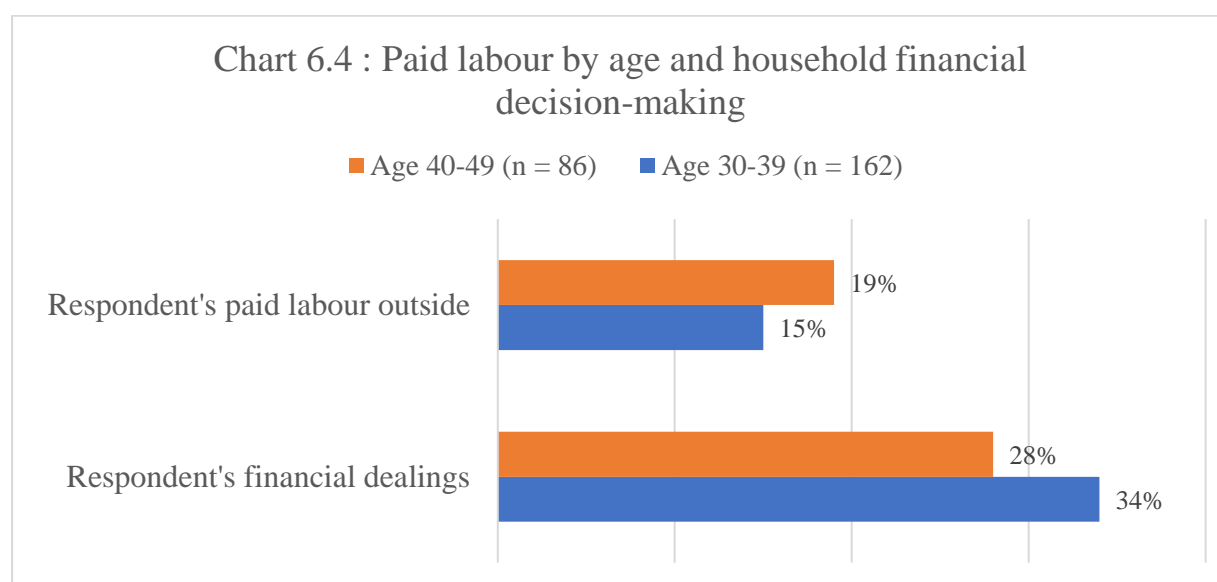
'Chart 6.3' displayed that respondents' husbands with higher participation in household financial decisions, also had higher participation in controlling the microfinance loans. Those husbands with higher participation in the household's financial decisions, also exerted higher control in all areas of loan use. However, a small number of respondents could take part in household financial decisions and in all variables of loan control.

This analysis also provides a significant perspective on the specific research question for this chapter. Existing gender norms explain men's higher involvement in household financial decisions and women's lower involvement. As a result, higher involvement in financial decisions helped respondents' husbands assume control of women's loan. Microfinance loans are part of the household finances and therefore, men had significant control over it.

6.2.4 Paid labour, domestic duties, and household financial decision-making by age:

Paid labour by age and household financial decision-making

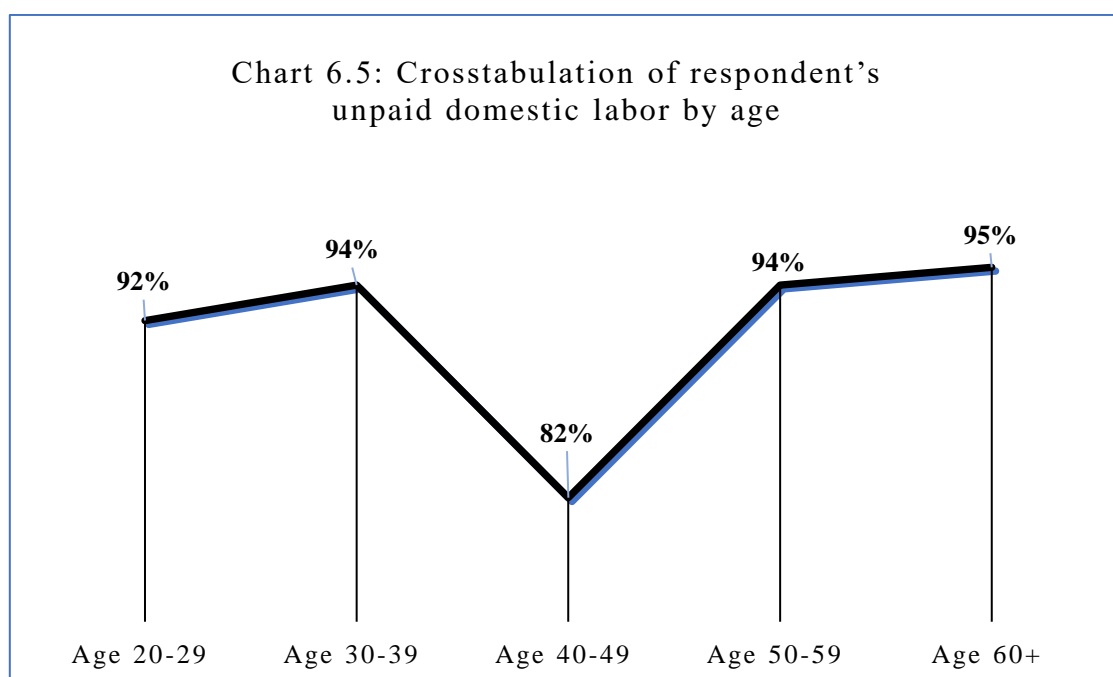
'Chart 6.4 Paid labour by age and household financial decision-making' displays crosstabulation data on respondents' paid labour according to age and household financial decision-making. Only two age groups (age 30-39 and 40-49 years) are documented here, because most respondents (almost a total of 74%) fell into these two groups.



Chapter 5, documented respondents' gender norms and practices related to labour and restrictions on paid labour and financial dealings. Moreover, this study found that majority (72%) of the respondents did not undertake paid labour. However, the few respondents who did engage in paid labour, took part in household financial decision-making. Chart 6.4 showed that within the group of respondents' undertaking paid labour, the highest percent (19) were from the 40-49 years age group, whereas another 15 percent belonged to the 30-39 years age group. However, respondents from 30-39 years age group (34%) had more participation in financial dealings compared to the 40-49 years' age group (28%).

Respondents age-based domestic responsibilities

‘Chart 6.5, cross-tabulation of respondent’s unpaid domestic labour by age’ displayed the respondent’s age-based involvement in domestic duties. Respondents were involved in household responsibilities regardless of their age. However, the age group where respondents’ domestic responsibilities was the lowest (82%) is 40-49 years. One reason could be that respondents in this age range had a higher participation in paid labour (see chart 6.4) and this may have reduced their hours of domestic labour



This chart shows that respondents’ domestic duties is performed at high levels by all women, irrespective of their age. Microfinance as an economic intervention is not powerful enough to change the prevailing gender dynamics in households. To some extent, this finding is important in answer to the specific research question for this chapter, that microfinance program participation probably has less influence on improving respondents’ involvement in paid labour, irrespective of their age. The prevailing gender norms, which force women to take responsibility for all domestic responsibilities throughout their life still requires renegotiation and reconceptualizing both in the household and beyond.

These data are important because it provides a slight positive scenario that at an age between 30-50 years, women’s involvement in paid labour may provide a greater loan use and control. Although the data presented in chapter five produces evidence on women’s consistency with patriarchal convention of unpaid domestic labour. But the cross tabulation data shows that at a certain age the unpaid domestic labour goes down. The previous chart (Chart 6.4) also showed

that at this age level, women have greater paid work activities outside and financial dealings. A group of respondents from an age level of 30 to 50 years had higher-paid labour involvement in the household, better financial-decision making possession and slightly less unpaid domestic labour burden. It indicates that there might be some changes or improvement occur in women's gender-based power relations between the age level of 30 to 50 that allows them slightly improved participation in paid labour, financial dealings with lower domestic work. To understand what changes (if there any) occur at this age level, further research may be carried out among age-specific microfinance recipients. However, this also require further statistical and qualitative investigation.

6.3 Relationship between gender norms and practices and microfinance loan's use and control

6.3.1. Multivariate regression analysis:

Table - 6.1 displays the results from four multivariate regression analysis on both respondents and their husband's loan control and use. However, before conducting the regression analysis, two component-based data reduction technique [Principal Component Analysis (PCA)] was run to identify a smaller set of components from each set of scaled variables (see the methodology section 3.3.1.3 and 3.3.1.4 for further explanation). Four independent variables (PCA of respondent's household decision making power, PCA of respondents' mobility, PCA of respondents' work activities and respondents daily paid labour hours) were included to run separate multivariate regression test on dependent variables (respondents and their husband's loan use and control) and to report statistically significant influence.

The first two regression runs found three significant relationships for both respondents' loan control and use. The next two regression runs found three significant relationships with respondents' husbands' loan control and two significant relationship with respondents' husband's loan use.

Table - 6.1: Multivariate regression on respondents' and husbands' loan control and loan use

| Independent variables | Respondents' | | Respondents' husbands | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|----------|-----------------------|-----------|
| | Loan Control | Loan use | Loan Control | Loan use |
| PCA of respondents' household decision-making power ^a | 0.309*** | 0.302*** | -0.112** | -0.152*** |
| | (0.0450) | (0.0377) | (0.0526) | (0.0374) |
| PCA of respondents' mobility ^b | 0.178*** | 0.0956** | -0.170*** | (0.0374) |
| | (0.0470) | (0.0394) | (0.0558) | 0.0348 |
| PCA of respondents' work activities ^c | 0.0654 | 0.0161 | -0.127 | -0.0359 |
| | (0.0530) | (0.0444) | (0.0626) | (0.0471) |
| Respondents paid labour hours | 0.108*** | 0.0682** | 0.188 | 0.0750* |
| | (0.0350) | (0.0294) | (0.161) | (0.0398) |
| Constant | -0.142 | -0.0895 | -0.264 | -0.0744 |
| | (0.102) | (0.0854) | (0.251) | (0.0967) |
| Observations | 331 | 331 | 331 | 329 |
| R-squared | 0.281 | 0.274 | 0.079 | 0.062 |
| Note: Standard errors in parentheses, *** p<0.01, ** p<0.05, * p<0.1 | | | | |
| ^a : PCA considered daily shopping, monthly shopping, monthly budgeting, buying electronic devices, buying landed property, owning landed property, spending money on household expenditure, spending money on personal use. | | | | |
| ^b : PCA considered late-night return at home, arbitrary roaming outside at night, arbitrary roaming with boys, arbitrary going to the cinema, going outside alone arbitrarily, going distant places for days with friends, staying overnight out of home. | | | | |
| ^c : PCA considered yard cleaning, cleaning dishes, cooking meals, serving food, washing clothes. | | | | |

The regression model analysed that an increase of respondent's household decision making power, respondents' mobility, and respondents daily paid labour hours increased respondents' loan control and use. However, an increase of respondent's household decision making power and respondents' mobility reduced husbands loan control and use. Although in our present survey, the least number of respondents had higher decision-making power, mobility, and participation in paid labour, we may infer that if the level of respondents' household decision making power, mobility, and daily paid labour hour could be increased, they may also have increased control and use over their loan.

6.3.2 Correlation of household decision-making with loan use and control:

Table - 6.2: Pearson (r) correlation between respondents' husbands HDMP and loan use and control (respondents and their husbands)

| Respondent's husbands' household decision-making practices (HDMP) | Loan use and control | | | |
|-------------------------------------------------------------------|---------------------------------------------------|-----------------------------------------------|---------------------------|-----------------------|
| | Respondents' husbands' loan control ⁵⁹ | Respondents' husbands' loan use ⁶⁰ | Respondents' loan control | Respondents' loan use |
| <i>Daily shopping</i> | .35** | .30** | -.25** | -.23** |
| <i>Monthly shopping</i> | .38** | .34** | -.31** | -.30** |
| <i>Monthly budgeting</i> | .40** | .30** | -.30** | -.29** |
| <i>Deciding everyday meal types</i> | .20** | .18** | -- | -- |
| <i>Priority on every day's meal consumptions</i> | .16** | .16** | -- | -- |
| <i>Buying crockery</i> | -- | -- | -- | -- |
| <i>Buying household furniture</i> | .16** | .15** | -- | -- |
| <i>Buying electronic devices</i> | .28** | .26** | -.14** | -.14** |
| <i>Buying landed property</i> | .15** | .22** | -- | -- |
| <i>Owning landed property</i> | .11** | .20** | -- | -- |
| <i>Children's educational decision</i> | .15** | -- | -.20** | -.14** |
| <i>Children's marital decisions</i> | .30** | .29** | -.22** | -.22** |
| <i>Spending money on household consumptions</i> | .24** | .20** | -.25** | -.18** |
| <i>Spending the money for personal use</i> | .26** | .19** | -.21** | -.14** |

** = significant at 0.01 level

In this part, we measured the Pearson correlations test on respondents' husbands' household decision-making practices with respondents' husband's loan control and use, and respondents' loan control and use. The correlations table shows that respondents' husbands' household decision-making practices such as daily shopping, monthly shopping, monthly budgeting, buying landed property, and electronic devices had a positive relationship with their loan use and control. However, respondents' household husband's decision-making practices such as spending money on household consumption, monthly shopping, monthly budgeting, buying landed property, and electronic devices had a negative relationship with respondents' loan control and use areas.

⁵⁹ Total scores of loan control variable is counted and Principle component analysis (PCA) was used to identify loan control variables. Explained in methodology section 3.9.2

⁶⁰ Total score of loan use variable is counted, Principal component analysis (PCA) was used to identify loan control variables. Explained in methodology section 3.9.2

These findings from the correlation shows that participation in the household decision-making process positively relates to loan control and use. Therefore, microfinance participation as the baseline of improving household decision-making may not be a good policy for microfinance recipients. Instead, women's higher levels of involvement must be ensured in household decision-making matters, simultaneously minimizing husbands' less involvement. These changes may invert the current household decision-making possession for women, and they may also have higher microfinance loan control and use. This assumption refers us back to the chapter five and its findings that household decision-making process, gender roles of women in household matters need to be assembled culturally.

6.4 Going deeper: qualitative findings on gender norms and loan participation

The qualitative findings (see 6.4.1, 6.4.2, and 6.4.3) of this study uncovered how prevailing gender norms such as paid labour, household financial dealings, and mobility, influenced the way informants' participated in microfinance programs. The qualitative evidence showed that the prevailing patriarchal attitudes and norms within the household ensured men's higher participation and control over women's loans. Interviews queried three significant impacts of prevailing gender norms and practices related to women's loan control; first the relationship between higher levels of paid labour for men and women's domestic roles to men's control of women's loan; secondly the relationship between men's higher control of households' financial decision-making and controlling women's loans; and thirdly, men's higher mobility and higher involvement in loan activity.

6.4.1 Paid labour and women's loan:

Many of the twenty-five interview informants, both men and women, described the gender norms related to paid labour of husband and wife. All the informants agreed with the convention that men must undertake paid labour outside the home and women must be responsible for domestic responsibilities within the home. However, the structure of microfinance loans favour women instead of lending to men directly. Therefore, women take microfinance loans to support their husband's paid labour. Most informants, both men and women, discussed the investment of loans. The majority (17 informants) informants handed over the loan money to their husbands for uses including *gher*⁶¹, business, buying a vehicle,

⁶¹ Pond like waterlogged areas where fish and shrimp cultivation took place. A common manmade fish farming type of location in the southern regions of Bangladesh.

repairing house, and five informants handed over loan monies to their sons for covering medical treatment costs, education costs, and business use. Only two informants described using a share of their loan monies in partnership with their husbands and son. Many of the informants argued that microfinance “requires regular repayment,” however, traditionally” women have “no income opportunities” because “they are engaged in their full-time domestic responsibilities.” Many (16 informants) informants, both men, and women, also argued that “tradition dictates paid labour for men, and their control of financial dealings.” Informants understood that “men are responsible for managing family finances” and see this practice has been handed down from “generation to generation.” Many (N=7) informants also argued that “women’s lack of engagement in paid labour” left them without any “income”, meaning only men as income-earners, “could repay the loan instalments.” As a result, women handed over their “loan control to men.”

This finding is important because the participants in the interviews provided evidence on no detectable changes or improvement in paid labour of by loan engagement. Instead, the most worrying part is that years of participation in MFI programs reflect to have no impact on these generally accepted and pervasive beliefs and gendered behaviours regarding women’s unpaid labour involvement at daily basis. Nor did the female participants have any expectations that they could use the microfinance loans to change their behaviours or even any belief that restricts their paid labour involvement.

6.4.2 Household financial dealings and women’s loan:

The study informants, both men and women, agreed upon the gendered convention that “men must provide for family’s financial needs.” Thirteen (13) informants, both men and women, commented on women’s financial decision-making, in similar ways to this husband of a first-generation borrower said,

I do not see women’s income is required by her family. In our community, men take the responsibility for providing an income. That is what we have experienced from previous generations. If a woman’s husband provides the family income, she does not need to work in paid labour. Her responsibilities are to manage the household. (Akhter, age 46)

No doubt that this traditional convention of financial responsibility also excludes women from microfinance decision-making. Beauty (age 36), a female interviewee clarified this,

I do not use the loan money. I just borrow it for my husband. He works outside and invests the money in his business. He ensures profit is made from investing the loan.

Men are good investors. He makes the income and handles the accounting as well; therefore, he also repays the money. I am engaged in domestic duties. I don't earn money, nor do I know about accounting. How would I invest or repay the loan-money?

Both the men and women agreed that women borrow microfinance loans because providers lend to women. However, as men are expected to take on responsibility for household income, as they are deemed to better understand financial management better than women, they have possessed the sole right of dealing with microfinance loans like other finances.

This finding from microfinance borrowing women is alarming because, microfinance programs deem to fulfill the lack of women's monetary knowledge to improve their financial dealings, which is more or less restricted or limited from a patriarchal culture. However, while it goes opposite as women's lack of monetary knowledge and the culture of domestic duties remain the same. The study finding therefore articulates that this would reinstate and also re-strengthen men's supreme control over microfinance loans. Without improving or changing women's ideological state and performance regarding household financial dealings, microfinance loans utility on women borrower may not succeed.

6.4.3 Mobility and microfinance-enterprise trading:

The study informants, both men and women, commented that rural women are restricted in their mobility. As explained in Chapter 5, social conventions restrict women to carrying domestic responsibilities. Furthermore, the potential vilification and stigmatisation from the community (related to violating *purdah*), in addition to the traditional gendering of childhood play, restrict the mobility of women and girls. In turn, these women's lower mobility had an impact on their ability to trade in the market. The gender norms relating to labour and financial decision-making not only restrict women's loan control but also prevent them from participating in trading. Most (N=17) of the informants, both men, and women, argued that "the market is men's space, and traditionally, women do not visit there." Many (N=6) informants said that "community censure results if women, visit the marketplace." Another informant said that "trading in the market would be disastrous. People may spread negative gossip about me and defame (*bejjot*) my family". One woman (Nasima, age 44; first-generation borrower) commented on attending the market to trade goods from microfinance enterprises

My husband conducts all kind trading at the market. In my community, women are not allowed to trade like men in market. We, women, traditionally avoid visiting market.

We may go there occasionally to buy clothes or cosmetics; however, we must be accompanied by our husbands or other adult men from our family. Maybe sometimes we can go there in a female group but never-ever visit there alone. I remember my father and uncles trading, and now I see my husband and brothers doing this.

Eight women mentioned that they never consider participating in market dealings for their micro-finance enterprise products. More so, the few (N=3) women who have small-scale household-based businesses such as poultry, livestock, and sewing, rely on their husbands, sons, brothers, or any other male members to trade their produce. One female informant without a husband said that:

I have a small poultry business at my home. I also have a cow from BRAC. The cow provides me milk that I sell sometimes. I also sell poultry-meat and eggs. I do not have a husband, and because I am a woman, I cannot visit the marketplace. Therefore, when I need to sell a product, my brothers help me. They take the produce to the market, decide the price, and sell for me. (Parvin, age 40; first-generation borrower)

Any financial investment requires some mobility beyond home. However, mobility norms were found to be too strict for microfinance recipient women, as the borrower women argued that they experience restricted mobility like other women in their community. Therefore, recipient women's less flexible gender role(s) are most likely to halt their rigorous movement beyond the home. Hence, women are less likely to think about investing microfinance loans in trading or business if they have a male adult person (e.g., husband, son, brother) at home.

6.5 Discussion:

Corroborating the quantitative findings this qualitative data provide answers to the specific research question: *how do patriarchal gender norms, roles and relations within the families and households of microfinance beneficiaries influence their microfinance participation?* Prevailing patriarchal gender norms such as those relating to work and labour, financial decision-making, and mobility ensure men's control of women's loan. Participation in microfinance programs has had no significant impact on prevailing gender norms in recipient households, nor improved women's control of microfinance loans.

The discussion in Chapter -5 showed that microfinance recipient's household gender norms and practices conform to the mainstream culture of patriarchy in Bangladesh. Further analysis from informants' show that women are socialised to perform a passive and supportive role in the household, in terms of decision-making, asset owning, caregiving, and financial

participation. However, men are socialised to lead households by engaging in paid labour and provide financially for their family, and therefore enjoy higher priority in making family decisions such as financial matters. As women did not financially contribute to their family; they were entitled to less participation in household financial decisions.

As discussed in Chapter 2, microfinance programs aim to increase women's financial participation and strengthen their social status. Increasing women's control of finances, as well as investing in income-generating activities and income, would improve their family contribution, lessen their dependency on men, and improve their status at their family. Scholars such as Hossain (1988); Schuler et al. (1997); Schuler et al. (1996) documented that women's economic participation would lead women's empowerment. However, these researchers have ignored the strength of patriarchal culture and taken a top-down approach⁶². Scholars such as Agarwal (1994, p. 39) rightly pointed out that women's empowerment relies not on economic inclusion, but instead with "the existing power relationship that place them in subordinate economic, social and political positions". Kabeer (1998, pp. 437-438) further argued that women's empowerment requires women's ability to make strategic life choices that are absent in the responses of informants of this study.

Research findings from this current chapter do not support MFIs positive rhetoric that has been documented and published each year by the industry in annual reports, in program evaluation reports, and their websites. It is concluded that male-dominated gender norms and practices have not changed in microfinance participating households, and women beneficiaries' loans remain under men's control. In contrast to the earlier findings of microfinance advocates (Hossain, 1988; Schuler et al., 1997; Schuler et al., 1996) documented in the literature review, this current study found no evidence of respondents' increased financial control or decreased financial dependence on their husbands.

The regression analysis of the quantitative findings, however showed that if respondents' paid labour increased, then their loan control and use also increased. Therefore, this study found that increases in women paid labour had more effect on women's financial control. However,

⁶² A top –down economic approach means neglecting the role of everyday gender norms and expectations, and relaying on a gender-blind analysis of economic problems. It also means neglecting to explore these issues women from their perspective.

with 72 percent of respondents' not being involved in paid labour, the current study also indicated that majority of the respondents had lower financial decision-making power. Corroborating this result, the existing gender norms and practices were found to conflict with women's higher levels of paid labour. The qualitative results from both men, and women, showed the gendered social conventions where men are responsible for the family's income and women must be responsible for the domestic responsibilities. Therefore, most of the informants considered it their responsibility to take-out microfinance loans to support their husbands, and that husbands would repay the money from their income.

In addition to their domestic responsibilities, gender norms and practices regarding labour and mobility, also impede women's microfinance enterprise activities. In Bangladesh, scholars who advocate for microfinance state that women's microfinance participation improves their mobility and that it significantly improves women's market participation. However, this study corroborates other studies with non-microfinance recipients such as (Greeley (1983), Mahmud et al. (2012), and Davis (2011) that showed that in Bangladesh community gender norms concerning women's mobility are strictly enforced by the community. The prevailing gender norms of *purdah* and (potential) negative community reactions such as shame and stigma were barriers for women to participate in microfinance enterprise related market activities. Findings here show that men control all microfinance enterprise-related market activities. Further findings suggest that gender norms of mobility have an impact on microfinance recipients' market activities. The study showed that the husbands had full control over marketing product and product pricing.

The regression analysis found that as respondents' mobility increases, so does their loan control, and their husband's control decreases. The *Pearson (r) correlations* also found that respondents with higher mobility are more likely to be involved in productive outputs and product pricing. Nevertheless, the descriptive statistics in Chapter 4 showed that very few respondents had control over the marketing output (18%) and product pricing (15%). Moreover, the qualitative findings from Chapter 5 showed that very few respondents enjoyed more mobility. Nonetheless, the qualitative evidence found that cultural norms such as women's domestic burden, *purdah*, and community censure against women's mobility, hindered women's mobility. The qualitative findings further indicate that increasing women's mobility requires changes in broader gender norms and practices and that microfinance programs participation alone does not achieve this.

6.6 Conclusion:

Both the quantitative and qualitative findings of this chapter show that broader gender norms and practices concerning labour, household financial decisions, and mobility were related to husbands' control over the loans. However, the research findings showed that there is a relationship between changes in labour, household financial decisions, and mobility with microfinance participation. Such as, the data in this chapter provides an understanding that if the respondents' household decision-making, mobility, and paid labour increased, then so did their use and control of microfinance loans. Respondents' increased involvement in paid labour also slightly decreased their burden of domestic duties. These findings provide insight into culturally proscribed gender norms which are too strong for microfinances programs to tackle by themselves. Changes in culturally proscribed gender norms and practices require transformative bottom-up process that is seeing the problem from the micro level of unit. Acknowledging cultural dynamics first and then attempting to develop some process of gradual reconceptualization and renegotiation of gender roles would be the best approach in this regard. As such, microfinance may have greater impact in changing gender dynamics, if it took that approach.

Chapter – 7: The rationale for women’s empowerment in a patriarchal society: rhetoric and reality

7.1 Introduction

Findings from chapter four, five and six showed that microfinance participation over time had not changed the respondent’s household gender norms and practices. Instead, patriarchal gender norms and practices remained entrenched, unchallenged, and enabled men to control female loans. Yet, in Bangladesh, the expansion of the microfinance industry and its increasing loan disbursement rate over the years indicate that women borrowers continue to grow (MRA, 2016). Therefore, it is important to understand how the microfinance beneficiaries and microfinance loan providers understand the logic of MFIs’ endeavour to empower women through microfinance programs.

This chapter answers the fifth and final research question: *‘why do MFIs lend the majority of their microfinance loans to women, instead of men and how do they rationalise and monitor this?’* It examines both microfinance beneficiaries and loan provider perspectives on why microfinance loans to female recipients continue to increase while this and other research show that loans are controlled by men.

The views of two groups of informants are presented in this chapter. The first group consisted of seven representatives (see table 3.4 in chapter 3 for detail) from seven different microfinance loan providers were interviewed in informal settings. All were men. As noted in the methodology chapter, it was difficult to get loan providers to agree to interviews because of institutional barriers such as fear of losing their jobs or interrogated by higher officials if formally interviewed by any independent researcher. The participants from the loan provider institutions included directors, program managers, program officers, loan management officers and field level staff. The quantitative (field survey) finding from Chapter Four showed that in *Dumuria*, more than fifteen MFIs were present; most of these are nationally operated large MFIs and some are less prominent locally or regionally operated MFIs. However, the majority (almost 82%) of the women in the study were recipients of the large national level MFIs: 34% of respondents received loans from CSS; 25% received loans from ASA; almost 10% received loans from BRAC; 6% received loans from Grameen Bank; 7% received loans from Caritas Bangladesh; and another 20% received loans from other international MFIs such as Bureau Bangla, BRDB, and local MFIs such as *Jagoron*. Four of these MFIs —, Grameen Bank, ASA,

CSS, BRAC Bangladesh — have been operating microfinance programs for women in *Dumuria* for 30 to 35 years. Other MFIs have a relative tenure of operation of 15-20 years of microfinance loans in my study location.

The second group (please see table 3.3 in chapter 3 for recall) consisted of thirty-three (33) interviewees (both men and women) who were direct microfinance beneficiaries: twenty-six (26) women who borrowed money and seven (7) husbands who used the borrowed money. These interviews were conducted with informants who had taken part in the survey and indicated that they would also be interviewed.

First, this chapter provides an understanding of the framework of analysis borrowed from Rahman (1999), then documents how microfinance loan providers conceptualize women's empowerment and evaluate microfinance program's success on achieving women's empowerment targets. The concept of the 'public transcript' used to make the analysis is directly borrowed from Rahman's (1999) seminal work and is used to describe the microfinance industry's public claims and achievements (see Table in Section 1.4) as Although, no systematic collection of data was undertaken data was reviewed on MFI websites, annual reports, program evaluation reports and magazines along with data collected from the seven microfinance representatives interviewed to show how the microfinance industry conceptualized women's empowerment rationale and achievements. Second, it tries to uncover participants' (both beneficiaries and loan providers) knowledge about the MFIs' programs' rationale and lending strategies. Third, the chapter outlines how the participants (both microfinance beneficiaries and loan providers) understand the significance of MFIs' loaning to women instead of men and its monitoring. Fourth, if MFIs initiate any knowledge and skill development programs for the female beneficiaries about gender issues. Finally, the discussion section highlights how MFIs conceptualizes women's empowerment. This includes the examination of how the microfinance industry manipulates women's structural vulnerabilities to maintain their successful loan recovery rate, without monitoring women's loan use and investments.

Before proceeding, it is important to note the limitations of this chapter. The evidence is from a small number (7) of representatives of MFIs only. More informants would have strengthened the claims; however, due to the time limitation of this research, funding issues, and, more importantly, the growing COVID emergency situation in 2020, it was difficult to proceed further for a greater recruitment of informants. This study also described (see in the

methodology section 3.4.4) how challenging it was to formally recruit the microfinance staff as interviewees at the first phase of data collection. Therefore, the researcher had to go for a second time of data collection to recruit these seven (7) microfinance staffs at different professional layers informally. Another limitation of this chapter is the eclectic collection of the data used to show how the microfinance industry conceptualizes and represents women's empowerment rationale and achievements

7.2 Framework of analysis

In this chapter, I used Rahman's (1999) framework (see section 2.5.3 for detail) of 'public transcript' vs. 'hidden transcript' to describe and understand the rhetoric and reality of the microfinance industry and its operations in contemporary Bangladesh. Data, findings, and analysis of this chapter attempt to progress and extend Rahman's (1999) framework. Rahman concluded that the MFI's used a public transcript of women's empowerment rhetoric which obscured their hidden transcript, or the reality of their operations based on the ulterior motive of profit (rebadged by the microfinance industry as surplus).

7.3 Results and findings

The following qualitative data outlines the participants' perceptions, their understanding, and their experiences with microfinance operations, its rhetoric, and realities.

7.3.1 Going deeper: qualitative findings:

7.3.1.1 *The rhetoric of MFI's program logic of women's empowerment*

I tried to explore how microfinance providers (N=7) understand the concept of women's empowerment and evaluate their program's success through empowerment indicators. Providers articulated four major indicators they use to conceptualize women's empowerment and measure success. These are:

- i) Women's financial participation and family contribution
- ii) Loan recovery rate and scale
- iii) Mobility of women
- iv) Participation in household decision-making process

The finding on the explanation that is articulated by the providers on women's empowerment is given below,

i) Women's financial participation and family contribution

All (7) microfinance providers agreed that financial participation of women is one of the key indicators of women's empowerment. In rural communities, women lack collateral to gain finance, and money has always been controlled by men. The program's logic is that providing women with money would lead them not only to engage in financial activities but also women would also earn money and contribute to household income and well-being. MFI staff, Mr. Monir (21 years' experience) said that,

Whoever earns could significantly contribute to family needs. Access to microfinance loans enhances women's economic participation. Hence, borrower women could significantly contribute to their family.

All the microfinance providers mentioned that over the years, women have increased their income through microfinance participation. From their experience, the providers said that they found that microfinance participants started their own small-scale businesses, or income-generating activities (IGAs) and contributed to paying for household needs such as food, health, or house repairs. They further explained that women's contributions significantly raise their status in their family as equal to men. These changes are supposed to make men to identify women as a significant asset to their family. Mr. Ahamed (26 years of experience), a loan management officer commented that:

Previously, if you asked rural men what assets they have? They would say, I have a cow, a son, or a house or land. But nowadays they consider women as their asset because of microfinance participation. Women bring money to home by microfinance participation.

This comment from the loan management officer echoes patriarchal norms in the communities and the microfinance industry and its staff. Women are considered assets, in the same category as a cow or other resources.

ii) Loan recovery rate and increasing scale of loan

The second set of indicators that all (7) of the providers agreed on was loan recovery rate and increase in size of loan. They said that if a woman repays a loan, it means that she has control over her finances and earns enough to repay her instalments. Moreover, if a woman requests a larger loan that would also indicate her empowerment in managing her financial capacity. A young program officer, MR. Kamal (5 years of experience) mentioned that "a woman who repays her loan timely and full, is assumed to be a success of the microfinance program. Only a woman who has income capacity can properly repay the loan." All (7) the microfinance providers understood that women who repay their loans in time and in full, are successful

entrepreneurs who earn enough to repay the loan. It is obvious to them that successful entrepreneurs would aim to scale up their investment further. Mr Kamal further added the significance of evaluating loan scale:

A woman who repays timely and scales up her loan means she has gained higher financial capacity such as higher income, expanding business, or trading. It also indicates her financial success to step forward and using a higher loan amount in future.

iii) Mobility of women

The third indicator that all (7) microfinance providers explained as meeting the outcome of women's empowerment is an increase of women's mobility. They mentioned that traditional community norms in Bangladesh such as *purdah* restrict women's mobility outside the home. Most MFIs use the method of group-based lending⁶³, which entails weekly meetings and various training programs. Providers said that these group meeting(s) and training programs necessitated women travelling outside the home. Moreover, entrepreneur women also travel outside of their home either to sell their produce in market or to conduct business. A loan officer, Mr Shohid (11 years of experience) explained that the "group meeting (*uthan boithok*)⁶⁴ under group-based lending program is very important to increase women's mobility outside the home."

At least five of the microfinance providers agreed that MFIs improved their female client's mobility. Mr. Kamal (5 years of experience) explained the whole process:

The group-based lending program sets group meeting(s) (*uthan boithok*) at different locations such as clients' home or MFI's office. Therefore, female client's ability to attend these locations outside the home improve their mobility at community level.

The informants above were talking about a very particular form of limited mobility between the household and the group meeting. However, participants argued that this then led to broader forms of mobility. Mr. Kamal further noted, "Undoubtedly, due to microfinance program's

⁶³ Types of microfinance lending that is provided in a group. Each member is responsible for other's repayment. A member is set as group leader for each group to organize group meeting, assisting timely loan repayment, and monitoring member's microfinance participation with MFIs staff.

⁶⁴ *Uthan boithok* is a Bengali term used to refer microfinance program's group meeting for female clients. *Uthan* means yard and *boithok* means meeting. In group-based lending program, group members had to meet weekly/fortnightly (depends on MFIs and its lending structure or conditions) for group meeting, where different issues or topic regarding loan, repayment, entrepreneurship, investment, or other social consciousness-based discussion take place. Sometimes, many MFIs used this group meeting (*Uthan boithok*) to collect their repayment or disburse their loan to their clients. This meeting usually took place in any of the client member's yard and the meeting location (client's yard) also changes over time.

participation, women are now able to challenge the traditional mobility norms by travelling at community places”.

Five microfinance providers found that women who are microfinance recipients have successfully challenged the traditional mobility restrictions as microfinance participation breaks the taboo of *purdah* by allowing them to move outside the home, attending group meeting (*uthan boithok*) or travelling to MFIs office. Mr Faruq (30 years of experience) said that “presence of many rural women in public spaces nowadays is a significant cultural change that microfinance program has made in rural communities.”

However, the microfinance providers were unable to elaborate how this change occurred – that is, how the mobility between home and meeting led to changing gender norms and greater participation of women in a range of social and political arenas. The participants placed access to finance at the centre of their greater social transformation, without noting other political, economic, or social changes that may have contributed to women’s participation outside of the household.

iv) Participation in household decision making process

The fourth indicator all (7) microfinance providers identified is women’s participation in household decision-making. They reason that the increase in women’s financial participation and income-generation makes them more involved in household decision-making. In addition, access to finance increases women’s value and status in their family. The microfinance providers mentioned that by increasing monetary contributions to the family, women’s power in their family’s decision making also increases and becomes more equal to men’s. Mr. Faruq (30 years of experience) explained how this happens:

Nowadays, majority of our female clients earns their husband’s respect in family. Many of these women have their own business and income. I know many husbands who find their wives as an ally to their family finance. In many families, husbands work as an assistant to women’s business enterprise.

All (7) the microfinance providers echoed similar understandings as Mr. Faruq’s. They said that one needs to contribute to family needs to take part in decisions-making, which traditionally was done by men as they provided for all the family needs. But credit programs such as microfinance changed this entire scenario. Through microfinance, women are now engaged in income-generation. They also contribute to family needs and take part in crucial family decisions about children’s education, marriage, and nutrition.

The above findings from microfinance providers' understanding and experiences show that the industry conceptualizes women's empowerment as dependent on women's financial gain and their increased economic participation. The public narrative or rhetoric that the industry presents is one of women's empowerment demonstrated by increases in female borrowers, their investment amounts, and the expansion of the microfinance market. The following section shows how the microfinance beneficiaries' perceive the rhetoric of the microfinance industry.

7.3.1.2 The reality of women's experience in patriarchal systems

The data from this study reveals that: there is still a confusion over MFIs of how they present a discourse of women's empowerment to recruit women borrowers but their hidden motivation of ulterior goal of financial profit found significant over women's empowerment narrative. The participants (recipients, recipient's husbands, and microfinance providers) directly or indirectly agreed that ulterior profit-making goal is more important for the microfinance industry. This fits with Rahman's (1999) framework of 'public transcript' and 'hidden transcript'. However, I replace 'public transcript' with 'public narrative'⁶⁵ or rhetoric of empowerment and 'hidden transcript' with 'ulterior profit-making goal'⁶⁶ to expose the realities of the effects of microfinance loans in the patriarchal society of Bangladesh. I replace these terms as the field responses best fit with 'public narrative' and 'ulterior profit-making motive' contextualizing the Bengali equivalent terminology used by my field informants.

7.3.1.3 Public narrative(s) while recruiting women as target group

Fourteen (14) microfinance beneficiaries (recipients and recipient's husbands) said that MFIs used the public narratives of women's empowerment, when they were recruiting them. The microfinance beneficiaries also expressed the struggle that women faced in a patriarchal society such as women's financial restrictions were used to reach them. For example, Nazma (age 45) a first-generation borrower mentioned that:

⁶⁵ The concept of public narrative is used by the microfinance recipients from their understanding and experiences which can be replaced with the Bengali equivalent term they referred '*valo-valo kotha*'. By *valo-valo kotha*, the informant refers to positive and ambitious talk/speech/lecture the MFIs made in favour of women's development. *Valo* means positive/good and *kotha* means talk/speech/lecture. The MFIs used positive narratives on microfinance participation such as women's income increase, contribution possibility for children and the family, skill development. This understanding from informants has been documented later in this chapter.

⁶⁶ The concept of 'ulterior profit-making goal' is used by the microfinance recipients from their understanding and experiences which can be replaced with the Bengali equivalent word '*lav kora*'. *Lav kora*, this means making profit. *Lav* means profit and *kora* means making/doing. This understanding from informants has been documented later in this chapter.

The first time an MFI staff, communicated with me he said that they provide loans to women as a social responsibility (*samajik dayboddhota*⁶⁷). They consider serving the disadvantaged women (*obohelito mohilader*⁶⁸) who by tradition lack access to finance (*hate taka paoya*⁶⁹).

When the MFIs' staff meet women for recruitment purpose, they discuss the vulnerabilities that women face in a patriarchal society regarding financial access and participation, and how microfinance participation would change this reality for women. Nazma, further added to this:

...they told me that with financial access, I would be able conduct income-generating activities (*ay-rojgar*⁷⁰) such as small-scale business or farming. If women have income (*ay-rojgar*), they can support their family and take part in the crucial family decision-making (*Guruttopurno siddhanto grohon*⁷¹).

Lokkhi Devi, (age 50), a first-generation borrower⁷² expressed her experience on MFI's convincing public narratives:

⁶⁷ *Samajik Dayboddhota* a Bengali term used to refer social responsibility to fight the problem in the society. *Samajik* means social and *dayboddhota* means responsibility. Many voluntary organizations, group, NGOs, or individual initiate many activities such as running orphanage, safe house, child support to support disadvantageous communities such as children, poor communities, old people in name of social responsibility (*Samajik Dayboddhota*). Microfinance is also used by the MFIs as their social responsibility.

⁶⁸ *Obohelito mohilader* is a Bengali term refers to disadvantaged women communities. *Obohelito* means disadvantaged and *mohilader* means women. There are many women who are considered as disadvantaged group due to poverty, less education, malnutrition, legal rights, and violence sufferance. MFIs targeted the disadvantaged women by referring their poverty state.

⁶⁹ *Hate taka*, this Bengali concept is used to mean access to money for own use. *Hate* means in hand; *taka* means Bangladeshi currency and *paoya* means access. In Bengali culture, money is traditionally used by men and they have its access from different sources. Women are rarely encouraged to take the income responsibility, unless they are bound to such as being widow or divorcee and no male earner in their family. Traditionally, men (e.g., father, brother, husband, adult son) are responsible to earn and spend on their dependant (e.g., mother, sister, daughter, wife) women's needs. This is why, women are culturally nurtured not to possess financial access from any sources.

⁷⁰ *Ay rojgar*, this is another Bengali concept that refers to income activities. *Ay* and *rojgar* both means income money. For a person, income money is the main source of his/her income. Involving in income activities requires skill and labour (e.g., construction work, day labourer, van puller, tailoring) or money (e.g., doing business, investing in poultry farm, fish cultivation). As women are culturally restricted from participating in outside work or employment, the MFIs have provided them a solution of investing in business activities, farming or other income generating activities that have less social restriction for women such as tailoring, handicraft, small-scale home-based business. With the money provided by MFIs, women will be able to take part in these types of income-generating activities.

⁷¹ *Guruttopurno siddhanto grohon*, this Bengali concept means taking important decision for the family. There are crucial decisions for the family and that are mostly taken by men, such as monthly expenses, purchasing costly items, children's marriage, land purchase, house repair; and less important decisions that are taken by women, such as purchasing cooking utensils, deciding menu for meals. Men used to earn and financially contribute more for the family and therefore, they took most of the crucial decisions.

⁷² Microfinance recipients who are receiving microfinance loans as first generation.

I was satisfied of what they have said about our development (*amader unnoti*⁷³). I thought that taking loan would help me earn income and I may bring financial solvency (*ay-unnoti*⁷⁴) to my family.

Corroborating with beneficiaries thought, the microfinance providers (7) explained that increasing the number of borrowers each year, is important for the MFIs, as there are many MFIs competing in the field. They also agreed that they approach women by pointing out the subordination they face regarding financial access and participation and how microfinance loan may improve this reality for them. Mr Shohid (11 years' experience) mentioned:

With new female clients, we try to convince them about a loan by telling them the benefits of financial participating. We explain to them reality about how women are financially oppressed in our patriarchal society and how the MFI may help them. Women can invest and earn by taking microfinance loans. Income-generation would increase their family contribution, and that would increase their participation in family decision-making. Women would earn honour and status both in family and communities.

Although, the microfinance beneficiaries (14) said that poor women would have taken the loan anyway due to poverty, the public narratives regarding income-generation, financial participation, household contribution, and decision-making convinced them to take the microfinance loan. Nazma (age 45), a first-generation borrower, expressed the similar opinion of many:

Although the MFIs talked about their social responsibility (*samajik dayboddhota*) to provide loan's access to poor women (*gorib mohila*⁷⁵), we would have taken the money even anyway without these narratives (*valo-valo kotha*⁷⁶). My family is poor and in need, we desperately (*nirupay hoye*⁷⁷) seek for any kind of financial support such as aid or loan provided by person or organizations.

⁷³ *Amader unnoti*, this concept used by the female informants to refer MFIs anticipation on developing they're in quality of life, such as engagement in income-generating activities, income increase, contribution to family consumption and nutritional intake, contribution to children's benefit. *Amader* means our and *unnoti* means improvement.

⁷⁴ *Ay-unnoti*, this means income increase. *Ay* means income and *unnoti* means improvement/increase.

⁷⁵ *Gorib mohila*, this means poor women. *Gorib* means poor and *mohila* means women.

⁷⁶ By *valo-valo kotha*, the informant refers to positive and ambitious talk/speech/lecture the MFIs made in favour of women's development. *Valo* means positive/good and *kotha* means talk/speech/lecture. The MFIs used positive narratives on microfinance participation such as women's income increase, contribution possibility for children and the family, skill development.

⁷⁷ This is a Bengali term refers that you have no other alternatives.

Both from microfinance beneficiaries and providers knowledge showed that the microfinance industry frames the public narrative as a development approach towards women's empowerment. This approach is carried out by framing microfinance as a way to rescue women from their patriarchal oppression by allowing greater financial access, mobility outside the home and an improvement in household decision-making practices.

7.3.1.4 What reality is hidden behind the public narrative?

At least six (6) of the microfinance providers admitted that MFIs' had an ulterior profit-making goal. Mr. Anis (25 years of experience) said, "officially we do not use the term 'profit', we use 'surplus'. If I'm honest, surplus is important for any MFI's survival." The microfinance providers added that surplus is important to cover MFI's operative costs. They agreed that MFIs are not charity institutions but are simply moneylenders. As an institution, an MFI has operating costs including staff remuneration and property maintenance. In addition, recovering loans is important for the MFIs' market expansion and future investment. The providers also said that microfinance industry expands each year in terms of loan disbursement scale, number of clients, and opening of new branches. Recovered loan monies is invested in market (to microfinance borrowers) next year. These six (6) microfinance providers contextualized that the recovery process and market expansion is indeed positively related with women's empowerment. Mr. Kamal (5 years' experience) says:

Expanding microfinance market is good for women's empowerment. The number of new female borrower means more loans disbursed to them. This would surely benefit them. Till now in Bangladesh, we have very good annual recovery rate, which helps the industry to expand and invest more, each year.

A similar theme was also discussed by the microfinance beneficiaries. Most (15) of the microfinance beneficiaries (recipients and recipient's husbands) understood that MFIs had an ulterior profit-motive. They perceived that the MFIs explain their program logic as assisting poor women borrowers but that profit-making is their hidden goal. The husband of a first-generation female borrower, Dolu (age 60), said that:

Although, the MFIs say they are (*valo-valo kotha*) about helping women [i.e., increasing income-generating activities (*ay-rojgar*), investments and income (*ay-unnoti*)], I think their goal (*uddesho*⁷⁸) is to make profit (*lav kora*⁷⁹) out of loan

⁷⁸ *Uddesho*, this Bengali term means aim/goal or purpose.

⁷⁹ *Lav kora*, this means making profit. *Lav* means profit and *kora* means making/doing.

investment (*taka khatano*⁸⁰). Do they sacrifice (*char deina*⁸¹) any repayment ever? Rather, they would put pressure (*chape rakha*⁸²) on borrower(s) women for repaying timely instalments.

These (15) microfinance beneficiaries further addressed MFIs' loan recovery strategies and the strictness surrounding loan repayments. They said that the loan recovery strategies overrode MFIs public narratives (*valo-valo kotha*) on women's empowerment. Beauty (age 36), a second-generation borrower⁸³ said:

We heard about MFIs loan recovery strategies, such as shaming (*opoman kora*⁸⁴), putting social and psychological pressure (*manoshik o samajik jontrona deoya*⁸⁵) such as filing police cases, capturing household assets, or yelling (*galigalaj ba chillapalla kora*⁸⁶). They rarely consider our poverty and may struggle to timely manage the money. Sometimes, the MFI's staffs behave rude (*galigalaj ba chillapalla kora*) and create pressure (*manoshik o samajik jontrona deoya*) about our failed repayment (*kistir*

⁸⁰ In general, *taka khatano*, this local Bengali language is used to understand investment of money by the money lenders to gain a good monetary return. *Taka* is Bangladeshi currency and *khatano* means using/investing/lending. The person (moneylender) who invest money in this purpose is also termed as *suder byabshayi*. *Suder* means interest seeker, and *byabshayi* means businessman. Locally people refer to this mainly when the money has been used a purpose to get high interest return. Such as moneylenders invest their money with a high interest (sometimes even 100 percent or more interest rate were implied). MFIs interest rate (22-30%) and their strict loan recovery procedure has been compared by the informants with moneylender's investment (*taka khatano*).

⁸¹ *Char deina*, by this the informants refer that the MFIs rarely relax their loan recovery date amount or interest. *Char* is used here to mean relaxing strict timeline for repayment confirmation.

⁸² By *chape rakha* the informant here refers to the MFIs nature of being reluctant to lose any instalment deadline. The MFIs staff keep visiting the borrowers and reminding them about the payment date and amount. They rarely care about the circumstances the borrowers face or their requests for repayment deferrals. This is their policy of maintain a good repayment record.

⁸³ Microfinance recipients, who are receiving loans as second generation. This means, their parents were also microfinance beneficiaries and they also took microfinance loans in their current life.

⁸⁴ *Opoman kora* is Bengali words informants refer to shaming. MFIs staff insult defaulter borrower from public place, household yards, in front of neighbours or they may also complain to local representative which is shameful for the family. Women's dignity and honour are vulnerable in communities (see chapter 5), and shaming works as a weapon for the MFIs to recover their loan. See more in Karim, L. (2011). *Microfinance and its discontents: Women in debt in Bangladesh*. U of Minnesota Press. .

⁸⁵ By *manoshik o samajik jontrona deoya*, informants refer to types of strategy MFIs take to recover their loan. *Manoshik* means mental, *samajik* means social and *jontrona deoya* means torture. It may include shaming, filing police case, insulting in public, forfeiture of property, or filing dispute case to elected local representative. Informant said that community people may also insult them on their misery or show negative attitude because of all these complaints filed. The borrowers are poor people, may not find anyone to advocate them in such situation. Therefore, the type of pressure come over them both socially and psychologically.

⁸⁶ *Galigalaj ba chillapalla kora* means shouting or yelling on someone with slung or abusive words.

*taka*⁸⁷). I think they prioritized timely repayment over social responsibility (*Samajik Dayboddhota*).

The microfinance beneficiaries and the providers mentioned that the hidden reality of ulterior profit-making — which the industry terms ‘surplus’— is important for the industry and its survival. However, to some extent, this reality such as ulterior profit-making goal, loan recovery process overrode MFIs’ long cherished public narrative of women’s empowerment.

7.3.1.5 How does MFIs monitor women’s loan use?

The microfinance providers mentioned that the microfinance industry presents a public narrative of women’s economic participation that is consistent with their empowerment narrative. However, the literature cited in chapters one and two contradicts this public narrative and supports the findings of this study (see chapter 4) about men’s decisions, control, and use of MF loans even though women borrowed the money. Therefore, two issues are crucial for investigation; first, do the MFIs monitor women’s loan use so that they know and confirm that women’s financial participation is increased; and second, how aware are MFIs of men’s control and use of microfinance loans?

Fifteen (15) microfinance beneficiaries (recipients and recipient’s husbands) and seven (7) microfinance providers agreed that men’s substantive use and control of microfinance loans is known by the operating MFIs. However, women’s financial participation is monitored. Many (15) microfinance beneficiaries expressed their opinion that MFIs ignore men’s use of microfinance loans as long as they were repaid properly. A first-generation female borrower, Rozina (age 36), explained that:

MFIs care about timely repayment (*somoymoton rin shodh*⁸⁸). Their staff know my husband’s use of the money but do not raise questions about it nor enquire about my loan use. To my knowledge, most of the microfinance loans are used by men for example, husband, son, father or male kin in my communities, and the MFIs’ know this.

These (15) beneficiaries said that instead of monitoring women’s investment in income - generation, loan management staff(s) focused more on loan recovery. They suggest using the microfinance loan in income-generation instead of using in family consumption. Hence, they care less even if the microfinance loans are invested by men in income-generation. The

⁸⁷ *Kistir taka* this Bengali terminology refers to the amount of money [weekly/fortnightly/monthly (based on the program structure)] microfinance recipients pay as instalment against their microfinance loan.

⁸⁸ By *somoymoton rin shodh*, the informant meant timely loan repayment. The Bengali meaning of *somoymoton* means timely, *rin* means loan and *shodh* means repayment.

beneficiaries understood that the MFI's staff do this on purpose to minimize the risk of their loan recovery rate. A second-generation borrower, Beauty (age 36), expressed the opinion of many:

The MFI's staff encourage us to invest in income-generation (*ay-rojgar*) and discourage use in family consumption (*khaowa-porai khoroch*⁸⁹) such as food, clothes, or medical purpose. They rarely care if men or women from the microfinance beneficiary's household use the loan money. However, when the MFI's staff visit me, they query if the money has been invested in income-generating activities (*ay-rojgar*). Sometimes they told us, investment in income-generation (*ay-rojgar*) will return with income and profit, whereas family consumption will not. If we earn, we will be able to repay the MFIs loan properly (*somoymonon rin shodh*).

All (7) of the microfinance providers agreed that they know about men's use and control of the money. But at least four of them referred to the unofficial documentation such as MFIs organizational documentation shows that loans are provided to and used by women. The MFIs maintain this fact. By unofficial documentation they informed that informally the MFIs know about men's use of the microfinance loan, however, this is unofficial to them. The formal official document shows that borrowing women are the loan user. They said that a woman who wants a loan must declare the purpose of her investment in the official paperwork. In this manner, the MFIs officially document women as the loan users. Mr Monir (21 years of experience) said that "we know that men are using the money, but our official paperwork documents women as the investor. It is true that many men just use their women to get the loan."

The microfinance beneficiaries mentioned that men, as head of families, are in control of the family's income; this is the cultural norm, and the MFIs know this. Therefore, MFIs assume men's use and control of microfinance loans. However, as long as men are repaying the instalment money in a timely manner, the MFIs rarely investigate women's loan use. Dolu (age 60), husband of a first-generation borrower explained this:

Our culture does not condone women's financial participation such as income-generation, investments, or business. Moreover, MFIs understand that men's investment in income-generation (*ay-rojgar*) is more secure than women using the money in family consumption (*khaowa-porai khoroch*). If a woman invests the money in family consumption (*khaowa-porai khoroch*), financial return (*lav kora*) such as income or profit is unlikely outcome, however, if men are using the loan money in

⁸⁹ This Bengali term *khaowa-porai khoroch* means expenditure on family consumption. *Khaowa* means food, *pora* means clothing and *khoroch* means expenses. This concept is used as a whole to understand family consumption and its expenses of a family.

income-generating activities (*ay-rojgar*) it more likely returns with income. Therefore, men's investment of loan money has financial return (*lar kora*) and it ensures timely repayment of MFIs' loan instalments (*somoymoton rin shodh*).

Admitting to the reality of men's financial control and microfinance use, at least five microfinance providers agreed that the patriarchal gendered division of labour is a harmonious one and part of their cultural system. They explained that men's use of the money ultimately benefits the women and the family, because women should be credited in bringing the microfinance loan to household. Mr. Faruq (30 years' experience) said:

Family is an economic entity with division of labour. Men must conduct income-generating activities and women take care of household duties. This is a wonderful cultural combination.

Although Mr. Faruq further added on recognition of women's domestic labour as contribution:

The western context of gender equality is not suitable to our country. For example, we cannot deny maternity. Maternity is biological not learned. It is scientific. Breastfeeding is not men's task, and men don't have the hormonal advantage to childcare. Problem is not in our tradition. Problem lies on not to give credit on women's work. If their work is credited or rewarded by economic value, then their contribution will be visible to us.

Mr. Kamal (5 years' experience) further explained the positive side of division of labour and men using female loans:

In Bangladesh, we are all known of its patriarchal tradition. If men (i.e., husband, son) are using the money (which off course they are using in many cases), MFIs cannot intervene on that. In Bangladesh, it is quite impossible to engage man in domestic duties such as women. Our gender tradition and norms separate the division of labour for men and women. But the positive side is, instead of staying idle, if men are using women's loan in income-generating activities, they are not only contributing to their family income but also to national economy. For this you have to give credit to women, because she brings the loan to men for investment in IGAs.

The findings from microfinance providers make it clear that the gender division of labour in family is well understood by the industry and men's cultural role in controlling the household's money is well accepted. Each year the industry expands their investment on microfinance while knowing the role of men in microfinance. The following section will provide an understanding on the reality on why microfinance loans are widely provided to women in Bangladesh.

7.3.2 Why are loans provided to women? The Reality:

The early findings of this study showed that although the MFIs' presented women's empowerment as the rationale for their microfinance programs, there was also a hidden ulterior

profit-making motive. In addition, men were found to be the substantive users of the loan, and the existing patriarchal norms supports these behaviours. Nevertheless, being cognizant of this situation each year MFIs provide the majority (91%) of their loans to women in Bangladesh (MRA, 2018).

I investigated the rationale behind the provision of the majority of microfinance loans to women, although it is common knowledge that men are the main users of loans. Both the beneficiaries and providers discussed this issue. They agreed upon the fact that MFIs rely on women's structural vulnerability such as mobility restriction, honour and shame, traditional gender roles to recover their loan; as past experience shows that loan recovery is riskier if directly provided to men. The following findings are divided into two parts; first the beneficiaries' perspective, and second, providers perspective.

7.3.2.1 Beneficiaries' perspective

Women's restricted mobility

Thirteen (13) beneficiaries (recipients and recipient's husbands) said that in rural communities' women rarely leave households due to traditional mobility restrictions such as *purdah*, and traditional gender roles. MFIs prefer to provide loans to women because they are easily traceable for repayments given that women's traditional gender roles for example, childcaring, domestic duties restrict them to their homes. In contrast, when loans are given to men, it is difficult to detect their location because men move freely outside the home.

Monema Begum (age 41), a first-generation widow informant said that "women rarely could escape the loan as they are traditioned (*riti*⁹⁰) to remain at home. This is a reason why I believe MFIs prefer direct lending to women instead of men." Salma (age 30), a first-generation borrower further added:

Men's are hard to find if they hide (*ferar hauwa*⁹¹). They may move anywhere in the village, or beyond, for few days or months. Moreover, men's responsibility to earn the family income also means they out of the home for most of the time MFIs would

⁹⁰ *Riti* is a Bengali word means habits or tradition. By *riti* rural people in our study referred to everyday work and responsibility one may learn from generation and conduct without establishing any objection. Such as women take care of children and men goes outside for work.

⁹¹ This Bengali concept *ferar hauwa* is used by the informants to refer men's possibility to flee from home or travelling distant places without informing anyone. In trouble such as quarrel, fight, debt, police case, men can easily hide and travel far from home to a safe place he considers. This is not possible for women because of her domestic duties, childcare, and mobility restrictions. Men are neither obliged to take care of domestic duties and childcare nor restricted from mobility, therefore, they can easily flee from home and hide themselves in disputes.

struggle to locate men if loans were given to them. Whereas, women rarely leave the house, no matter what the situation is. Her role(s) and responsibilities such as domestic duties such as preparing meals, cleaning, or childcare demand her to staying at home.

Few (4) women beneficiaries explained that women are responsible for the children on a 24-hours basis and cannot just flee without them. This means they are always home when the MFI representatives visit to collect repayments. However, men simply leave their children at home. Lipika (age 35), a second-generation borrower said that:

My children depend (*mayer upore nirvor kora*⁹²) on me. I prepare their food, feed them, wash their clothes, monitor their schooling or mobility outside. My husband works outside to provide for us. I cannot leave my home like my husband does, even if there is a loan or any kind of debt, I am responsible for. If I flee, my children will be left insecure at home, may starve, and get sick. If I cannot repay, I mentally prepare myself to face insult/rude behaviour from the MFI's representative. But leaving my children and home would be a shame on my motherhood (*mayer dayitto*⁹³).

Women's vulnerability, honour, and shame

Eight beneficiaries (8) (recipients and recipient's husbands) explained that protecting women's honour is related to family pride. In rural communities, women have structural vulnerability on protecting their honour and shame if indulged by outsider(s) such as men roaming at the street or not being a family member. If an outside person(s) bullies, teases, or verbally and physically abuses a woman, her community will more likely blame her and her family for letting her go outside alone or allowing the perpetrator an opportunity to insult or harass her. This is why women are structurally vulnerable and the MFIs know this. The beneficiaries believe that MFI representative will engage in public shaming, insults, or dishonouring women to recover loans. Women and their families (including husbands) fear MFI's shaming strategies in the situation of default repayments. If a woman is dishonoured in public by the MFIs, the family would lose its respect in the community and would become a subject of public ridicule. Romisa (age 33), a second-generation informant said that:

⁹² By *mayer upore nirvor kora* the informants mean the children's dependence on mother. Mother usually manage many needs of their children such as cooks, provide food to their children, washes their dirty clothes, monitor their shower. If the children are infant or child, mother had more responsibility to feed them, clean them, wash their clothes, make them clothe and bath. These responsibilities are traditionally assigned on women, men are not obliged to do this. This *mayer upore nirvor kora* restrict women's mobility beyond home in any dispute, looking at their children's necessities.

⁹³ This Bengali term *mayer dayitto* used by the informants to refer all the responsibilities a mother must carry to her children. As mentioned, all the needs children rely on their *mayer upore nirvor kora* are normalized as *mayer dayitto*. Mayer means mother's and *dayitto* means responsibilities.

...women need to protect their honour (*izzat*⁹⁴) in the communities more so than men. Shaming or insulting (*opoman kora*) a woman in public would easily degrade the respect (*izzat*) she has in the communities. If an outsider (not a family member) comes and shames (*opoman kora*) a woman for debt, community people will not only blame the woman for bringing such misery (*oshanti*⁹⁵) to her family but also will accuse her husband, son, or father of not protecting her from outsider's bullying and insults (*opoman kora*). Community people will lose respect not only for the woman but also for her husband and family.

MFIs' avoid direct clash with men by lending to women. However, they ensure repayment by relying on cultural norms regarding honour and shame. Samad Mridha (age 54), the husband of a first-generation borrower explained:

MFIs know that men use the loan money. However, they do not lend them directly. Men are aggressive, difficult to manage, or to pressure to repay. They are tough and do not have honour like women. However, it is easy for the MFIs to shame (*opoman kora*) their women if she is formally given the loan. As a husband, I must protect my wife's honour. Otherwise, people will label me as a coward (*vitu purush*⁹⁶) who allows his wife to be publicly insulted by outsiders. Thus, by any means, I always arrange repayment on time.

7.3.2.2 Provider's perspective:

From the microfinance providers' perspective, I found similar perceptions regarding why loans were disbursed to women, although they presented the practice in a more positive light. All seven of the participants admitted that the structural vulnerability of women allows them to

⁹⁴ *Izzat* is a Bengali terminology used frequently for women's honour in the communities. Scholars such as White, S. C. (1992). *Arguing with the crocodile: gender and class in Bangladesh*. Zed Books. also used this term referring to women's honour in the communities. *Izzat* is an important cultural phenomenon for a woman to uphold and preserve her respect in the communities. Study informants also said that women's honour requires to maintain cultural norms and perceptions assigned to them. Such as maintaining *purdah*, following *Sariah law*, avoiding public spaces (e.g., marketplaces, playground) and men's (considerably outsiders) communication, avoiding situations like harassments, not involve in a romantic relationship before marriage, not allowing people any reason to spread gossip. Furthermore, women are prescribed to staying within home boundary and being obedient to father or husband. *Izzat* is a perception about women which is both physical and abstract. Physical perception denotes women to preserve their honour from being harassed or sexually abused by any man or avoid any consensual intimate relationship before marriage. The abstract perception referred to community perception about a woman's character and personality. If a woman is found not following community norms and regulations assigned for women, she loses her honour in the eye of the communities.

⁹⁵ *Oshanti* is another Bengali word that means turmoil/trouble. Informants said that if their husbands are dissatisfied with them, the situation creates lots of tension for their family. No woman wants to dissatisfy their husbands in any issue to ensure harmony in their family. Therefore, they do not want to go against their husband's decisions. Informant said that community practice also encourages women to manage family happiness (*shanti*) by any means. *Shanti* means peace/ tranquillity, which is the opposite of *oshanti*.

⁹⁶ *Vitu purush*, when this Bengali term used on a man it refers that the husband does not have enough courage to control his wife. Mostly other men from the communities or neighbourhood find this type of husband as a disgrace for the men's community. Such as if a husband fails to control his wife from paid labour involvement, wife's mobility without his consent or if he depends upon wife's income for subsistence.

have a lower risk of repayment default than men.

Most (5) of the microfinance provider(s) used the term “creditworthiness” to explain providing microfinance loans to women. To them, “creditworthiness” means women are hard-working, have self-respect, and are competent users of loan money compared to men. As a result, women’s credit programs always have higher loan recovery rate than men. However, similar to the beneficiaries’ response, all (7) of the microfinance providers admitted that they rely on women’s structural and gender-based vulnerabilities to help them to recover microfinance loan(s) properly. They did not see this as an issue for concern. Mr. Faruq (30 years’ experience) explained that:

If lending to women ensures easy recovery than what is wrong with that? I see that recovering money relying on women’s gender-based structural vulnerability does no harm. Rather this is a wonderful strategy to recover the money. After all, the MFIs are financial institutions, and the industry survives on loan returns. The more it could successfully capture repayment from the field, the more it can re-invest in the future.

All (7) the providers agreed that microfinance programs investing in women are more secure than investing in men. In patriarchal societies, the gendered division of labour and women’s limited mobility means the MFIs have reliable access and communication with them. Moreover, women’s perceptions of honour and shame help the industry to maximize its recovery rate. Lending to men is riskier and dealing with them for repayment is always considered difficult from based on the microfinance provider’s experience. Mr Anis (25 years’ experience) informed us:

Men frequently miss their repayments and sometimes don’t pay at all. Unlike women, men are aggressive in nature. Being harsh on men will provide no positive result. Rather it can create conflict. On the other hand, women’s honour is considered precious to their family and must be protected. A Family would not let their women insulted by outsiders such as loan officers.

Mr. Faruq (30 years’ experience) draws a positive impact of this recovery process further:

Men consider behaving as a dignified person includes protecting his wife. To ensure their women are not get insulted for being in debt, they invest the microfinance loans in income-generation such as business, *gher*, livestock rather than consumption(s) such as food, health, cloth. Investment in income-generation mostly provides income and profit. This return serves both the family income and the MFI’s repayment.

The aforementioned analysis of informants’ understanding showed that MFI’s major concern is loan recovery. The loan officers motivate borrowers to invest in productive activities rather

than family consumption. As long as the MFIs receive timely repayment of instalments, they are not concerned about men's use of the microfinance loans.

7.3.3 MFI skill development programs and gender-based training⁹⁷:

The microfinance industry in Bangladesh promotes their rhetoric of women's empowerment both publicly and institutionally. The MFIs publicise women's skill development programs such as training programs on economic activities such as livestock, small-scale business, handicraft they initiate for the recipient women in their websites, annual reports, and their program-based assessment reports. I tried to investigate if MFIs are operating gender-based training programs such as training or consciousness development programs on women's rights and inequalities, gender role and relations, submissive gender role construction through socialization for borrower women. Seventeen (17) beneficiaries (both recipients and recipient's husbands) and seven (7) loan providers shared their experiences on this.

Eleven (11) of the beneficiaries explained that they have never attended any type of skill development programs or gender support trainings from the MFIs. In addition, none of the beneficiaries had ever participated in gender-based training programs organized by their loan providing MFIs. However, six (6) of the beneficiaries have participated in trainings — once or twice — dedicated to issues such as improving and managing family budget, family planning⁹⁸, and utilizing of the loan to manage a timely repayment of instalment(s). Three of the beneficiaries who attended these trainings, mentioned that the trainer mostly focused on describing the importance of borrowing loans from the MFIs and the importance of repaying timely instalments. A first-generation informant, Halima (age 43), said that

In my long microfinance experience, I have attended couple of training organized by my loan giving MFIs. I had a training on family planning (*poribar porikolpona*⁹⁹) where

⁹⁷ I consider the skill development program refers to any set of training facilities/programs that improve women's knowledge and further participation in paid productive activities, financial dealings, or economic activities. Such a training programs on poultry, small-scale business, farming/agriculture, fish cultivation, trading, accounting and so on. I consider the gender-based training refers to any set of training/workshops on gender issues, rights and inequalities that exist in rural patriarchy in Bangladesh. Such as training/workshops of improving women's or men's knowledge on children's gender based equal rights, children's egalitarian nurturing process, consciousness development on gender-based discriminatory roles and practices.

⁹⁸ In Bangladesh, family planning training refers to planning number of children for a couple based on their income and resources.

⁹⁹ This Bengali term *poribar porikolpona* is used to understand family planning. *Poribar* means family and *porikolpona* means planning. Bangladesh government and NGOs are working on this issue since independence to reduce the population growth rate in Bangladesh. In *poribar porikolpona* different incentives and instrumental support were provided to the families such as free contraceptive support, two-child policy with financial benefits.

they encouraged us small family (*choto poribar*¹⁰⁰) for greater solvency and to reduce debt possibility. In another training, I was lectured on how to support my family's financial condition by taking microcredit loans, investing the money on productive purposes and payback the instalment on time. They also trained us on savings' utility. But their training mostly emphasised on timely loan repayment (*somoymoton rin shodh*).

Although the discussion in Chapter 5 showed that patriarchal gender norms and practices are profoundly blocking women's empowerment, none of the beneficiaries expressed their experience of participating in gender-based training programs organized by their loan's MFIs. Nevertheless, four of the recipient's husbands considered that training programs on women's gender relations are unnecessary. They considered that the existing gender norms and gender roles are perfect. This is more evidence of the patriarchal norms and women's structural vulnerability in rural Bangladesh. Akhter (age 46), husband of an informant, said

I do not remember my wife had any training of gender relations or empowerment (*nari shadhinota*¹⁰¹) from the MFIs. Even if the MFIs arranged training on this issue, I would not allow my wife to attend by spending her valuable time. Tell me, what wrong you see with the existing gender (male and female) relations we have in our communities? What new we need to know or change? We nurture and practice this tradition of gender from generations, and we are happy with this.

Another husband, Reazur (age 39), criticized about her wife's participation in economic wellbeing organized by MFIs. He said,

My wife attended few trainings about women's economic participation and solvency (*arthik ongshogrohon ebong shoccholota*¹⁰²). Sometimes, she comes and tries to tell me what she has learnt about women's economic participation and solvency (*arthik shoccholota*). I found nothing important there. I am a man, who is responsible for taking care of family finance. Not my wife. She rarely goes beyond home. She neither knows about the outside world nor has expertise in trading. Therefore, these one-day trainings on women's economic participation and solvency (*arthik shoccholota*) is a waste of time. I forbade her to attend training like this further.

¹⁰⁰ *Choto poribar* means small family in terms of family member. This type of family is encouraged to have one or maximum two children for a couple.

¹⁰¹ By this Bengali concept *nari shadhinota* the men (in my study) propagate if changes required for their gender relations in society. *Nari* means women and *shadhinota* means independence/freedom. The existence norms support women's male domination and the men also oppose any changes in women's gender roles and relations. They opposed changes in women's roles and gender relations by opposing *nari shadhinota*.

¹⁰² This Bengali concept *arthik ongshogrohon ebong shoccholota* means economic participation and solvency of. Informant described this as how the family economy should be managed and planned ahead to refer *arthik ongshogrohon ebong shoccholota*. This is also connected to many other issues such as income, family planning and family size, consumption.

In the context of training provided to women, the MFIs' training lack gender-based issue such as women's rights and inequalities, gender role and relations. However, some (3) of the providers said that sometimes they try to cover issues such as education, nutrition, and social problems such as dowry or violence. However, no direct training programs were provided on gender role development process such as gender socialization or gender learning in household. Mr Kamal (5 years' experience) said his experience on this:

Sometimes, the MFIs initiate training programs on child marriage, dowry and preventing sexual harassment. However, to my knowledge there is no training programs on gender socialization process. MFIs are financial institutions, therefore, most of their training focus on business and entrepreneurship. MFIs' training targets women to be better investor and proper loan repayer. Charity is not a purpose of MFIs nowadays.

Another provider Mr. Faruq (30 years' experience) said, 'we have some session on gender (i.e., dowry, sexual harassment) on our weekly meeting, but not many specific programs for changing gender-based learning'. He further added his perception on current gender roles are not insignificant for women:

The way we portrait patriarchy as evil and see gender equality, is not proper for many of us. Liberating women from domestic duties and project them carrying similar activities like men may disrupt the family harmony and community equilibrium. I understand these perceptions of liberating women from traditional division of labour would create greater problem in the name of gender equality. We need to believe that women could play greater economic role for their family by staying at home. They may run small-scale business from home, and which will not hamper their domestic duties such as cooking, cleaning, child-care.

7.4 Discussion

The qualitative findings of this chapter have come from applying Rahman's framework of 'public and private narratives' to provide answers to the final research question of this study: *Why do MFIs lend the majority of their microfinance loans to women, instead of men and how do they rationalise and monitor this?* There are four key findings of this chapter. These four findings provide an insight into the public narratives of women's empowerment (rhetoric) and ulterior profit-making motive (realities) of the microfinance industry in Bangladesh. MFIs program rationale of women's empowerment and the hidden loan recovery strategies and surplus accumulation from microfinance investments were found in responses from both participants and providers. Furthermore, this leads to the conclusion that the MFIs are not only co-opting the existing patriarchal norms of women's lack of access to finance to target women

loan recipients, but also manipulating women's structural vulnerability that makes them better at repaying loans which ensures economic return and profits or surplus for the institutions.

The first finding of this chapter refers to how MFIs conceptualize and use women's empowerment narratives. Microfinance providers rationalise women's empowerment in microfinance programs as increases in women's economic participation, loan repayment and scale, mobility, and household decision making. Women's empowerment is simply conceptualized as women investing their loans in income-generation projects which in turn is perceived as improving women's mobility such as business, trading, meeting attendance. Most importantly they assume that women gain status from increasing their contributions to the family, which in turn is thought to increase their participation in family decision-making. All these empowerment narratives were used by the MFIs to expand their market and recruit new female recipients. One group of researchers from the microfinance literature [Pitt and Khandker (1996), Schuler et al. (1996), Schuler et al. (1997), Pitt and Khandker (1998), Sabharwal (2000), Mahbub (2001), Hulme and Moore (2007)] supports these claims of microfinance providers of women's increased participation in IGAs, family contribution, household decision-making and mobility.

MFIs written documents (see chapter 1) such as webpage information, annual reports, magazines, program evaluation reports, and published reports provide anecdotes on women's empowerment success stories on IGAs, mobility, and household decision-making practices. These publications and presentations probably strengthen the MFIs' global reputation on women's empowerment approach to both local and international donors. However, there remains contradictions between the rhetoric and the reality as the microfinance providers of this study. The MFIs themselves replicated gendered structural vulnerabilities such as men's decision, control and use of the loan, and women's domestic roles in a problematic way. By providing microfinance loans only to women, MFIs are able to show improvements in economic parameters by increasing the number of female recipients each year. They are also able to show an income increase, loan scale, and loan repayment success.

MFI's ulterior profit-making motives is the second most important finding of this chapter. I found that the microfinance industry targets women because of their structural vulnerabilities such as lack of access to finance, finance management opportunities, control of their own funds and IGAs. MFI's representatives explained that MFIs support poor women to improve their socio-economic position by creating greater opportunities for women. This public narrative

obscures the MFIs ulterior profit-making motives. Their ulterior profit-making motives targets women strategically, because of their structural vulnerability. It also makes recovery of loans easier and ensures profit-or surplus.

MFIs' lack of commitment to women's empowerment is the third finding. This is apparent in the lack of monitoring of women's loan use and investments and the low priority accorded to gender support training or consciousness-building programs. The participants (both loan providers and beneficiaries) explained that although men's use of microfinance loans is common knowledge, MFIs do not monitor women's use of loans as long as they received repayments of instalments on time. This third finding further reveals that to challenge women's structural vulnerabilities in patriarchy such as division of labour, women's child-care responsibilities, gender learning or mobility restrictions have been ignored. The training programs organised by MFIs — e.g., entrepreneurship or productive investment of loan money — are more likely to help them recover their investments on time.

The second and third finding of this chapter corroborates Rahman (1999) theory of 'public transcript' vs. 'hidden transcript' to reveal the rhetoric vs. reality of MFI's program logic. Rahman (1999) found that the rhetoric found in MFIs public transcripts are used to obscure their profit motive which is the reality or hidden transcript pervasive in the industry. Research findings from Ackerly (1995), Goetz and Gupta (1996), Woolcock (1999), Parvin et al. (2004), Karim (2008) also found that MFIs had major motivation on profit making similar to Rahman's (1999) finding. Additionally, they also critique MFIs' women's empowerment narratives and success claims such as income-generation. These researchers found that men ultimately use microfinance loans and women channel the money to them. Moreover, Kabeer (2001), Karim (2008, 2011), Davis (2011) and Mallick (2013) found that the prevailing gender norms continue to restrict women's mobility at community level, and microfinance programs have little or no impact on changing this. This current research also found that women's loans are channelled back to men, because of the gender articulation of money as men's responsibility. Furthermore, women are traditioned to stay at home (due to their domestic duties and child-care responsibilities) and this helps the MFIs to capture majority women borrowers' repayment from home. This ultimately increases MFIs repayment rates and publicise as loan recovery success. However, many researchers such as Rahman (1999), Haque and Yamao (2008), Karim (2011) found that repayment success rates are not an accurate indicator with which to assess increased financial capacity or income-generation.

The fourth major finding of this chapter is the MFI's manipulation of women's structural vulnerability in patriarchal systems in order to maintain their high loan recovery rates. The industry lends to women because their structural vulnerability makes them easier to negotiate with and traceable for recovering loan instalment(s). However, men's characteristics of higher mobility and aggressiveness makes collecting repayments from them difficult. Women's strong sense of honour is co-opted by the MFIs in loan recovery strategies such as shaming, abuse, filing a police case, or capturing property. Women's honour (*izzat*) is considered important for men to uphold as protector of the household, so these strategies also make men vulnerable to pressure to repay loans.

The fourth finding again corroborates the theories of Rahman (1999) and Karim (2008, 2011). Karim (2011) who found that MFIs use loan recovery strategies such as shaming, destroying a house, selling household items, threatening, imprisonment, displacement, to create social and mental pressure on borrower women and their family to ensure their high levels of repayment. Rahman (1999) also documented that women's sense of dignity were used by the MFIs to conduct public shaming of the female borrower(s) to put pressure on the women to make repayments.

The findings of this study add to the microfinance literature and went further than Rahman's (1999) framework by suggesting that contemporary MFIs continue to present narratives of women's need for access to finance, relying on their structural vulnerability to expand markets and fulfil their ulterior profit-making motive. The findings here further reinforce this critique the contemporary microfinance industry in Bangladesh in how it both manipulates patriarchal norms to rationalise a need of access to finance such as microfinance loans to recruit female beneficiaries and that this hides their ulterior profit-making motive. It is significant but further progressed from the patterns emerged from the data collected from MFIs as part of this study as from Rahman's twenty years earlier, highlighting how little has changed in the implementation of programs and their imperviousness to those criticisms made in 1999. The narratives emerging from MFIs, well documented by Rahman, confirmed 20 year later by this study, and progressed further with the findings that microfinance industry manipulating patriarchy and women's structural vulnerabilities, were also well known, and critiqued by the beneficiaries in this study. The hidden motives of MFIs are an open secret and the implications of this is discussed further in next chapter.

7.5 Conclusion

This chapter described microfinance beneficiaries and providers perspectives on microfinance programs' rhetoric and realities in contemporary rural Bangladesh. I analysed how the microfinance recipients were quite clear that the expansion of the microfinance industry relies upon on existing patriarchal beliefs and norms. This finding highlights the gulf between how MFIs portray public narratives to target female borrowers and how it manipulates women's structural vulnerabilities in a patriarchal system to maintain high loan recovery rates and profit margins. A key finding is how MFIs utilize patriarchal norms to maintain institutional sustainability. This perspective was apparent in response from the microfinance beneficiaries consulted in this study project. Moreover, how women's economic empowerment is conceptualised by the MFIs is too limited to bring about the substantive progress that would challenge the patriarchal norms that are required for women's empowerment. I deem that achieving women's socio-economic empowerment in the patriarchal society of rural Bangladesh also requires enhancing women's consciousness concerning gender-based structural vulnerabilities such as male domination in gender relations; mobility restrictions (*purdah*) and domestic duties. Development initiatives such as the microfinance programs need to address women's structural vulnerability in patriarchal society in a substantive way rather than creating a version of empowerment that is simply grafted upon the patriarchal culture that exists and, in this way, re-entrenches these values and practices as has been shown in this chapter.

Chapter – 8: Conclusion

8.1 Introduction

This study aimed to examine and understand the process of women's empowerment through microfinance participation in rural Bangladesh. The main question of this study is, *how have patriarchal relations in families in Bangladesh been challenged or sustained and how can this be attributable to the influence of microfinance programs?* This study sought to examine the cultural aspects such as the construction process and practice of gender roles and relations in recipients' households in a patriarchal society like Bangladesh to examine women's empowerment and microfinance participation. It investigated the types of gender norms that women borrowers practice and learn/transfer across generations. This study also investigated if participation in empowerment programs changed household gender norms and practices.

Microfinance is a well-known development program in Bangladesh that claims to reduce poverty as well as promote women's economic empowerment, which can lead to a better quality of life for women. Microfinance is accessed by more than 30 million women across Bangladesh (MRA 2018). These women are mostly located in rural areas and carry out unpaid domestic duties rather than engage in paid labour. Many advocates of microfinance have evaluated the programs from different indicators such as income, health, nutrition, mobility, household decision-making practices and have argued that access to microfinance loans have increased women's income which has led them improving their quality of life. As demonstrated in the literature review of this thesis, many researchers [e.g., Pitt and Khandker (1998), Alam (2012), Chowdhury (2009), Sabharwal (2000), Hashemi, Schuler (1996), Hoque & Itohara, (2009), Littlefield et al., (2003)] also argued that increasing income and quality of life helped them to confront patriarchal subordination, such as overcoming women's mobility restrictions, participating in household decision-making practices, involving in economic activities. MFIs also claim and publish success stories of reducing women's poverty and promoting women's empowerment through their increasing numbers of female beneficiaries in Bangladesh. However, critics point out that men use and control women's loans and increase their debt; that women's loans increase MFI's profits and their unethical/cruel loan recovery strategies; and that the programs can increase domestic violence instead of challenging it.

The existing literature on microfinance in Bangladesh does not thoroughly investigate how the existing patriarchal practices and the socialization of gender norms are replicated within

microfinance participating households. Within a patriarchal society, microfinance participants are, like all people, significantly influenced by the prevailing social structures. In Bangladesh, the (re)production or (re)construction of patriarchal gendered roles reinforces the uneven gendered power relationships within the households allowing men to have a disproportionate amount of control over women, along with the output of their reproductive and productive lives. This study showed little change to these practices by microfinance programs' activities or any substantive women's empowerment in terms of patriarchal practices and the socialization of gender norms.

This study used a mixed-method research design of 331 surveys and 40 in-depth interviews from microfinance recipient women, their husbands, and microfinance providers in the southern region (*Dumuria* sub-district of *Khulna* division) of Bangladesh. Field data suggest that a patriarchal society reproduces gender-segregated roles and relationships. There was no correlation between microfinance participation over the year(s) and changing household gender norms, roles, and relationships. Instead, patriarchal practices contextualised women's structural vulnerabilities through the (re)production and (re)construction of gender roles and relationships in their households. As a result, men were found to be initiating, controlling, using, and repaying the microfinance loans by capitalizing on women's structural vulnerabilities. The microfinance industry participants in this study explained how the system exploited women's structural vulnerabilities to recapture their loans and achieve profit. In this way, with their intended or unintended action(s), the MFIs also become part of the dominant structure of patriarchy in Bangladesh.

This concluding chapter will summarise the key findings of this thesis, the study's contributions to the literature, and the study's policy recommendations. Second, the chapter will present the limitations of this study and implications for future research. Finally, the chapter concludes with a reflection on the research conducted.

8.2 Summary of Key findings

The major finding of this study is how conventional patriarchal gender norms, roles, and responsibilities hinder female microfinance beneficiaries' financial participation and present a barrier to women's empowerment. This study shows that the everyday mundane social practices of gender reinscribe the recipients' household gender norms, roles, and relationships;

which stymies female microfinance beneficiaries' realising the full benefits of financial participation as a potential pathway to women's empowerment. However, this major finding can be explored through four key findings that are important to answer the broader research question of this study: -

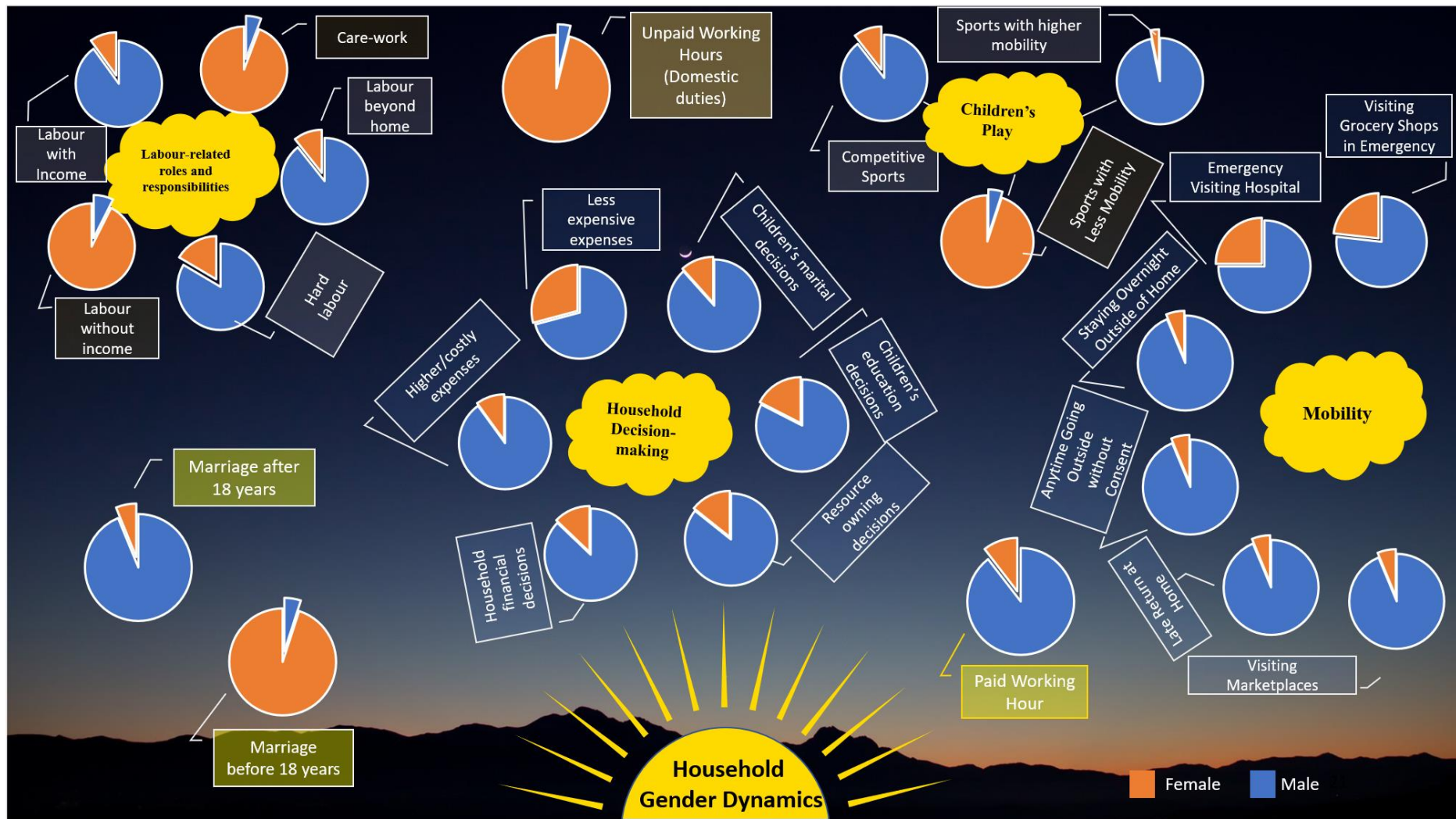
i) Mundane everyday social practices impede empowerment:

The first key finding is that the gender socialization and the everyday performance of male gender roles in rural Bangladesh produce power relations in which women are reduced to a lower status. However, these norms are so mundane that the informants (both men and women) did not consider them to be problematic and were considered necessary to their everyday lives.

Although MFIs in Bangladesh purport that the rationale and purpose of women's empowerment programs are to reduce poverty, facilitate income-generating activities, or develop women's entrepreneurship skills, microfinance programs rarely addressed the social practices that hinder the fulfilment of those goals. This study showed that the types of gender norms that have been learned and practiced by the informants establish men's control over women. Women's structural vulnerabilities are rooted in their restricted gender practices. These structural vulnerabilities are significant impediments to women's empowerment.

The diagram (figure 8.1) summarises the survey findings on household gender dynamics of the study's microfinance recipients, where each circle represents a single area of household gender norms for men and women. It is important to note that women's participation is higher in only five categories (labour without income, care work, unpaid working hours spent in domestic duties, early marriage, and less mobility-based sports) . These five categories act to limit women's agency and opportunities. The categories where men's participation is higher (paid labour, mobility outside the home, decision-making, more mobility) make them the breadwinners and economic decision-makers. Men capitalize on this power through the practice of everyday gender roles. Although women are contributing to their family by providing everyday labour, this labour is unpaid and not recognized as an economic contribution to the household.

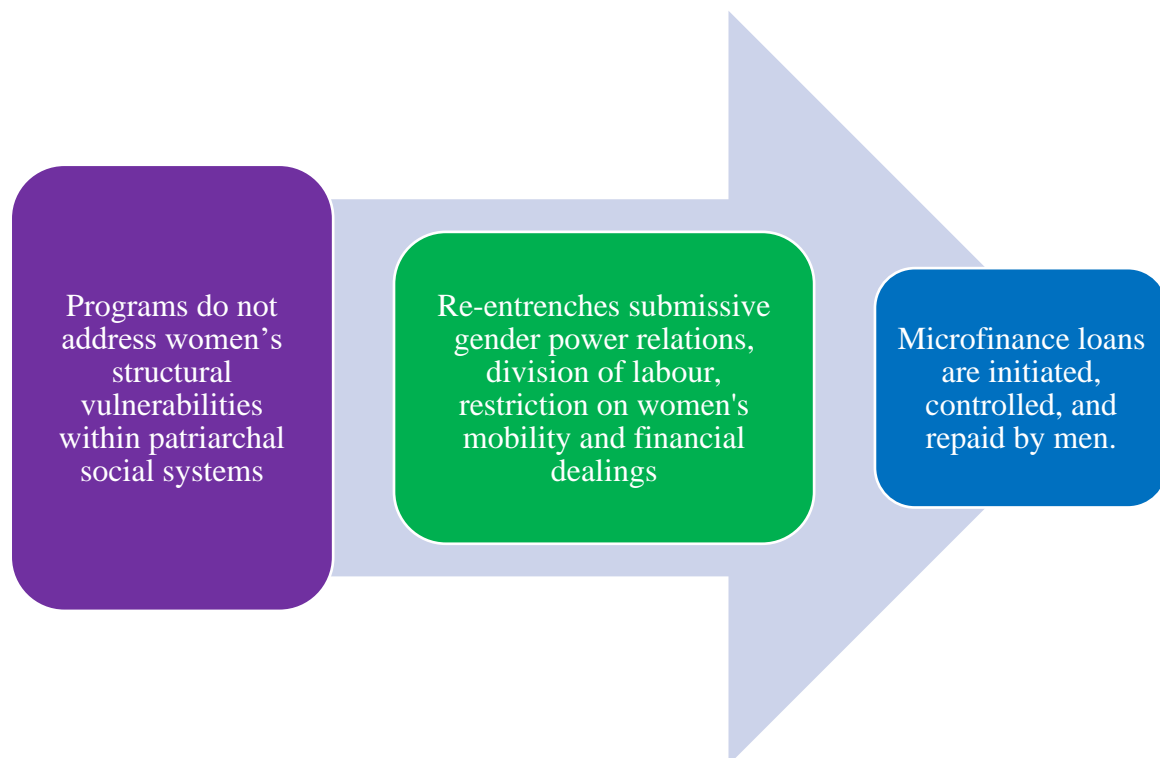
Figure 8.1: Household gender dynamics of recipients



Source: (Survey data of this study)

The quantitative and qualitative findings showed that most women had an insignificant role in the family decision-making process compared to men. Women's mobility was also restricted outside the home boundary, such as going to marketplaces or beyond the village boundary as men do. Data showed that above 96% of the microfinance recipient women carried out domestic duties, such as serving food, cleaning, cooking, and providing childcare at home. In contrast, the majority (above 75%) of the men undertook paid labour, such as agriculture or employment outside their home. Women's low participation in paid labour and their lack of mobility outside the household must not be reduced to a simple cultural process carried out for generations; instead, this must be seen as the root cause of women's structural vulnerability and subordinate status.

Figure 8.2: Microfinance loans are used and controlled by men



One important area in the construction of submissive gender roles can be addressed by looking at childhood socialization practices. According to this study's empirical evidence, women were socialised to restricted submissive roles with little mobility. Girls were socialized to play with caregiving toys (such as dolls and cooking utensils) and tasked with domestic duties such as looking after younger siblings and preparing food in their homes. In contrast, boys generally played competitive sports (e.g., football, badminton) outside the home (e.g., village playground).

Similarly, girls were socialised to wear clothes that conformed to *purdah* restrictions. The fear of sexual harassment and community censorship restricted young and adult. Evidence showed that men and women learn that protecting women's honour (by maintaining *purdah* norm) is a sacred duty of their family. Men are responsible for monitoring and safeguarding women's honour and dignity in the family. Safeguarding women's honour impacts the family's dignity; as such, it reinforces cultural norms of men protecting women's honour. Hence, men have a superior position that results in women being considered inferior and dependent on men. As a result, men exert their choices in women's lives, including financial decisions.

The qualitative findings from in-depth interviews provided details of the different gender roles and responsibilities assigned to men and women in the microfinance beneficiaries' households. The findings showed that men manage their family's finances and perform hours of paid labour outside the home. At the same time, women perform domestic duties at home. Interestingly, participating in domestic duties is a matter of 'community shame' for men as they are culturally conditioned to take an earner's role. In a patriarchal tradition, gender roles are reproduced in the household and intergenerationally passed on as social convention. In this social convention, 'money' is deemed as part of men's domain. As such, this social convention dictates that women should surrender financial matters to men.

The qualitative findings showed that most paid labour activities, or financial activities such as trading and marketing, were generally conducted outside the home and required mobility. Men's higher mobility beyond the home (since childhood) helps them to find a job and participate in paid labour. However, women's mobility beyond the home is restricted or discouraged due to various social obstacles (e.g., the *purdah* norm, community criticism, fear of sexual harassment, security concerns). Moreover, recipient women's daylong unpaid domestic responsibilities left them almost with no time to engage in paid labour. Nevertheless, women who engaged in paid labour struggled with the double burden of also having to meet their domestic duties and found it to be a challenging situation to manage. Men were less willing to allow their wives to engage in paid labour instead of their unpaid domestic duties. Also, women had to obtain their 'husband's consent before participating in IGAs. Recipient women prioritized their unpaid domestic duties over income-generating activities. Women considered their domestic duties as a conventional responsibility that they must manage before IGAs.

The empirical evidence of this study also explored that microfinance recipient women observed (and learned) the structural vulnerabilities (e.g., women's unpaid domestic duties, lack of mobility and income, lower decision-making choices, *purdah* restriction and honour, and other gender-submissive roles) of women from their parent's house. Despite this, they also replicated the same norms in their current household to their own children.

ii) Women's financial dependency on men remains unchanged and acts as a barrier to the success of MF empowerment programs:

The second key finding is that the social practice of women's financial dependence on men has not changed in recipients' household gender norms, roles, and relationships. No discernible relationship could be found between microfinance and the breaking down of gender norms. It is important to understand that the microfinance industry provides loans to women in a culture where patriarchy is firm and deeply rooted. Microfinance is first and foremost a business model. The MFIs' monitoring systems rarely look at who uses the loan to even identify its impact. The microfinance industry focuses more on the loan amount disbursed to women and the repayment rate achieved. Although MFIs claim to achieve women's empowerment, or more specifically women's financial empowerment, ultimately there was no evidence of this occurring in any multi-dimensional way in this study, and the norm and practice of women's financial dependency on men remain unchallenged.

The quantitative findings in this study described the influence of household gender norms, roles, relations, and the practices of beneficiaries' families. The quantitative results showed that patriarchal gender roles and domestic responsibilities hinder women from participating in paid labour. The data suggest that the recipients' husbands gender roles and responsibilities were to perform paid labour outside their homes, such as farming, trading, or any other wage-based occupation. However, recipient women had lower or no participation in such types of paid labour. Most of the women's gender roles and responsibilities were to perform domestic duties at home, such as involvement in care work [e.g., serving food, cooking meals], home gardening, and cleaning work [e.g., washing dishes, yard cleaning]. Furthermore, the quantitative evidence showed that, on average, a recipient woman spent 9 hours daily in domestic duties, while their husbands spent 10 hours in income-generating activities. Based on their survey responses, these experiences were similar to the respondent's own upbringing.

The qualitative evidence provided context and addressed the detail of women's financial dependency on men. Evidence from the field found that 'domestic duties' are traditionally assigned to women's gender roles, and 'paid labour' is part of men's role. Evidence also showed that both men and women informants believed that altering these responsibilities (i.e., women being involved in paid labour) may deprive the family of women's domestic responsibilities. Fewer hours spent on daily domestic duties may also create family problems (e.g., tension, a quarrel between husband and wife, causing family unhappiness) for any woman. As such, women were less frequently engaged in paid labour.

Besides women's domestic roles (that is, women must carry household responsibilities), the norm of 'money as men's domain' resulted in women being financially dependent on men. A comment made by a female informant, "money is to deal with by men, and therefore, men must do the income," is a regular expression of most men and women. Nevertheless, both men and women established that men's income responsibilities are reciprocal to women's domestic duties. That is, conventionally, men earn the income (e.g., employment) for the family, and in return, women must carry out the household duties (e.g., care work). Therefore, social conventions and labour based reciprocal relations hinders women participation in IGAs and makes them be financially dependent on men.

iii) Men control microfinance loans:

The third key finding is that recipient women hand over their microfinance loans to men. Both men and women believe in man's role as the money-maker for the family, meaning money are dealt with by men, and therefore, men must earn the income" (Aklima, a 45-year-old female borrower). Therefore, women's participation in investing in their microfinance loans is negligible. Empowerment requires changes to this ideological component about the role of men and women in monetary dealings; this is held and reproduced by both men and women. Importantly, the microfinance industry and programs mostly overlook the tradition of men taking control of microfinance loans, leading to limited empowerment outcomes.

The quantitative findings from a survey of 331 female microfinance beneficiaries in rural Bangladesh showed that women depend on men not only for their income but also for their loan repayments. Men (e.g., beneficiaries' husband, son) were found to dominate the process

of seeking, using, and repaying microfinance loans. The evidence from this study showed that men used women to obtain microfinance loans for their own use. As the quantitative data previously explored, due to the daylong involvement of domestic duties, recipient women were unlikely to be involved in paid labour. The crosstabulation data also showed that women's higher domestic labour involvement reduced their participation in loan-taking or using decisions and repaying the loan. This study has found that men's cultural role defines them as earners. Therefore, without facing any real challenge from women, men decide on the loans and also were able to repay the instalments. The survey data (crosstabulation) showed that men's cultural role as earners and their mobility helped them take the loan away from the home boundary and decide investment sectors (e.g., poultry, farming, small-scale business/trading). Men were also seen to possess cultural superiority in terms of problem-solving, marketing output, product pricing, and accounting management. In all these areas, the recipient women's participation was insignificant. Conversely, the multivariate regression analysis showed that an increase in women's household decision-making power, mobility, and paid labour would improve their loan control and uses. These improvements would also reduce their husbands' control over microfinance loans. However, these areas (e.g., household decision-making power, mobility, paid labour hour) are firmly dominant by men, culturally constructed and founded on individual's gender-based roles. Therefore, women would need to supersede their current gender-based roles to improve their household decision-making power, mobility, and paid labour. This would require cultural renegotiation. An economic endeavour such as providing microfinance loans to women cannot achieve this alone.

In the interviews, all the informants agreed that men must undertake paid labour (e.g., earner role). In contrast, women must abide by their domestic responsibilities. The informants (both men and women) also mentioned that men have financial responsibilities as enjoy higher mobility. Therefore, they must take control of the loan to invest, market, and repay the instalments. The qualitative data showed that women that conduct paid labour or move beyond the home (for work, product selling or marketing purpose) violate *purdah* and incur severe reproach from the community (e.g., defaming, stigmatizing) that also affects their family. Both the quantitative and qualitative findings showed that culturally mediated gender norms and practices concerning (paid and unpaid) labour, financial dealings, decision-making, and mobility increased men's control and use of microfinance loans.

iv) The Microfinance industry co-opts women's structural vulnerabilities for profit and has no valid approach to the empowerment of women:

The fourth key finding is that the microfinance industry co-opts the vulnerability of recipient women (due to patriarchal norms and cultural understandings) to achieve its ulterior profit-making motives and loan recovery success. However, before going to describe this key finding, this study acknowledges and recall the limitations that only a small number of MFI officer was interviewed. The study also did not undertake a systematic analysis of MFI documents. Moreover, this study is confined to one geographically focused case study (please see chapter 7 for detail).

The microfinance industry has grown with their positive rhetoric, such as their program works for women's empowerment to challenge common structural vulnerabilities women face in patriarchy; however, achieving MFIs' surplus from invested loans and loan recovery success remains hidden under the rhetoric. Instead, this study found that the industry relied on the structural vulnerabilities women face in a patriarchal society to manage its financial sustainability (e.g., surplus, loan recovery).

The data showed that, while the microfinance industry claimed to be achieving women's empowerment, the industry defines the concept of women's empowerment with increasing women's economic participation, loan repayment and loan-scale, mobility, household decision-making power etc. This study's quantitative and qualitative data showed that men's dominated all these areas. Nevertheless, the qualitative data showed that microfinance providers (e.g., field-level staff and policymakers) justified men's control and microfinance loans' use. The industry brushes aside women's gender-based vulnerabilities as a non-issue, although it claims the programs have achieved women's empowerment at a larger scale. At least, MFIs' published documents (e.g., webpage information, annual reports, magazines, program evaluation reports, published reports) and field evidence present conflicting narratives regarding women's empowerment.

The qualitative data also showed that the microfinance industry is co-opting women's gender-based vulnerabilities to achieve its surplus from microfinance investments. Although the industry's public narrative declares that they focus on women to improve their structural vulnerabilities (e.g., lack of access to finance, finance management opportunities, control of

their funds, lack of IGAs etc.), the hidden narratives expose MFIs' ulterior profit-making motives. Targeting women given their structural vulnerabilities in a patriarchal society makes the recovery of loans easier and ensure profit or surplus. The qualitative findings explored that women's structural vulnerabilities make them easily traceable (such as women's lack of mobility makes them available at home) and susceptible (such as the MFIs co-opt a strong sense of honour in loan recovery strategies such as shaming, abuse, filing a police case, or capturing property) to the loan recovery process. Moreover, women's honour is culturally considered sacred for men to uphold as protectors of the household, so these strategies also make men vulnerable to repay loans.

In summary of the key findings, this study explained that patriarchy, as a social structure in Bangladesh, produces strict conventional gender roles and responsibilities for men and women. Whereby women's gender roles are submissive, and men's roles present dominance. The study findings showed that without challenging these patriarchal gender norm(s), women's empowerment through microfinance programs is presumably impossible, particularly in countries like Bangladesh. To (re)assess women's multi-dimensional empowerment definition adopted (see the last paragraph of section 2.2.3 in chapter 2) in this study, I found that: over the years, microfinance participation has not made any significant structural changes to power relations of recipient women by enabling greater resource access and control; there have been fewer or no shifts in consciousness of microfinance recipients and their households that foster self-understanding, self-recognition, and self-reflexivity; and the capacity to imagine and formulate strategies for change the existing power relations. Therefore, recipient women were not empowered to change the ideological impetus to remedy social injustices, something that involves transforming their power relations. Therefore, this study summarizes the key findings as microfinance participation is limited to achieve multi-dimensional empowerment of women in the long-term.

8.3 Contribution to the literature

This thesis is an original contribution to understanding gendered norms, roles, relations, and practices of microfinance recipients and their households in a patriarchal-based social structure in rural Bangladesh. The limitations of this study are acknowledged in section 3.1.9 and 3.4 in the methodology section by stating the research findings from a geographically limited study and may 'contradict' findings from other studies.

This current study describes literature concerning the cultural construction of gender, gender norms, roles and performance and practice and significantly attempts to provide new insight and contribute to the existing microfinance literature on this topic.

This study contributes to how neoliberal microfinance programs operate in patriarchal systems in developing countries. Further, this study showed how mundane everyday gender practices that most informants (both men and women) of this study found unproblematic act as an impervious barrier to any transformative social change, gender equality or women's empowerment. This study shows how women hand over the microfinance loans' use and repayment to men continuing the intergenerational transference of gender norms which means women will continue their lives with little control over their income and remain financially dependent on men. This study raises questions about how the microfinance industry co-opts unequal gender-relations to maintain its steady loan recovery success and expand its market.

First of all, this study distinguishes itself from other analysis which understood women's empowerment from an institutional (carrying research on behalf of MFIs and its development partners) and economic point of view, such as Hashemi and Morshed (1997), Khandker (1998), Pitt and Khandker (1998), Alam (2012), Chowdhury (2009), Sabharwal (2000). These researchers counted the microfinance success based on large-scale quantifiable outcomes, such as increased microfinance participation and loan repayment- rates. However, data about loan decisions and repayments remained unexplored. In-depth detail about men's income increased by microfinance investment is used to repay MF loans are seldom included. Nor do the studies confirm how the prevailing gender norms play a critical role in economic participation within the microfinance borrowing households.

In contrast, this current study provides an insight into the culturally constructed gender norms that dictate men's control of economic resources. It showed how loan decisions and use is largely controlled by men. Although women were responsible for repaying the money, their husbands repaid the instalments from their earned income. Tradition dictates 'money' is men's responsibility. This arrangement has not changed since the first loan the respondents have taken to the last loan.

This study further contradicts the findings of S. R. Khandker (1998), Hashemi et al. (1996), Morduch and Haley (2002), Nawaz (2019), who found that microfinance participation increased women's financial activities and household decision-making power. This current study rather develops the analytical frame on gender socialization and gender performance theory and explains that microfinance loans were taken by women to serve their husbands. As explained, recipient's husbands had greater control over the loan money and its uses because of the long-held social conventions of men's superiority and women's inferiority in the household decision-making process. Microfinance recipients perform gendered conventions and traditional gendered patterns in the division of labour. In addition, men's position in the division of labour and higher access to mobility enabled them to take part in financial activities and in the household decision-making process. Besides, although household finance management considered a significant variable to rule the family, men possess this role from a long-cherished tradition. This is where the findings of this current study contradict the findings of the above-mentioned researchers.

Secondly, this study evaluated and added to the findings from previous researchers such as Goetz and Gupta (1996), Rahman (1998), Kanak and Liguni (2007), Karim (2011), Chin (2012), Murshid (2018); Murshid et al. (2016) who provided an in-depth understanding of the hidden obstacles to women's empowerment that microfinance programs face such as conventional gender roles, relations, and practices. However, this study elaborates these processes further and provides further insight into why microfinance programs fail to achieve women's multi-dimensional empowerment. This study explained that although female microfinance recipients took part in microfinance programs over a long period; they did not report any change to existing gender power relationships. Nor did participation enable them to take on a more equitable economic, social, and political position in households. Women's multi-dimensional empowerment process requires women's agency to make choices within and beyond the family. Women may have to take control over resources and gain ideological impetus of everyday life, such as equality in the division of labour, self-recognition, and understanding, and, above all, gain an equal role in gender-relations. This study found no recognizable improvement in gender relations on which to claim women's multi-dimensional empowerment by microfinance participation. This study reaffirmed the claim that everyday gender norms are the hidden obstacles to women's empowerment.

Further to the hidden obstacles to women's empowerment, this study also provided additional evidence that microfinance programs are unsuccessful, contradicting industry claims. This study explains the mundane everyday practices among microfinance recipients' and how they are justified by prevailing patriarchal gender relations. This current study and its findings show conclusively that the hidden norms and gender-based practices allowed men to have a dominant position in the gender-based power structures and seize female-driven microfinance loans away from women's control.

Most importantly, the disparity of power between men and women is examined as learned through socialization processes and reciprocally supportive arrangements between husbands and wives at their households. Women's mobility restriction, such as the *purdah* norm, reduces their mobility beyond the home and engagement in IGAs. *Purdah* is the religious and social practice of domestic confinement or seclusion of women. By practicing *purdah*, women are accustomed to covering their bodies (with clothes) and avoid meeting or greeting unknown people. Additionally, potential community reproach, harassment, and security concerns beyond the home boundary justified women's compliance with the norm of *purdah*, which minimized their chances of being involved in IGAs.

The findings of this study understood that microfinance loans are decided, used, and controlled by men. This study questioned the purported success of MFI's women's empowerment narrative(s) through microfinance programs. However, this current study explains why the loans are decided, used, and controlled by men. It shows how women's empowerment is impossible without considering the cultural structures and the composition of microfinance beneficiaries' households. This study also explains how the expansion of microfinance programs rely on women's patriarchal subordination and how patriarchal structures help the microfinance industry maintain its financial sustainability in a patriarchal society like Bangladesh.

This study explained that power relations between men and women among the microfinance receiving households are regulated by customary practices such as the gender socialization processes, and importantly how this constructs a gendered self. Women's empowerment requires changes to gendered power relations and the reconceptualization/renegotiation of gender roles. These changes were not observed among the microfinance receiving households. Different roles for women and men were found to be part of specific dynamics within power

relations, and through performativity, these behaviours were transferred and sustained. Therefore, MF programs that only tackle economic relations fail to improve women's inequitable condition and status within the prevailing gendered power relations. Moreover, with its idealistic economic rhetoric, microfinance programs fail to change the gender power relations between men and women. Therefore, men were found taking control of female loans and women's multi-dimensional empowerment was not achieved.

This study also contributes to the literature on gender relations in Bangladesh by adding analysis on household gender role socialization practices in Bangladesh. This study provides an account of the socialization process and performativity of gender in Bangladesh through play, clothes appearance, mobility, gender norms and practice concerning labour, household decision-making. This study found that women perform submissive gender roles. F. D. Chowdhury (2009) found that in Bangladesh, girls are treated with less importance and significance since birth, whereas sons are considered to continue bloodlines for a family. White (1992) also mentioned that girls are nurtured and taught to maintain institutions such as *purdah* since childhood, which leaves women confined and isolated. Cain et al. (1979) found that patriarchal constraints such as the *purdah* system lessen women's mobility, power, agency, and economic opportunities.

This study also found and provides more detail on how gender roles are imposed through the socialization process and practiced in everyday gender performativity. This study attempted to explain the gender roles men and women construct in their everyday lives, which starts significantly in childhood and are strongly entrenched within a patriarchal society through repetitive gender performance. For example, this study showed that toys (e.g., cooking utensils, dolls) given to girls during childhood (for playing purpose) prescribed them to moulding gender characters of domestic duties. Similarly, clothes that have been given to them and the mobility norms taught imposed them to abide by *purdah* restriction. However, men were treated differently than women. Men's gender socialization processes and role performance established their dominance and commanded over women. Therefore, the findings of this study regarding gender role socialization and everyday gender performativity are significant academic contributions for future researchers. This study can assist in understanding the household gender role socialization types and performativity in contemporary Bangladesh.

8.4 Contributions to policy and programmes

This current research has different policy recommendations for MFIs concerning microfinance operation, poverty alleviation, and women's empowerment. The suggestions and recommendations reflect this research's findings and its main conclusion, anchored in gender socialization theories, gender performance, and patriarchal reproduction of gendered norms. From the MFIs perspective, this research's findings may contribute to the microfinance industry in a way that would mediate gender disparities in recipient's households and achieve women's multi-dimensional empowerment. With this perspective in mind, I suggest some policies and understanding the MFIs may include in their practices.

i) Acknowledging the gender dynamics within a patriarchal society:

Providers of microfinance in Bangladesh must acknowledge and understand the gender dynamics and women's gender roles that allow men to control most microfinance loans. The theoretical framework of this study suggests that gender power relations are constructed in social structures, and everyday gender role performativity produced is reinforced by a power imbalance between men and women. Therefore, changing women's submissive power relations and making them equal to men, as well as empowering women, require changes in the gender role construction process. The economic empowerment approach, such as microfinance alone, cannot challenge the gender role construction processes embedded in the culture. Therefore, the microfinance industry must acknowledge this and reconsider the design of programs and the approach to women's empowerment. Henceforth, understanding the culture and gender norms of the underlying social structure would help the MFIs to understand and achieve women's empowerment.

ii) Following a bottom-up approach:

Policymakers and providers of women's empowerment must understand that a top-down economic intervention alone, such as microfinance, cannot change gender dynamics. Rather, a bottom-up approach to positively affect women's multi-dimensional empowerment would be more useful. Acknowledging cultural dynamics first and then attempting to develop some process of gradual

reconceptualization and renegotiation of gender roles would be the best approach in this regard.

iii) Joint entrepreneurship of microfinance loans:

This study suggests that women take the majority of the microfinance loans; however, they are used and controlled by men (e.g., husband, son, father). From the MFIs perspective, women are legally responsible for repaying the loan. The loans provided to women create significant mental stress and entails a distressful recovery process on many occasions, even though they never use or manage the money. Many scholars have raised this issue since the 1990s. Therefore, instead of formally providing the loan to women, household-based (both men and women would be legally responsible for repaying the loan) loan distribution may be a useful thought in this regard. In this process, both men and women would be responsible for using or repaying money properly. Joint entrepreneurship may also mediate with more status-equalizing partnerships within the household.

iv) Monitoring women's loan use:

Another significant finding of this study is that the MFIs rarely investigate the loan's investment or its uses by women. If women's poverty reduction and empowerment are the vision of the microfinance industry, then the MFIs must initiate proper monitoring of women's loan use and investment.

v) Organizing and providing transformative training programs:

Undoubtedly, the microfinance industry enrolled many poor and less empowered women in Bangladesh than any other development programs or initiatives. Microfinance is the largest development industry in Bangladesh, working with women. So far, the MFIs are organizing training pieces on developing entrepreneurship skills and monetary dealings. Therefore, including women's gender-based training in their schedule, such as equal gender-role socialization process for children, consciousness-raising training on equal status for women in the family, or minimizing women's inequality in patriarchy, would be useful. However, the MFI's must consider the existing culture of patriarchy while arranging these types of training. They must introduce a socially acceptable approach to administering this type of training in the community, given the

community's belief systems are still strongly patriarchal. One way to resolve this tension is to run women's gender-based training that includes men (e.g., husband, son, father) jointly and run the training sessions. Changing the gender role construction process also requires support and understanding from men; therefore, running a joint training session would probably help develop consciousness from the MFIs.

vi) Balancing women's domestic labour with paid labour:

One significant impediment for women to run a business or income-generating activities from microfinance loans is their day-long domestic responsibilities. Women spending 7 to 8 hours in domestic chores found it difficult to engage in IGAs. It is also a double burden for women to conduct IGAs as well as carrying domestic responsibilities. In a patriarchal setting, men are conventionally dominant in monetary dealings. Therefore, MFIs may introduce consciousness building counselling sessions for both men and women (of the lending households), discussing the utility and usefulness of women's IGAs' involvement both for themselves and the family.

8.5 Limitations of this research

This mixed-method research went beyond previous research on microfinance in Bangladesh that lacks explaining microfinance participation and gender roles and relations in the patriarchy system. This current research attempted to examine gender roles and relations among the microfinance beneficiary's household using quantitative and qualitative data recorded from the field. Field evidence of this study has generated a new understanding and way of explaining women's microfinance participation, loan use and control and women's empowerment paradigm in patriarchy. However, definitive conclusions about the precise nature of the relationship between the microfinance involvement of beneficiaries and their gender norms, roles, relations, and practices cannot be made due to this research's limitations.

A major limitation of this study is the inability to compare women who participate in MFI programs and those that do not, and hence what we can infer about the role of MFIs programs in 'empowering' women. However, because of the ubiquitousness of the microfinance industry

(a lot of international, national, and local MFIs are spread around the rural areas) in Bangladesh, over more than 40 years of programming it is difficult to find a community totally unaffected by MFIs. Moreover, due to the time limitation and funding of a PhD project; complexities on overseas travel and fieldwork arrangements; geographical and political unfavourable conditions made this even more difficult to search for such two communities for parallel comparison.

The quantitative component of this study is non-experimental in study design. Therefore, it was not easy to estimate the relationship between quantitative variables and make any causal inference as precisely. According to Cook et al. (1979), this type of non-experimental study design inherently posits many internal validity threats. One major problem to internal validity threat for the quantitative component of this research, such as the quantitative samples of microfinance participants, may produce different results on variables other than the one we intend to investigate. Hence, to minimize the threats of internal validity, this study co-opted several aspects in the quantitative sample selection process and during the data collection period, such as using the randomization technique of sample selection procedure, following the ethics and field data collection protocol to minimize the subjective or individualistic effect or influence on the selected sample of the study.

Another major limitation of my qualitative data is the purposive sampling from one locale considering collecting the data and conveniently managing time allocation for my data collection period. Therefore, the data and the findings are non-generalizable to an entire population. However, this research's core nature is not intended to produce a generalization of qualitative findings but to explain and explore the possible underlying reasons and add detail to the quantitative findings and extant body of literature on microfinance programs. The 40 in-depth interviews illuminate the issues and questions raised from the literature review, research questions and, above all, the quantitative findings of this research. Hence, the qualitative findings do not precisely represent all the sample or population of this study.

A common limitation of bilingual research and data collection remains in converting local language data into English. My interviews were recorded in the Bengali language, transcribed, and then translated into English. In any translation process, there is a possibility of the original meaning not fully captured. Moreover, some of the nuances of the original may also be missing. However, the translation and interpretation were carefully handled, and as the researcher

himself is familiar (native speaker) with the local (Bengali) language, therefore, it was an advantage to handle or take support from experts (from the Bengali language department scholars/ or the community where data has been collected within Bangladesh) to examine any language complexity came from the raw data. However, the original Bengali transcripts are available for checks and comparisons.

Another limitation of the qualitative results concerns the researcher's own biases, values, and predetermined notions. These may influence the collection and interpretation of qualitative data. One's own biases using reflexivity and self-analysis is a good way of understanding to address this issue. I also employed self-reflection to contemplate differences such as status, class, education, and similarities regarding nationality and gender to refine how my understanding might affect my methodology. I employed my prior knowledge to listen to the participants' voices, their context, and experiences to minimize my possible bias, values, and predetermined notions attentively.

8.6 Implications for future researchers

Future researchers, who are interested in investigating microfinance programs and MFIs in Bangladesh, may use the knowledge from this study and recognize women's position in patriarchy. However, this current study is a cross-sectional study conducted in the southern part (Khulna division) of Bangladesh; therefore, future researchers are encouraged to investigate gender and microfinance participation in other location(s) in Bangladesh. A larger number of sample sizes, a different data collection method, and interpretation from a different setting will help frame a complete or comparable dataset on recipient women's gender power relations, microfinance participation, and empowerment realities in Bangladesh. Nevertheless, more detailed investigations (e.g., ethnographic, anthropological) are suggested to understand better the gender socialization aspects and role construction process such as on gender-based behaviour (e.g., clothing, sports, mobility, rituals, and restrictions) and how these aspects of the gender socialization process constrain women and create barriers to women's multi-dimensional empowerment in Bangladesh. Furthermore, a comparative investigation from both microfinance recipient and non-recipient households is suggested to bring a better picture of the gender roles and relations, microfinance participation and its impact in both ways.

8.7 Conclusion

This study has explored and explained the new ways of understanding gendered power dynamics that are constructed, transferred, and performed by men and women in their everyday lives and the impact on microfinance recipients' financial participation in rural Bangladesh. This research's findings have applied western gender theories to evidence from Bangladesh for the first time, which provides a shred of cross-cultural evidence as a case study from the South Asian context. These unique findings contribute critically to the academic literature of microfinance operation and women's empowerment in patriarchal societies.

Evidence on the growth of the microfinance industry each year and its escalating claims about women's empowerment make the topic of this study significant for researchers assessing microfinance programs, policymakers working on women's empowerment, and providers who are involved in this development endeavour. A development program like microfinance that targets mostly women (30 million and above in Bangladesh alone) – need to be identified as well as investigated – including the influence of gender power relations that have been socialized, constructed, and performed within patriarchy – and this study is a step towards that goal.

This research's key findings contribute to the microfinance literature by highlighting the complex nature of the gender role construction process and performativity among recipient households, the possible influence of patriarchal gender norms on their microfinance participation, and MFIs' goal of women's empowerment. This study produces a deeper understanding of microfinance operations its impact on women's empowerment. This study demonstrates that the everyday mundane repetitions of gender performance and construction are the most significant barrier to women's empowerment via microfinance participation. Until this issue is addressed in microfinance programs, by the microfinance industry or by the microfinance recipient households, successful MFI's women's empowerment pathways will be blocked. To corroborate this statement, this study explored that women's domination and lower status in patriarchal Bangladesh is nuanced, normalized within the cultural attributes and norms of gender relations, and on the other, nurtured and (re)produced through the generations. This disempowered situation is further complicated by involvement in non-financial activities such as household chores and lack of monetary dealings. Here, the gender norms enforced by

the patriarchal social structural and cultural practices are barriers to women's empowerment and difficult to achieve.

In addition, data from this study revealed several submissive gender situations of microfinance beneficiary women in rural Bangladesh, such as: unpaid domestic duties were women's prime responsibilities in life; women have less or no income-generating capacity; women have restricted mobility; and women are tasked with childcare responsibilities, and other care work. All these situations were found to be learned in childhood and continued thereafter. The family passed on disempowered gender attributes to girls through gender socialization norms and gender performativity. Hence, it is important to understand women's empowerment in this cultural process by going beyond monetary assistance, such as loans.

The current research findings clearly show that in rural Bangladesh, women live under men's domination, but this thesis proposes this is not understood by the microfinance-development sector in Bangladesh and nor by development beneficiaries and nor are these social practices presented as a problem. The original contribution of this study is that women's subordinate status is accepted as normal rather than a problem to solve or be addressed by microfinance programs; therefore, the programs in their current form will never be successful at achieving women's multi-dimensional empowerment. These findings show that women's multi-dimensional empowerment can never be achieved without changing everyday patriarchal practices accepted by all parties in the current microfinance industry in Bangladesh. The research methodology employed of gender role construction and performativity in everyday life reveals these processes in an original way. These findings are a novel contribution to the microfinance and women's empowerment literature.

Furthermore, in addition to this contribution to the existing literature, this study provides direction for future researchers investigating the process of the construction of women's gender roles. This study also serves to guide future investigations towards re-designed microfinance programs with more potential for women's multi-dimensional empowerment. It is also important for the microfinance industry to recognize current cultural values (e.g., gender norm and practice in patriarchy). Many microfinance researchers (see literature review chapter) have found underlying evidence of men using most of the microfinance loans. However, this study is unique from previous ones by producing new evidence of cultural norms that are restricting microfinance recipient women from being empowered, contrary to the claims of the

microfinance industry; examples of these are i) the majority of women do not consider their role as disempowered; ii) money is normalized as men's responsibility, and therefore, microfinance loans are handed over to men; iii) women carry out domestic duties as a priority over anything else including monetary dealings; iv) the gender roles of men taking care of the family finances and women taking care of household responsibilities are traditional, learned, and carried down from previous generations; v) community norms disfavour women's mobility beyond the home and being involved in monetary dealings; and vi) the breaking of these cultural norms brings shame to women and their families. These findings anticipate that microfinance programs achieving women's empowerment require a change in cultural settings and values, and practices. The programs would also require both men and women to understand how the gender roles and relations they practice lead to women being disempowered in everyday life. Moreover, the qualitative data echoes with many of the previous researchers who revealed that the microfinance industry had gained vast profits (officially replicated with the term 'surplus') and loan recovery success on women's disempowered position in the patriarchy.

Although renegotiating the current gender behaviour and attributes are important to changing the deep-seated cultural values and practices behind the gender construction process, the microfinance industry does not emphasise this or indeed gives no indication of understanding this. The industry is deep in the patriarchal practices, and it needs to change for its programs to be successful and instead is found to employ narrow economic indicators to measure women's empowerment. Hence, growing critiques regarding women's empowerment microfinance programs and the industry's claims of success. The microfinance industry must consider the culture and address gender norms if any form of women's multi-dimensional empowerment is to be achieved. The MFIs must acknowledge women's structural vulnerabilities and employ continuous monitoring of women's use and control of microfinance loans. The industry should also seek strategies (as mentioned before in this chapter) to re-design the female-directed microfinance programs, even though they have been co-opted for their financial success.

References

Ackerly, B. A. (1995). Testing the tools of development: credit programmes, loan involvement, and women's empowerment. *IDS Bulletin*, 26(3), 56-68.

- Agarwal, B. (1994). *A field of one's own: Gender and land rights in South Asia* (Vol. 58). Cambridge University Press.
- Ahmed, D. S. (2004). Microcredit in Bangladesh: Achievements and Challenges. Palli Karma-Sahayak Foundation (PKSF).
- Ahmed, F. E. (2008). Microcredit, Men, and Masculinity. *NWSA Journal*, 20(2), 122-155.
- Alam, S. (2012). The effect of gender-based returns to borrowing on intra-household resource allocation in rural Bangladesh. *World Development*, 40(6), 1164-1180.
- Alamgir, D. A. (2010). State of Microfinance in Bangladesh. *Dhaka: Institute of Microfinance (InM)*.
- Ali, I., & Hatta, Z. A. (2012). Women's Empowerment or Disempowerment through Microfinance: Evidence from Bangladesh [Article]. *Asian Social Work and Policy Review*, 6(2), 111-121. <https://doi.org/10.1111/j.1753-1411.2012.00066.x>
- Amin, R., & Becker, S. (1998). NGO-promoted microcredit programs and women's empowerment in rural Bangladesh: quantitative and qualitative evidence. *The Journal of Developing Areas*, 32(2), 221-236.
- Armendáriz de Aghion, B., & Morduch, J. (2000). Microfinance beyond group lending. *Economics of transition*, 8(2), 401-420.
- ASA. (2016). *ASA Annual Report 2014-15*. A. f. S. A. (ASA).
- ASA. (2018). *ASA Bangladesh annual report 2017-2018*. Retrieved 3/12/2019 from <http://www.asa.org.bd/Archive/AnnualReport>
- ASA. (2019). *The Impact of ASA's Microfinance Program on Poverty in Bangladesh 2015*. ASA Bangladesh. Retrieved 04/12/2019 from <http://www.asa.org.bd/Research/ImpactAssesment>
- Assassi, L. (2009). *The Gendering of Global Finance*. Springer. ISBN: 978-0-230-24669-0
- Bagazonzya, H. K., Safdar, Z., Abdullah, A., Niang, C. T., & Rahman, A. (2010). *Linking up and reaching out in Bangladesh: information and communications technology for microfinance*. World Bank Publications.
- Bajde, D. (2013). Marketized philanthropy: Kiva's utopian ideology of entrepreneurial philanthropy. *Marketing Theory*, 13(1), 3-18.
- Banerjee, A., Duflo, E., & Glennerster, R. (2010). "The Miracle of Microfinance? Evidence from a randomized Evaluation". In: Working paper, MIT Department of Economics: <http://econ-www.mit.edu/files/5993>.
- Bangladesh Bureau of Statistics, B. (2015). *Population and Housing Census* (Community Report, Zilla Khulna, Issue. M. o. Planning.
- BangladeshGovt. (2018). *Upazilla's of Bangladesh*. Retrieved 04/12/2019 from <http://www.bangladesh.gov.bd/site/view/upazila-list>
- Bateman, M., & Chang, H.J. (2009). The microfinance illusion. *The micro-economics of failure: neo-liberal policy prescriptions for the reconstruction of south-east Europe*.
- Batliwala, S. (1994). The meaning of womens empowerment: new concepts from action. *Harvard Series on Population and International Health*, 127-138. (Boston, Massachusetts, Harvard University, Harvard Center for Population and Development Studies, 1994 Mar.)
- Batliwala, S. (2007). Taking the power out of empowerment – an experiential account. *Development in Practice*, 17(4-5), 557-565. <https://doi.org/10.1080/09614520701469559>
- BBS, B. B. o. S. (2017). Bangladesh Statistics 2017.
- BBS, B. B. o. S., UCEP, B., & Diakonia, B. (2017). Education Scenarion in Bangladesh; Gender Perspective.
- Bhatt, N., Painter, G., & Shui-Yan, T. (1999). Can microcredit work in the United States? *Harvard Business Review*, 77(6), 26-27.

- Blakemore, J. E. O., & Centers, R. E. (2005). Characteristics of boys' and girls' toys. *Sex Roles*, 53(9-10), 619-633.
- Blanchet, T. (1996). *Lost innocence, stolen childhoods*. University Press.
- BRAC. (2016). *BRAC Annual Report 2015*. B. R. D. Board.
- BRAC. (2018). *BRAC Annual Report*. B. Bangladesh. Retrieved 3/12/2019 from <http://www.brac.net/sites/default/files/annual-report/2018/Bangladesh-Annual-Report-2018.pdf?44396>
- BRAC. (2019). *Microfinance*. BRAC. Retrieved 04/12/2019 from <http://www.brac.net/program/microfinance/#whyitworks>
- Brickell, C. (2005). Masculinities, performativity, and subversion: A sociological reappraisal. *Men and Masculinities*, 8(1), 24-43.
- Bryman, A. (2004). *Social research methods*. Oxford university press.
- Bryman, A. (2006). Integrating quantitative and qualitative research: how is it done? *Qualitative research*, 6(1), 97-113.
- Burke, P. J. (2004). Identities and social structure: The 2003 Cooley-Mead award address. *Social psychology quarterly*, 67(1), 5-15.
- BURO Bangladesh. (2018). *BURO Bangladesh Annual Report 2017-2018*. Retrieved 3/12/2019 from <https://www.burobd.org/annualReport/Annual-Report-2017-18.pdf>
- BURO Bangladesh. (2019). *BURO Bangladesh Core Values*. BURO Bangladesh Retrieved 03/12/2019 from <https://www.burobd.org/core-values.php?id=5>
- Butler, J. (2011). *Gender trouble: Feminism and the subversion of identity*. routledge.
- Cain, M., Khanam, S. R., & Nahar, S. (1979). Class, patriarchy, and women's work in Bangladesh. *Population and Development Review*, 405-438.
- Carter, M. J. (2014). Gender socialization and identity theory. *Social Sciences*, 3(2), 242-263.
- CDF, C. a. D. F. (2005). Microfinance Statistics [Report]. *Credit and Development Forum*, Dhaka.
- Chant, S., & Sweetman, C. (2012). Fixing women or fixing the world? 'Smart economics', efficiency approaches, and gender equality in development. *Gender & Development*, 20(3), 517-529. <https://doi.org/10.1080/13552074.2012.731812>
- Charmes, J., & Wieringa, S. (2003). Measuring women's empowerment: an assessment of the gender-related development index and the gender empowerment measure. *Journal of Human Development*, 4(3), 419-435.
- Chen, M. A., & Committee, B. R. A. (1983). A quiet revolution: Women in transition in rural Bangladesh.
- Chin, Y. M. (2012). Credit Program Participation and Decline in Violence: Does Self-Selection Matter? [Article]. *World Development*, 40(8), 1690-1699. <https://doi.org/10.1016/j.worlddev.2012.04.003>
- Chowdhury, A. (2009). Microfinance as a poverty reduction tool—A critical assessment. *United Nations, Department of Economic and Social Affairs (DESA) working paper*, (89).
- Chowdhury, A. M. R., & Bhuiya, A. (2004). The wider impacts of BRAC poverty alleviation programme in Bangladesh. *Journal of International Development*, 16(3), 369-386.
- Chowdhury, F. D. (2004). The socio-cultural context of child marriage in a Bangladeshi village. *International Journal of Social Welfare*, 13(3), 244-253.
- Chowdhury, F. D. (2009). Theorising patriarchy: the Bangladesh context. *Asian Journal of Social Science*, 37(4), 599-622.
- Chowdhury, N. (1994). Bangladesh: Gender issues and politics in a patriarchy. *Women and politics worldwide*, 94-113.
- Christen, R. P., Rhyne, E., & Vogel, R. C. (1995). *Maximizing the outreach of microenterprise finance: An analysis of successful microfinance programs*. USAID.

- Connell, R. (2014). Rethinking Gender from the South. *Feminist Studies*, 40(3), 518-539, 723-724.
- Cook, T. D., Campbell, D. T., & Day, A. (1979). *Quasi-experimentation: Design & analysis issues for field settings* (Vol. 351). Houghton Mifflin Boston.
- Cooley, C. (1902). Human Nature and the Social Order.
- CSS. (2015). *CSS Annual Report 2014*. C. S. Society. Retrieved 2/12/2019 from <http://cssbd.org/img/annual/ar2014.pdf>
- CSS. (2019). *Microfinance program*. CSS. Retrieved 02/12/2019 from <https://www.cssbd.org/eds-mfp.php>
- Dalal, K., Dahlström, O., & Timpka, T. (2013). Interactions between microfinance programmes and non-economic empowerment of women associated with intimate partner violence in Bangladesh: A cross-sectional study [Article]. *BMJ Open*, 3(12), Article 002941. <https://doi.org/10.1136/bmjopen-2013-002941>
- Davis, P. (2011). Exploring the long-term impact of development interventions within life-history narratives in rural Bangladesh [Article]. *Journal of Development Effectiveness*, 3(2), 263-280. <https://doi.org/10.1080/19439342.2011.569738>
- Delphy, C. (1984). *Close to home: A materialist analysis of women's oppression*. University of Massachusetts Press
- Dowla, A., & Alamgir, D. (2003). From microcredit to microfinance: Evolution of savings products by MFIS in Bangladesh [Article]. *Journal of International Development*, 15(8), 969-988. <https://doi.org/10.1002/jid.1032>
- Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic Literature*, 50(4), 1051-1079.
- Easterly, W. (2005). What did structural adjustment adjust?: The association of policies and growth with repeated IMF and World Bank adjustment loans. *Journal of Development Economics*, 76(1), 1-22.
- Elias, J., & Gunawardana, S. J. (2013). The Global Political Economy of the Household in Asia: An Introduction. In J. Elias & S. J. Gunawardana (Eds.), *The Global Political Economy of the Household in Asia* (pp. 1-12). Palgrave Macmillan UK. https://doi.org/10.1057/9781137338907_1
- Escobar, A. (2011). *Encountering development: The making and unmaking of the Third World* (2nd ed.) (2nd ed.). Princeton University Press.
- Fenstermaker, S., & West, C. (2013). *Doing gender, doing difference: Inequality, power, and institutional change*. Routledge.
- Ferguson, J. (1994). *The anti-politics machine: 'development', depoliticization and bureaucratic power in Lesotho*. CUP Archive.
- Field, A. (2009). *Discovering Statistics Using SPSS* (Third Edition ed.). SAGE Publication.
- Gauvain, M., & Perez, S. M. (2007). The Socialization of Cognition. In a. P. D. H. Joan E. Grusec (Ed.), *Handbook of Socialization : Theory and Research* (2nd ed., pp. 588-612). Guilford Publications, 2014. .
- Giddens, A. (2012). *Introduction to Sociology* (8th ed.). Cambridge: Polity Press.
- Goetz, A. M., & Gupta, R. S. (1996). Who takes the credit? Gender, power, and control over loan use in rural credit programs in Bangladesh. *World Development*, 24(1), 45-63. [https://doi.org/http://dx.doi.org/10.1016/0305-750X\(95\)00124-U](https://doi.org/http://dx.doi.org/10.1016/0305-750X(95)00124-U)
- Goffman, E. (1977). The arrangement between the sexes. *Theory and society*, 4(3), 301-331.
- Grameen Bank. (2011). *Grameen Bank Annual Report 2011*.
- Grameen Bank. (2016). *Grameen Bank Annual Report 2015*. G. Bank.
- Grameen Bank. (2019a). *16 Decisions* Grameen Bank. Retrieved 04/12/2019 from <http://www.grameen.com/16-decisions/>

- Grameen Bank. (2019b). *Grameen Bank about Grameen Bank* web page. Retrieved 03/12/2019 from <http://www.grameen.com/introduction/>
- Greeley, M. (1983). Patriarchy and poverty: A Bangladesh case study. *South Asia Research*, 3(1), 35-55.
- Greene, J. C., Caracelli, V. J., & Graham, W. F. (1989). Toward a conceptual framework for mixed-method evaluation designs. *Educational evaluation and policy analysis*, 11(3), 255-274.
- Gupta, M. R., & Chaudhuri, S. (1997). Formal credit, corruption and the informal credit market in agriculture: A theoretical analysis. *Economica*, 64(254), 331-343.
- Haque, M. S. (2008). Can microcredit alleviate rural poverty? A case study of Bangladesh.
- Haque, M. S., & Yamao, M. (2008). Can microcredit alleviate rural poverty? A case study of Bangladesh. *World Acad Sci Eng Tech*, 46, 648-656.
- Hartmann, H. (1976). Capitalism, patriarchy, and job segregation by sex. *Signs: Journal of Women in Culture and Society*, 1(3, Part 2), 137-169.
- Harvey, D. (2005). *A brief history of neoliberalism*. Oxford University Press, USA.
- Hashemi, S. M., Schuler, S. R., & Riley, A. P. (1996). Rural credit programs and women's empowerment in Bangladesh. *World Development*, 24(4), 635-653.
- Hoque, M., & Itoharu, Y. (2009). Women empowerment through participation in micro-credit programme: A case study from Bangladesh. *Journal of Social Sciences*, 5(3), 244-250.
- Hossain, M. (1988). *Credit for alleviation of rural poverty: The Grameen Bank in Bangladesh* (Vol. 65). Intl Food Policy Res Inst.
- Hossain, M., & Tisdell, C. (2003). Closing the Gender Gap in Bangladesh: Inequality in Education, Employment and Earnings. *Social Economics, Policy and Development*.
- Hulme, D., & Moore, K. (2007). Why has microfinance been a policy success in Bangladesh? In *Development Success: Statecraft in the South* (pp. 105-139). Palgrave Macmillan. <https://doi.org/10.1057/9780230223073>
- Hulme, D., & Mosley, P. (1996). *Finance against poverty* (Vol. 2). Psychology Press.
- Hynes, A. (2010). Raising Princesses? Gender socialisation in early childhood and the Disney Princess franchise. *Practice*, 2.
- Isserles, R. G. (2003). Microcredit: The Rhetoric of Empowerment, the Reality of "Development As Usual". *Women's Studies Quarterly*, 31(3/4), 38-57.
- Jakimow, T. (2009). Non-government organisations, self-help groups and neo-liberal discourses. *South Asia: Journal of South Asian Studies*, 32(3), 469-484. <https://doi.org/https://doi.org/10.1080/00856400903374343>
- John, N. A., Stoebenau, K., Ritter, S., Edmeades, J., Balvin, N., & Unicef. (2017). Gender socialization during adolescence in low-and middle-income countries: Conceptualization, influences and outcomes.
- Johnson, R. B., & Onwuegbuzie, A. J. (2004). Mixed methods research: A research paradigm whose time has come. *Educational researcher*, 33(7), 14-26.
- Johnson, R. B., Onwuegbuzie, A. J., & Turner, L. A. (2007). Toward a definition of mixed methods research. *Journal of mixed methods research*, 1(2), 112-133.
- Kabeer, N. (1994). Beyond the poverty line. Measuring poverty and impoverishing measures. *Reversed Realities. Gender hierarchies in development thought*, 136-162.
- Kabeer, N. (1998). 'Money can't buy me love'? Re-evaluating gender, credit and empowerment in rural Bangladesh. *Discussion Paper-Institute of Development Studies, University of Sussex (United Kingdom)*.
- Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and change*, 30(3), 435-464.

- Kabeer, N. (2001). Conflicts Over Credit: Re-Evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh. *World Development*, 29(1), 63-84. [https://doi.org/https://doi.org/10.1016/S0305-750X\(00\)00081-4](https://doi.org/https://doi.org/10.1016/S0305-750X(00)00081-4)
- Kabeer, N. (2014). *New Insights on Economics and Gender* [Video]. YouTube, Roosevelt Institute. <https://www.youtube.com/watch?v=Lzj5cqdpIRw>
- Kanak, S., & Liguni, Y. (2007). Microfinance program and social capital formation: the present scenario in a rural village of Bangladesh [Journal Article]. *The International Journal of Applied Economics and Finance*, 1(2), 97-104. <https://doi.org/10.3923/ijaef.2007.97.104>
- Karim, L. (2008). Demystifying micro-credit: The Grameen Bank, NGOs, and neoliberalism in Bangladesh [Article]. *Cultural Dynamics*, 20(1), 5-29. <https://doi.org/10.1177/0921374007088053>
- Karim, L. (2011). *Microfinance and its discontents: Women in debt in Bangladesh*. U of Minnesota Press.
- Karim, L. (2012). *UO Today #473: Lamia Karim* [Interview]. <https://www.youtube.com/watch?v=9V93ISCJWCM>
- Khandakar, E., & Danopoulos, C. P. (2004). Microfinance and third world development: a critical analysis. *Journal of Political and Military Sociology*.
- Khandker, S. R. (1998). *Fighting poverty with microcredit: experience in Bangladesh*. Oxford University Press.
- Khandker, S. R. (1998). *Fighting poverty with microcredit: experience in Bangladesh* [Book]. Oxford University Press, for the World Bank.
- Khandker, S. R., Samad, H. A., & Khan, Z. H. (1998). Income and employment effects of micro-credit programmes: Village-level evidence from Bangladesh [Article]. *Journal of Development Studies*, 35(2), 96-124.
- La Torre, M. (2006). A new Conception of Microfinance. In *Microfinance* (pp. 1-19). Springer.
- Leaper, C., & Friedman, C. K. (2007). The socialization of gender. In a. P. D. H. Joan E. Grusec (Ed.), *Handbook of socialization: Theory and research* (2nd ed., pp. 561-587). Guilford Publications.
- Leder, S. (2016). *Linking women's empowerment and resilience. Literature Review*. <https://doi.org/10.13140/RG.2.1.3395.0809>
- LeGates, M. (2001). *In their time: A history of feminism in western society*. Routledge.
- Lerner, G. (1986). *The Creation of Patriarchy* New York Oxford University Press.
- Lipi, K. R. (2016). Dignity and Empowerment: An Exploration of the Microcredit Experiences of Women in Rural Bangladesh *Journal of International Women's Studies*, 18(1), 230-258.
- Littlefield, E., Morduch, J., & Hashemi, S. (2003). Is microfinance an effective strategy to reach the Millennium Development Goals? *Focus note*, 24(2003), 1-11.
- Mader, P. (2013). Explaining and Quantifying the Extractive Success of Financial Systems: Microfinance and the Financialisation of Poverty. *Ekonomika istraživanja*(1), 13-28.
- Mader, P. (2014). Financialisation through microfinance: Civil society and market-building in India. *Asian Studies Review*, 38(4), 601-619.
- Mader, P. (2015). The financialization of poverty. In *The Political Economy of Microfinance* (pp. 78-120). Springer.
- Maes, J. P., & Reed, L. R. (2012). State of the microcredit summit campaign report 2012. *Microcredit Summit Campaign*. www.microcreditsummit.org/
- Mahbub, A. (2001). *Exploring changes in the lives of BRAC women: A gender perspective*. BRAC-ICDDR, B Joint Research Project.

- Mahmud, S., Shah, N. M., & Becker, S. (2012). Measurement of Women's Empowerment in Rural Bangladesh. *World Development*, 40(3), 610-619. <https://doi.org/http://dx.doi.org/10.1016/j.worlddev.2011.08.003>
- Malhotra, M. (1995). Maximizing the outreach of microenterprise finance: the emerging lessons of successful programs. *World Development Sources, WDS 1998-2*.
- Mallick, D. (2013). How Effective is a Big Push to the Small? Evidence from a Quasi-Experiment [Article]. *World Development*, 41(1), 168-182. <https://doi.org/10.1016/j.worlddev.2012.05.021>
- Mayoux, L. (2000). *Micro-finance and the Empowerment of Women: A Review of the Key Issues*.
- Mayoux, L. (2003). Women's empowerment and participation in micro-finance: evidence, issues and ways forward. *Sustainable Learning for Women's Empowerment: Ways Forward in Micro-Finance, New Delhi, Hardbound*.
- Mead, G. H. (1934). *Mind, self and society* (Vol. 111). Chicago University of Chicago Press.
- Miller, C., & Razavi, S. (1995). *From WID to GAD: Conceptual shifts in the women and development discourse*.
- Millett, K. (1970). *Sexual politics*. Doubleday and Co.
- MoF, M. o. F. (2008). Bangladesh Economic Survey Report, 2007 [Report]. *Economic Division, Ministry of Finance: Government of the People's Republic of Bangladesh*.
- Mohanty, C. T. (2003). "Under Western Eyes" Revisited: Feminist Solidarity through Anticapitalist Struggles. *Signs: Journal of Women in Culture and Society*, 28(2), 499-535. <https://doi.org/10.1086/342914>
- Morduch, J. (1998). *Does microfinance really help the poor?: New evidence from flagship programs in Bangladesh*. Research Program in Development Studies, Woodrow School of Public and International Affairs.
- Morduch, J., & Haley, B. (2001). Analysis of the effects of microfinance on poverty reduction. Prepared by RESULTS Canada for the Canadian International Development Agency, November. Available at: pdf.wri.org/ref/morduch_02_analysis_effects.pdf.
- Morduch, J., & Haley, B. (2002). Analysis of the effects of microfinance on poverty reduction. *New York: NYU Wagner Working Paper, 1014*.
- Morris, M. (2012). 'India's Microfinance Meltdown' for BBC Newsnight You Tube. <https://www.youtube.com/watch?v=JzF6thf5GqA>
- Moser, C. O. (2008). *Reducing global poverty: The case for asset accumulation*. Brookings Institution Press.
- MRA. (2016). Bangladesh Microfinance Regulatory Authority (MRA) Annual Report 2016.
- MRA. (2018a). Bangladesh Microfinance Regulatory Authority (MRA) Annual Report 2018 (in bengali).
- MRA. (2018b). *Distrcit wise count: microfinance regulatory authorities in Bangladesh*. Retrieved 3/12/2019 from <http://103.30.28.226/mfi-dbms-live-map/>
- Muhammad, A. (2015). Bangladesh-A Model of Neoliberalism: The Case of Microfinance and NGOs. *Monthly Review*, 66(10), 35-46.
- Murshid, N. S. (2016a). Men's response to their wives' participation in microfinance: perpetration and justification of intimate partner violence in Bangladesh [Article]. *Public Health*, 141, 146-152. <https://doi.org/10.1016/j.puhe.2016.09.016>
- Murshid, N. S. (2016b). Microfinance Participation, Control Over Resources, and Justification of IPV: Results From a Nationally Representative Survey. *Journal of Interpersonal Violence*, 0(0), 0886260516641284. <https://doi.org/doi:10.1177/0886260516641284>
- Murshid, N. S. (2018). Microfinance Participation and Women's Decision-Making Power in the Household in Bangladesh. *Journal of Social Service Research*, 44(3), 308-318. <https://doi.org/10.1080/01488376.2018.1472170>

- Murshid, N. S., Akincigil, A., & Zippay, A. (2016). Microfinance Participation and Domestic Violence in Bangladesh: Results From a Nationally Representative Survey. *Journal of Interpersonal Violence*, 31(9), 1579-1596. <https://doi.org/doi:10.1177/0886260515569065>
- Murshid, N. S., & Ely, G. E. (2016). Microfinance participation and contraceptive decision-making: results from a national sample of women in Bangladesh [Article]. *Public Health*, 139, 141-147. <https://doi.org/10.1016/j.puhe.2016.06.019>
- Murshid, N. S., & Ely, G. E. (2017). Microfinance participation and contraceptive use: Does control over resources matter? [Article]. *Journal of Public Health (United Kingdom)*, 39(2), e27-e32. <https://doi.org/10.1093/pubmed/fdw066>
- Nasrin, S. O., & Rahman, K. M. (2012). Factors affecting early marriage and early conception of women: A case of slum areas in Rajshahi City, Bangladesh. *International Journal of Sociology and Anthropology*, 4(2), 54-62.
- Navajas, S., Schreiner, M., Meyer, R. L., Gonzalez-vega, C., & Rodriguez-meza, J. (2000). Microcredit and the Poorest of the Poor: Theory and Evidence from Bolivia. *World Development*, 28(2), 333-346. [https://doi.org/https://doi.org/10.1016/S0305-750X\(99\)00121-7](https://doi.org/https://doi.org/10.1016/S0305-750X(99)00121-7)
- Nawaz, F. (2019). *Microfinance and Women's Empowerment in Bangladesh : Unpacking the Untold Narratives*. Palgrave Macmillan UK.
- Niner, S. (2015). *Gender Analysis of Oxfam Savings and Loans Groups in Timore-leste*.
- Osmani, L. N. K. (1998). Impact of Credit on the Relative Well-Being of Women: Evidence from the Grameen Bank. *IDS Bulletin*, 29(4), 31-38.
- Pallant, J. (2016). *SPSS survival manual* (6th ed.). Everbest Printing Co. Ltd.
- Pamela, J. B., & Nicole, C. F. (2016). Gender Identities and Socialization. *The Wiley Blackwell Encyclopedia of Gender and Sexuality Studies*, 1. <https://doi.org/10.1002/9781118663219.wbegss342>
- Paprocki, K. (2016). 'Selling Our Own Skin:' Social dispossession through microcredit in rural Bangladesh. *Geoforum*, 74, 29-38. <https://doi.org/https://doi.org/10.1016/j.geoforum.2016.05.008>
- Parvin, G. A., Ahsan, S. R., & Chowdhury, M. R. (2004). Women empowerment performance of income generating activities supported by Rural Women Employment Creation Project (RWECP): A case study in Dumuria Thana, Bangladesh. *The Journal of Geo-Environment*, 4, 47-62.
- Peterson, G. W., & Hann, D. (1999). Socializing children and parents in families. In *Handbook of marriage and the family* (pp. 327-370). Springer.
- Peterson, G. W., & Rollins, B. C. (1987). Parent-child socialization. In *Handbook of marriage and the family* (pp. 471-507). Springer.
- Philips, D. A., & Gritzner, C. F. (2007). *Bangladesh*. Chelsea House Publishers.
- Phillips, D. L., & Clancy, K. J. (1972). Some Effects of "Social Desirability" in Survey Studies. *American Journal of Sociology*, 77(5), 921-940.
- Pitt, M., Khandker, M., & Shahidur, R. (1995). *Household and Intrahousehold Impact of the Grameen Bank and Similar Targeted Credit Programs in Bangladesh*. <https://doi.org/10.1596/0-8213-3594-4>
- Pitt, M. M., & Khandker, S. R. (1996). Household and Intrahousehold Impact of the Grameen Bank and Similar Targeted Credit Programs in Bangladesh. *Household and Intrahousehold Impact of the Grameen Bank and Similar Targeted Credit Programs in Bangladesh*. <https://elibrary.worldbank.org/doi/abs/10.1596/0-8213-3594-4>
- Pitt, M. M., & Khandker, S. R. (1998). The impact of group-based credit programs on poor households in Bangladesh: Does the gender of participants matter? *Journal of political economy*, 106(5), 958-996.

- Pitt, M. M., Khandker, S. R., & Cartwright, J. (2003). Does micro-credit empower women? Evidence from Bangladesh.
- Pomeranz, D. (2014). The Promise of Microfinance and Women's Empowerment: What Does the Evidence Say? In: Ernst & Young Study Netherlands.
- Rahman, A. (1998). Rhetoric and realities of micro-credit for women in rural Bangladesh, a village study of Grameen Bank lending.
- Rahman, A. (1999). Micro-credit initiatives for equitable and sustainable development: Who pays? [Article]. *World Development*, 27(1), 67-82. [https://doi.org/10.1016/S0305-750X\(98\)00105-3](https://doi.org/10.1016/S0305-750X(98)00105-3)
- Rahman, A. K. M. M. (2010). NGO and Development: Myth or Reality. [Book]. A. H. Development Publishing House, Dhaka.
- Rahman, M. M., Khanam, R., & Nghiem, S. (2017). The effects of microfinance on women's empowerment: new evidence from Bangladesh. *International Journal of Social Economics*, 44(12), 1745-1757.
- Rhyne, E. (2001). *Mainstreaming microfinance: How lending to the poor began, grew, and came of age in Bolivia*. Kumarian Press Bloomfield, CT.
- Roodman, D., & Qureshi, U. (2006). Microfinance as business. *Center for Global Development*, 2.
- Sabharwal, G. (2000). *From the Margin to the Mainstream: Micro-finance Programmes and Women's Empowerment: the Bangladesh Experience* University of Wales Swansea].
- Sanders, C. K. (2002). The impact of microenterprise assistance programs: A comparative study of program participants, nonparticipants, and other low-wage workers. *Social Service Review*, 76(2), 321-340.
- Schreiner, M. (1999). Self-employment, microenterprise, and the poorest Americans. *Social Service Review*, 73(4), 496-523.
- Schuler, S. R., Hashemi, S. M., & Riley, A. P. (1997). The influence of women's changing roles and status in Bangladesh's fertility transition: evidence from a study of credit programs and contraceptive use. *World Development*, 25(4), 563-575.
- Schuler, S. R., Hashemi, S. M., Riley, A. P., & Akhter, S. (1996). Credit programs, patriarchy and men's violence against women in rural Bangladesh. *Social Science & Medicine*, 43(12), 1729-1742. [https://doi.org/http://dx.doi.org/10.1016/S0277-9536\(96\)00068-8](https://doi.org/http://dx.doi.org/10.1016/S0277-9536(96)00068-8)
- Scott, J. C. (1990). *Domination and the arts of resistance: Hidden transcripts*. Yale university press.
- Singh, S. (2007). Deconstructing 'gender and development' for 'identities of women'. *International Journal of Social Welfare*, 16(2), 100-109.
- Snodgrass, D. R., & Sebstad, J. (2002). Clients in context: the impacts of microfinance in three countries: synthesis report.
- Sundrum, R. M. (1992). *Income distribution in less developed countries*. Psychology Press.
- SurveySystem. (2018). *Sample size calculator*. Retrieved 08.05.2018 from <https://www.surveysystem.com/sscalc.htm>
- The World Bank. (2015). *Bangladesh: Country Snapshot*. T. W. Bank.
- The World Bank. (2018). *Bangladesh development Update; Building on Resilience*.
- TMSS. (2017). *TMSS Annual Report 2017*. TMSS. Retrieved 3/12/2019 from <https://tmss-bd.org/annual-report-2017-2/>
- TMSS. (2019a). *About TMSS*. TMSS. Retrieved 03/12/2019 from <https://tmss-bd.org/about-tmss/>
- TMSS. (2019b). *Micro Finance program*. TMSS official website Retrieved 03/12/2019 from <https://tmss-bd.org/about-microfinance-program/>
- Travelmaps. (2020). *Map of Bangladesh Photo Gallery*. Retrieved 03/12/2019 from <http://travelmaps.com/map-of-bangladesh.html>

- Uddin, M. J. (2015). *The Micro-politics of Microcredit: Gender and Neoliberal Development in Bangladesh*. Routledge.
- UN Women. (2020). *Global database on violence against women: Bangladesh* Retrieved 07/11/2020 from <https://evaw-global-database.unwomen.org/en/countries/asia/bangladesh?formofviolence=b51b5bac425b470883736a3245b7cbe6>
- UNDP. (2020). *Bangladesh; Human Development Indicators*. United Nations Development Programme. Retrieved 19.11.2020 from <http://hdr.undp.org/en/countries/profiles/BGD>
- Walby, S. (1996). The 'declining significance' or the 'changing forms' of patriarchy? *Patriarchy and Development: Women's Positions at the End of the Twentieth Century*, 19-33.
- Weber, H. (2004). The 'new economy' and social risk: banking on the poor? *Review of international political economy*, 11(2), 356-386.
- West, C., & Zimmerman, D. H. (1987). Doing gender. *Gender & Society*, 1(2), 125-151.
- White, S. C. (1992). *Arguing with the crocodile: gender and class in Bangladesh*. Zed Books.
- White, S. C. (2017). Patriarchal Investments: Marriage, Dowry and the Political Economy of Development in Bangladesh. *Journal of Contemporary Asia*, 47(2), 247-272. <https://doi.org/10.1080/00472336.2016.1239271>
- Wilson, K. (2007). The moneylender's dilemma. In *What's Wrong with Microfinance?* (Vol. 95, pp. 95-108). Practical Action Publishing in association with GSE Research.
- Woller, G. (2004). Poverty Lending, Financial Self-Sufficiency, and the Six Aspects of Outreach 1825 Connecticut Avenue, NW, Washington, DC 20009, *The SEEP Network: Poverty Lending Working Group*.
- Woller, G. M., Dunford, C., & Woodworth, W. (1999). Where to microfinance. *International Journal of Economic Development*, 1(1), 29-64.
- Woolcock, M. J. (1999). Learning from failures in microfinance. *American Journal of Economics and Sociology*, 58(1), 17-42.
- Yunus, M. (1995). *New Development Options Towards the 21st Century: Democracy, Equity, and Sustainability*. Grameen Bank.
- Yunus, M. (1997). *Towards creating a poverty-free world*. Grameen Bank.
- Yunus, M. (2007). *Creating a world without poverty: Social business and the future of capitalism*. Public Affairs/ Global Urban Development Magazine.

Appendices

Annex-1: Researcher administered informal census for generating population list

| Inventory number | Date | Agree to take part in Survey/in-depth interviews | |
|------------------|------|--------------------------------------------------|----------|
| | | Agree | Disagree |

1. Respondent's address:

2. Required information:

| | | |
|---------|---------|----------|
| Married | Widowed | Divorced |
|---------|---------|----------|

| Cablings' information: | | | Children's information | |
|------------------------|------------|-----------|------------------------|--------------|
| | Brother(s) | Sister(s) | Son(s) | Daughter (s) |
| Number | | | | |
| Age | | | | |

3. Microfinance information:

| | | |
|---------------------------------------------------------------------------------------------|---------------|--------------|
| a. Currently participating in microfinance | 1. Yes | 2. No |
| b. When (the year) joined microfinance? Or duration of microfinance participation | | |
| c. Name of current MFI(s) | | |

Annex-2: Interview questions for survey

Schedule No: _____

Date: _____

____/____/____

Section A: Socio-economic Background of the Informants

1. Age (in Years/birth year) : _____ (Please Specify)
2. Religion of the Informant:
3. Age at Marriage:
4. Educational Qualification (Year of Schooling):
_____ (Please Specify)
5. Monthly Income of the Informants based on last three months (in BDT): _____ (Please Specify)
6. Household Information of other members:

| Serial No. | Relation with Informant | Educational Qualification | Age | Major Occupation | Monthly Income (Based on Last Three Months) |
|------------|-------------------------|---------------------------|-----|------------------|---------------------------------------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Section B: Microfinance Related Information

| Sequences of loan | Year | Amount of loan | Duration of loan | MFI's name | Major cause(s) for taking the loan | Use(s) (Sector) | Person legally responsible for repaying | Person(s) who repays | Person who decided to take the loan |
|-------------------|------|----------------|------------------|------------|------------------------------------|-----------------|-----------------------------------------|----------------------|-------------------------------------|
| First loan taken | | | | | | | | | |
| Last loan taken | | | | | | | | | |

B.1 What generation of microfinance recipients you are from?

_____ (Specify)

B.2 Microfinance (MF) related Information:

B.3 If you remember, how many loans you have taken between your first and last?

_____ (Think about your last/latest loan taken)

B.4 How often do you pay your credit instalment?

1. Daily 2. Weekly 3. Monthly 4. Half yearly 5. _____

(Other/Specify) _____

B.5 Are you charged interest? 1) Yes 2) No

B.6 If yes, then would you tell us how much? _____ (in BDT)

B.7 Can you pay your repayment regularly? 1) Yes 2) No

B.8 What are your sources of income to repay the instalment?

_____ (Specify)

B.9 Who uses the credit money? (Tick and fill the box all that apply)

| Person who uses | Purpose of Use 1 | Purpose of Use 2 | Purpose of Use 3 |
|-----------------|------------------|------------------|------------------|
| Self | | | |
| Husband | | | |
| Son | | | |
| Daughter | | | |
| Parents in Laws | | | |
| Parents | | | |
| (Other) _____ | | | |
| (Other) _____ | | | |

B.10 In general, at your household, who controls the loan use in following aspects?

| Highly positive Control | Positive Control | Moderate Control | Negative Control | Highly Negative Control |
|-------------------------|------------------|------------------|------------------|-------------------------|
| 5 | 4 | 3 | 2 | 1 |

| Loan use and control | Other Members Specify: | | | | | Husband | | | | | Informant | | | | |
|-----------------------------------------------------------------|------------------------|---|---|---|---|---------|---|---|---|---|-----------|---|---|---|---|
| | 5 | 4 | 3 | 2 | 1 | 5 | 4 | 3 | 2 | 1 | 5 | 4 | 3 | 2 | 1 |
| Investment decisions | | | | | | | | | | | | | | | |
| Manages accounting | | | | | | | | | | | | | | | |
| Marketing output | | | | | | | | | | | | | | | |
| Decides product pricing | | | | | | | | | | | | | | | |
| Handles problems regarding investment | | | | | | | | | | | | | | | |
| Appropriates/consumes the profit | | | | | | | | | | | | | | | |
| Decides next investment | | | | | | | | | | | | | | | |
| Re-uses the money out of the investment's profit (if there any) | | | | | | | | | | | | | | | |
| Repays instalment | | | | | | | | | | | | | | | |
| Deals with loan officers | | | | | | | | | | | | | | | |
| Other 1: | | | | | | | | | | | | | | | |
| Other 2: | | | | | | | | | | | | | | | |
| Other 3: | | | | | | | | | | | | | | | |

Section C: Informant's experiences of household gender socialization at her parent's family

C.1 When you were growing up, what were the main differences you observed between your father's and mother's work?

| Job(s) Type | Father | Mother |
|------------------------------|--------|--------|
| Work/employment outside home | | |

| | | |
|----------------------------------|--|--|
| Cleaning the inside of the house | | |
| Yard cleaning | | |
| Cleaning dishes | | |
| Doing grocery from market/shops | | |
| Caring children | | |
| Cooking meals | | |
| Serving food | | |
| Washing clothes | | |
| Homestead gardening | | |
| Market dealings | | |
| Agriculture/ farming | | |
| Other 1: | | |
| Other 2: | | |

C.2 In most cases, what differences do you saw in household decision making power (HDMP) between your parents?

| Household decision-making categories | Father | | | | | Mother | | | | |
|-------------------------------------------|---------------|----------|----------------|---------|--------------|---------------|----------|----------------|---------|--------------|
| | Very High (5) | High (4) | Reasonable (3) | Low (2) | Very Low (1) | Very High (5) | High (4) | Reasonable (3) | Low (2) | Very Low (1) |
| Daily shopping | | | | | | | | | | |
| Monthly shopping | | | | | | | | | | |
| Monthly budgeting | | | | | | | | | | |
| Deciding everyday meal types/categories | | | | | | | | | | |
| Priority on every day's meal consumptions | | | | | | | | | | |
| Buying crockery | | | | | | | | | | |
| Buying household furniture | | | | | | | | | | |
| Buying electronic devices | | | | | | | | | | |
| Buying landed property | | | | | | | | | | |
| Owning landed property | | | | | | | | | | |
| Children's educational decision | | | | | | | | | | |
| Children's marital decisions | | | | | | | | | | |
| Spending money on household consumptions | | | | | | | | | | |
| Spending the money for personal use | | | | | | | | | | |
| Other 1: | | | | | | | | | | |
| Other 2: | | | | | | | | | | |
| Other 3: | | | | | | | | | | |

C.3 When you were growing up, whose (between your parents) influence you found most of the following aspects,

| Very High Influence | High influence | Moderate influential | Low influence | Very low influence |
|----------------------------|-----------------------|-----------------------------|----------------------|---------------------------|
| 5 | 4 | 3 | 2 | 1 |

| Areas of influence | | Father | | | | | Mother | | | | |
|--------------------------------|---------------------------------|---------------|----------|----------|----------|----------|---------------|----------|----------|----------|----------|
| | | 5 | 4 | 3 | 2 | 1 | 5 | 4 | 3 | 2 | 1 |
| Informants' | Mobility's decisions | | | | | | | | | | |
| | Household chore's decisions | | | | | | | | | | |
| | Sports selection | | | | | | | | | | |
| | Toy's selection | | | | | | | | | | |
| | Fashion selection | | | | | | | | | | |
| | Cloth's selection | | | | | | | | | | |
| | Education decisions | | | | | | | | | | |
| | Disciplining through punishment | | | | | | | | | | |
| | Other 1: | | | | | | | | | | |
| | Other 2: | | | | | | | | | | |
| Informant's Brother(s)' | Mobility's decisions | | | | | | | | | | |
| | Household chore's decisions | | | | | | | | | | |
| | Sports selection | | | | | | | | | | |
| | Toy's selection | | | | | | | | | | |
| | Fashion selection | | | | | | | | | | |
| | Cloth's selection | | | | | | | | | | |
| | Education decisions | | | | | | | | | | |
| | Disciplining through punishment | | | | | | | | | | |
| | Other 1: | | | | | | | | | | |
| | Other 2: | | | | | | | | | | |

C.4 When you were growing up, what kind of mobility were you allowed from your Parent's family comparing to your brother(s)?

| Highly positive Freedom | Positive Freedom | Moderate Freedom | Negative Freedom | Highly Negative Freedom |
|--------------------------------|-------------------------|-------------------------|-------------------------|--------------------------------|
| 5 | 4 | 3 | 2 | 1 |

| Level of freedom (Mobility) | Brother | | | | | Informant | | | | |
|-----------------------------------------------|----------------|----------|----------|----------|----------|------------------|----------|----------|----------|----------|
| | 5 | 4 | 3 | 2 | 1 | 5 | 4 | 3 | 2 | 1 |
| Late night return at home | | | | | | | | | | |
| Arbitrary roaming outside at night | | | | | | | | | | |
| Arbitrary roaming with boys | | | | | | | | | | |
| Arbitrary roaming with girls | | | | | | | | | | |
| Frequently visiting marketplaces | | | | | | | | | | |
| Arbitrary going to the cinema | | | | | | | | | | |
| Going outside alone without asking permission | | | | | | | | | | |
| Going distant places for days with friends | | | | | | | | | | |
| Staying overnight out of home | | | | | | | | | | |
| Visiting hospitals alone in an emergency | | | | | | | | | | |
| Visiting Grocery shops alone in an emergency | | | | | | | | | | |

| | | | | | | | | | | |
|----------------------------------------------|--|--|--|--|--|--|--|--|--|--|
| Visiting distance places in festival purpose | | | | | | | | | | |
| Other 1: | | | | | | | | | | |
| Other 2: | | | | | | | | | | |
| Other 3: | | | | | | | | | | |

C.5 Please indicate the distance places (at least once) you/your brother covered/visited during your stay at parents' house (Multiple ✓)

| Places | Informant's Brother | Informant |
|------------------------|---------------------|-----------|
| Neighbour's house | | |
| Nearest playing Ground | | |
| Marketplaces | | |
| Sub-district zone | | |
| District zone | | |
| Nearest cities | | |
| Divisional cities | | |
| Capital City | | |
| Abroad | | |

C.6 When you were growing up, what kind of dresses were given to you and your Brother/s? (multiple)

| Sorts of dress | Age (1-15) | |
|-----------------|------------|-----------|
| | Brother(s) | Informant |
| Frock | | |
| Three pieces | | |
| <i>Orna*</i> | | |
| <i>Sari*</i> | | |
| <i>Lungi*</i> | | |
| T-shirt | | |
| Pant | | |
| <i>Fatua*</i> | | |
| <i>Panjabi*</i> | | |
| Other 1: | | |
| Other 2: | | |
| Other 3: | | |
| Other 4: | | |

*Traditional dresses for Bangladeshi communities

C.7 When were you growing up the fashion preferred by your parents?

| Very High Preference | High Preference | Moderate Preference | Low Preference | Very Low Preference |
|----------------------|-----------------|---------------------|----------------|---------------------|
| 5 | 4 | 3 | 2 | 1 |

| Types of Fashion | Brother | | | | | Informant | | | | |
|-----------------------------------|---------|---|---|---|---|-----------|---|---|---|---|
| | 5 | 4 | 3 | 2 | 1 | 5 | 4 | 3 | 2 | 1 |
| Long hair | | | | | | | | | | |
| Short hair | | | | | | | | | | |
| <i>Churi,kaner dul</i> (Earrings) | | | | | | | | | | |
| Lipstick | | | | | | | | | | |
| Nail polish | | | | | | | | | | |
| Cloths covering most of the Body | | | | | | | | | | |
| Cloths covering Half of the body | | | | | | | | | | |
| Other 1: | | | | | | | | | | |

| | | |
|----------------------------------|--|--|
| Work/Employment Outside Home | | |
| Cleaning the inside of the house | | |
| Yard cleaning | | |
| Cleaning Dishes | | |
| Doing Grocery from Market/Shops | | |
| Caring children | | |
| Cooking meals | | |
| Serving food | | |
| Washing Clothes | | |
| Homestead gardening | | |
| Market Dealings | | |
| Agriculture/ Farming | | |
| Other 1: | | |
| Other 2: | | |

D.2 At your household, who (between you and your husband) has the most influence on your children on the following aspects,

| Very High Influence | High influence | Moderate influential | Low influence | Very low influence |
|----------------------------|-----------------------|-----------------------------|----------------------|---------------------------|
| 5 | 4 | 3 | 2 | 1 |

| Areas of influence | | Husband | | | | | Informant | | | | |
|---------------------------|---------------------------------------|----------------|----------|----------|----------|----------|------------------|----------|----------|----------|----------|
| | | 5 | 4 | 3 | 2 | 1 | 5 | 4 | 3 | 2 | 1 |
| Daughter(s) | M ob ility's de ci si on s | | | | | | | | | | |
| | H ou se ho ld ch or e's de ci si on s | | | | | | | | | | |
| | S po rts se le | | | | | | | | | | |

| | | | | | | | | | | | |
|--|-------------------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|
| | cti on | | | | | | | | | | |
| | T oy 's se le cti on | | | | | | | | | | |
| | Fa sh io n se le cti on | | | | | | | | | | |
| | Cl ot h' s se le cti on | | | | | | | | | | |
| | E du ca ti on de ci si on s | | | | | | | | | | |
| | Di sc ip li ni ng th ro ug h pu ni sh m en t | | | | | | | | | | |
| | Ot he | | | | | | | | | | |

| | | | | | | | | | | | |
|---------------|-------------------------------------------------------------------------------|--|--|--|--|--|--|--|--|--|--|
| | r 1: | | | | | | | | | | |
| | Ot he r 2: | | | | | | | | | | |
| | | | | | | | | | | | |
| Son(s) | M ob ili ty 's de ci si on s | | | | | | | | | | |
| | H ou se ho ld ch or e' s de ci si on s | | | | | | | | | | |
| | S po rts se le cti on | | | | | | | | | | |
| | T oy 's se le cti on | | | | | | | | | | |
| | Fa sh io n se le cti on | | | | | | | | | | |

| | | | | | | | | | | | | | | | | | | | | |
|------------------------|-------------------------------------------------------------------------------------------|---|---|---|---|------------------|---|---|---|---|--------------|---|---|---|---|-------------------|---|---|---|---|
| | Cl ot h' s se le cti on | | | | | | | | | | | | | | | | | | | |
| | E du ca ti on de ci si on s | | | | | | | | | | | | | | | | | | | |
| | Di sc ip li ni ng th ro ug h pu ni sh m en t | | | | | | | | | | | | | | | | | | | |
| | Ot he r 1: | | | | | | | | | | | | | | | | | | | |
| | Ot he r 2: | | | | | | | | | | | | | | | | | | | |
| Decisions | Husband | | | | | Informant | | | | | Son/s | | | | | Daughter/s | | | | |
| | 5 | 4 | 3 | 2 | 1 | 5 | 4 | 3 | 2 | 1 | 5 | 4 | 3 | 2 | 1 | 5 | 4 | 3 | 2 | 1 |
| Daily shopping | | | | | | | | | | | | | | | | | | | | |
| Monthly shopping | | | | | | | | | | | | | | | | | | | | |
| Monthly budgeting | | | | | | | | | | | | | | | | | | | | |
| Deciding everyday meal | | | | | | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | | | | | | | |
|-------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| types/categories | | | | | | | | | | | | | | | | | | | | |
| Priority on every day's meal consumptions | | | | | | | | | | | | | | | | | | | | |
| Buying crockery | | | | | | | | | | | | | | | | | | | | |
| Buying household furniture | | | | | | | | | | | | | | | | | | | | |
| Buying electronic devices | | | | | | | | | | | | | | | | | | | | |
| Buying landed property | | | | | | | | | | | | | | | | | | | | |
| Owning landed property | | | | | | | | | | | | | | | | | | | | |
| Children's educational decision | | | | | | | | | | | | | | | | | | | | |
| Children's marital decisions | | | | | | | | | | | | | | | | | | | | |
| Spending money on household consumptions | | | | | | | | | | | | | | | | | | | | |
| Spending the money for personal use | | | | | | | | | | | | | | | | | | | | |
| Other 1: | | | | | | | | | | | | | | | | | | | | |
| Other 2: | | | | | | | | | | | | | | | | | | | | |
| Other 3: | | | | | | | | | | | | | | | | | | | | |

D.3 What kind of household decisions making practices you have in your households?

| Very High | High | Reasonable | Low | Very Low |
|------------------|-------------|-------------------|------------|-----------------|
| 5 | 4 | 3 | 2 | 1 |

D.4 Now, in your Husband's family how the mobility is practiced?

| Highly positive Freedom | Positive Freedom | Moderate Freedom | Negative Freedom | Highly Negative Freedom |
|--------------------------------|-------------------------|-------------------------|-------------------------|--------------------------------|
| 5 | 4 | 3 | 2 | 1 |

| Level of freedom (Mobility) | Husband | | | | | Informant | | | | | Son(s) | | | | | Daughter(s) | | | | |
|------------------------------------|----------------|----------|----------|----------|----------|------------------|----------|----------|----------|----------|---------------|----------|----------|----------|----------|--------------------|----------|----------|----------|----------|
| | 5 | 4 | 3 | 2 | 1 | 5 | 4 | 3 | 2 | 1 | 5 | 4 | 3 | 2 | 1 | 5 | 4 | 3 | 2 | 1 |
| Late night return at home | | | | | | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | | | | | | | |
|----------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Arbitrary roaming outside at night | | | | | | | | | | | | | | | | | | | | |
| Arbitrary roaming with boys | | | | | | | | | | | | | | | | | | | | |
| Arbitrary roaming with girls | | | | | | | | | | | | | | | | | | | | |
| Frequently visiting Market | | | | | | | | | | | | | | | | | | | | |
| Arbitrary going to the cinema | | | | | | | | | | | | | | | | | | | | |
| Going outside alone arbitrarily | | | | | | | | | | | | | | | | | | | | |
| Going distant places for days with friends | | | | | | | | | | | | | | | | | | | | |
| Staying overnight out of home | | | | | | | | | | | | | | | | | | | | |
| Visiting hospitals alone in an emergency | | | | | | | | | | | | | | | | | | | | |
| Visiting Grocery shops alone in an emergency | | | | | | | | | | | | | | | | | | | | |
| Visiting distance places in festival purpose | | | | | | | | | | | | | | | | | | | | |
| Other 1: | | | | | | | | | | | | | | | | | | | | |
| Other 2: | | | | | | | | | | | | | | | | | | | | |
| Other 3: | | | | | | | | | | | | | | | | | | | | |

D.5 Please tell us the distance place (at least once) members of your family have visited/covered (Multiple √)

| Places | Husband | Informant | Son(s) | Daughter(s) |
|------------------------|---------|-----------|--------|-------------|
| Neighbour's house | | | | |
| Nearest playing ground | | | | |
| Marketplaces | | | | |
| Sub-district zone | | | | |
| District zone | | | | |
| Nearest cities | | | | |
| Divisional cities | | | | |
| Capital city | | | | |
| Abroad | | | | |

D.6 At your present time, what sorts of dresses are given to your children?

| Sorts of dress | Age (1-15) | |
|----------------|------------|-------------|
| | Son(s) | Daughter(s) |
| Frock | | |
| Three pieces | | |
| <i>Orna</i> | | |
| <i>Shari</i> | | |
| <i>Lungi</i> | | |
| T-shirt | | |
| Pant | | |

| | | |
|----------------|--|--|
| <i>Fatua</i> | | |
| <i>Panjabi</i> | | |
| Other 1: | | |
| Other 2: | | |
| Other 3: | | |
| Other 4: | | |

D.7 What playing articles, you provide to your children?

| Playing Articles | Age 1-15 Years | |
|-------------------------|----------------|-------------|
| | Son(s) | Daughter(s) |
| Playing Guns/ Pistols | | |
| Dolls | | |
| Cooking utensils | | |
| Marble | | |
| Bicycle | | |
| Bat/ball (cricket) | | |
| Football | | |
| Badminton | | |
| Row jump | | |
| Hide and seek | | |
| Volleyball | | |
| <i>Ha-du-du/ Kabadi</i> | | |
| <i>Gollasut</i> | | |
| Dolls Marriage | | |
| Feeding babies | | |
| Putting Baby to sleep | | |
| <i>Ludu</i> | | |
| Other 1: | | |
| Other 2: | | |
| Other 3: | | |

D.8 When your children are/were growing up, which method you prefer to discipline them?
(Multiple √)

| Disciplining Nature | Son(s) | Daughter(s) |
|--------------------------------------------------|--------|-------------|
| Letting it go | | |
| Soft yelling | | |
| Shouting | | |
| Bullying | | |
| Shaking | | |
| Slapping | | |
| Restricting meal taking | | |
| Restricting movements for a while | | |
| Stop talking for days | | |
| Forcing to leave the household arena for a while | | |
| Other 1: | | |
| Other 2: | | |
| Other 3: | | |

D.9 Why do you bring differences between your children?

_____ (Specify)

D.10 Who mostly does the cooking activities of your family?

1. Husband
2. Wife
3. Son
4. Daughter
5. _____(Specify)

D.11 What age interval you prefer for your children's marriage?

| | |
|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Son(s) | <ol style="list-style-type: none"> 1. Below 15 2. 15-17 3. 18-20 4. 21-23 5. 24-26 6. 27-29 7. 30 and above |
| Daughter(s) | <ol style="list-style-type: none"> 1. Below 15 2. 15-17 3. 18-20 4. 21-23 5. 24-26 6. 27-29 7. 30 and above |

D.12 From the following, what is your preference of expectations for your children?

| Highly positive Expectations | Positive Expectations | Moderate Expectations | Negative Expectations | Highly Negative Expectations |
|-----------------------------------------|----------------------------------|----------------------------------|----------------------------------|-----------------------------------------|
| 5 | 4 | 3 | 2 | 1 |

| Types of Activities | Son/s | | | | | Daughter/s | | | | |
|------------------------------------------|--------------|---|---|---|---|-------------------|---|---|---|---|
| | 5 | 4 | 3 | 2 | 1 | 5 | 4 | 3 | 2 | 1 |
| Learn cooking | | | | | | | | | | |
| Do market activities | | | | | | | | | | |
| Learn sewing | | | | | | | | | | |
| Learn cleaning | | | | | | | | | | |
| Work outside of the home | | | | | | | | | | |
| Repair house (construction works) | | | | | | | | | | |
| To arrange house (interior) | | | | | | | | | | |
| Outdoor sports | | | | | | | | | | |
| Indoor sports | | | | | | | | | | |
| Higher education | | | | | | | | | | |
| Study away from home | | | | | | | | | | |
| Early marriage | | | | | | | | | | |
| Homestead gardening | | | | | | | | | | |
| Take responsibilities of parent's family | | | | | | | | | | |
| Take responsibilities of in-law's family | | | | | | | | | | |
| Large farming/agriculture | | | | | | | | | | |

| | | | | | | | | | | |
|-------------------------------------|--|--|--|--|--|--|--|--|--|--|
| Employ in government Jobs | | | | | | | | | | |
| Employed in cities (away from home) | | | | | | | | | | |
| Other 1: | | | | | | | | | | |
| Other 2: | | | | | | | | | | |
| Other 3: | | | | | | | | | | |

D.13 Who does the household chores at home? _____

D.14 How many hours (usually) of labour do you and your husband spend every day in the following categories? (if applicable)

| Time | Hours spent in Unpaid Household Activities | | Hours spent in Income Generating Activities | |
|-----------|--------------------------------------------|---------|---------------------------------------------|---------|
| | Informant | Husband | Informant | Husband |
| Morning | | | | |
| Afternoon | | | | |
| Evening | | | | |
| Night | | | | |

D.15 Give information on the preferred fashion you decide for your children.

| Very High Preference | High Preference | Moderate Preference | Low Preference | Very Low Preference |
|----------------------|-----------------|---------------------|----------------|---------------------|
| 5 | 4 | 3 | 2 | 1 |

| Types of Fashion | Son(s) | | | | | Daughter(s) | | | | |
|------------------------------------|--------|---|---|---|---|-------------|---|---|---|---|
| | 5 | 4 | 3 | 2 | 1 | 5 | 4 | 3 | 2 | 1 |
| Long hair | | | | | | | | | | |
| Short hair | | | | | | | | | | |
| <i>Churi, kaner dul</i> (Earrings) | | | | | | | | | | |
| Lipstick | | | | | | | | | | |
| Nail polish | | | | | | | | | | |
| Cloths covering most of your Body | | | | | | | | | | |
| Cloths covering Half of your body | | | | | | | | | | |
| Other 1: | | | | | | | | | | |
| Other 2: | | | | | | | | | | |

D.16 Do you perceive that the prevailing difference between male and female is needed for your community?

1. Yes 2. No

D.17 In your general understanding, do you want to tell us in short regarding your perception of male/female differences and how you justify your thinking regarding this?

[Would you like to take part in our in-depth interview following the same issues we have discussed today?]

(If yes, then the interviewer must list the informant in the consent list for in-depth interviews)

(If no, then thank you very much for your time and taking part in this survey)

Name, Date and Signature of the Interviewer(s)

Annex 3: In-depth Interviews Script (After informed consent obtained)

In this interview, there are many questions, but there will be many other contingency questions pop up with relevance to the answer informants may provide.

Question (types of questions relevant to the context of what/who/why/how) will be asked regarding the following issues/topic/experiences from the recipient or their husbands (from whom the data will be collected)

- 1. Question related to basic information of microfinance:**
 - a. program's length
 - b. investment areas
- 2. Question related to household gender norms and practices at informant's parent's families:**
 - a. Parents' occupation and household work differences
 - b. Sibling's education, household mobility and restrictions
 - c. Dress/toys/sports differences and sense of freedom relevant to these experiences
 - d. Communication and interaction restrictions
 - e. Marital decisions and expectations
 - f. Old aged dependency on children
- 3. Question related to gender norms and practices at husband's/in-laws house:**
 - a. Household work differences between men and women
 - b. Decision-making priorities between men and women
 - c. Personalizing children regarding their ability and expectations
 - d. Differentiating children's roles and priorities at household (e.g., economic dealings, care works, education)
 - e. Dress/sports/toys/mobility differences between children
 - f. Children's marital decision and old age dependency
- 4. Questions, related to microfinance participation and influences or negotiations with gender norms:**
 - a. Deciding microfinance dealings and economic access, control, and contribution at the household
 - b. Mobility relevant to microfinance participation
 - c. Dealing purdah under microfinance participation
 - d. Microfinance credit's investments and market dealings
 - e. Complexities of negotiating microfinance participation and household duties

- f. MFIs' intervention or negotiation of recipient's family disputes and household gender roles

Thank you very much for your time

Annex 4: Consent Form

Participant for survey/in-depth interviews

I have been asked to take part in this Monash University research project specified above. I have read and understood the Explanatory Statement, and I hereby consent to Participate in this research project.

| I consent the following: | Yes | No |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| I agree to interview by the Research Lead/Research Assistant. | <input type="checkbox"/> | <input type="checkbox"/> |
| I understand my participation is voluntary and I can withdraw myself any time of the conversation. Moreover, I can withdraw myself from the project before 30 th August of 2020, without being penalized or disadvantaged in any way. | <input type="checkbox"/> | <input type="checkbox"/> |
| I understand that any of the data that the research will extract from my interview for use in reports will not contain my name, address or identifying characteristics. | <input type="checkbox"/> | <input type="checkbox"/> |
| I understand that the information I provide is confidential, and no information given could open to any other reports, projects, or to third party involvement that leads identification of the participants. | <input type="checkbox"/> | <input type="checkbox"/> |
| I understand that reports based on the interview can be published at a later stage but without any information that can lead to personal identification. | <input type="checkbox"/> | <input type="checkbox"/> |
| In addition to above, I consent to my interview being audio recorded. This is not mandatory in order to take part in the interview. | <input type="checkbox"/> | <input type="checkbox"/> |

| | |
|---------------------------------|-------------|
| Name of the Participant: | |
| Participant's Signature: | Date |
| Name of the Interviewer: | |

Annex 5: Explanatory statement

Explanatory Statements

Chief Investigator:

Dr Sara Niner
Lecturer & Researcher
School of Social Sciences | Anthropology Program
Building [REDACTED]
Phone [REDACTED]
[REDACTED]

Student Researcher:

Tunvir Ahamed Shohel
Ph.D. Candidate at Monash
University
[REDACTED]

We are inviting you to take part in this study. Please read the full explanatory statement before you decide to participate in this research, or not. If you are interested further, you are always welcome to get more information about this research. You can contact the researchers via mobile phone or email address listed above. This research is being undertaken as part of a student's PhD thesis.

Coverage of this research:

As microfinance program is one of the leading development initiatives in Bangladesh for more than 40 years, the primary aim of this research is to see how a woman participate in microfinance programs and perceives the relationship between men and women in their families. This research aims to discover/find out/investigate how microfinance participation has influenced gender norms and practices. Moreover, how other people (non-microfinance men, young generation, MFI's staff) evaluate microfinance program and gender role differences in Bangladesh.

This study invites you to participate in a survey about your experiences of microfinance program's participation and the relationship between men and women in families. It will take 30-40 minutes, and your identity and address will be totally confidential. If you want, we can provide you with the transcribed interview script for your confirmation/cross-check about the information you have given, before including this in our research findings. If you agree we will carry on the conversation in a place and time, where/when you feel most convenient and comfortable.

Reason for choosing the respondents for this research:

We have chosen you because you are one of the group of informants, we are looking for our field data collection.

Consenting and withdrawing options from this research:

If you would like to take part in this research, we will provide you with a consent form which you shall read, sign, and return to the researchers. However, if you wish to withdraw yourself from the conversation at any stage, or if you feel uncomfortable with any of the questions, you can withdraw yourself or avoid the answer that bothers you. Your decision to withdrawing yourself shall not open any personal conflict with the research team. If you feel to withdraw

yourself before data has been extracted and the thesis has been published, you can contact the researchers before 30th August 2020.

Possible benefits and risk to participants:

This research investigates to understand the social learning of gender roles, and how microfinance participation may influence relationship formation between men and women. This research is not about what MF is a good thing or bad thing, instead, an attempt to understand how microfinance recipients in rural Bangladesh teach their children relationship between men and women. Therefore, no perceived risks are associated with the participant and their involvement in microfinance organization. Moreover, participants will not face any discomfort to any of the questions, and they always have the right to leave or avoid the conversation if the question(s) bothers them.

Confidentiality and storage of data:

All aspect of the field data and result will be anonymous and completely confidential. Information given by the respondents will not be exposed by their name or address, notes will be anonymous, and coding format (e.g. respondent 1, organization x) will be used to present the data in the thesis interpretations. Collected data will be stored under the Monash University regulations, in a locked file cabinet for five years. By this period, the participants can request a copy of their given information, however, after five years the data will be destroyed.

Complaints:

As this research will be done in Bangladesh. Should you have any complaints or concern regarding the research project, you are welcome to contact the researchers (address given at the top), or the following person who is a faculty of a Public University in Bangladesh.

Md. Tanvir Hossain
Assistant Professor
Sociology Discipline
Khulna University, Khulna-9208
Bangladesh
Mobile Number: [REDACTED]
Email: [REDACTED]

Thank You,

Dr Sara Niner

And

Tunvir Ahamed Shohel