

# Impact of NGO Credit Programs on the Empowerment of Rural Women in Bangladesh: A Case of UTTARAN

Ware Newaz  
PhD Student  
University of Tampere, Finland  
E-mail: ware@aitlbd.net

Paper presented at the conference "The Third Sector: For What and For Whom?"  
organized by the International Society for Third-sector Research  
in Dublin, Ireland July 5-8, 2000

# **Impact of NGO Credit Programs on the Empowerment of Rural Women in Bangladesh: A Case of UTTARAN**

*Ware Newaz*

## **Introduction**

There has been considerable debate at the theoretical level as to what empowerment of rural women comprises and how it best can be achieved and what is the possible relationship between women's empowerment and micro-credit, is quite evident.

However, it is generally argued that micro-credit plays a vital role in bringing about changes in the rural women's life-style. There is greater reduction in poverty when micro-credit programs are combined with increased access to basic social services than when the programs focus on credit alone (Rushidan, Pitt, and Khandker: 1996). Furthermore, "... providing credit to the poor does not provoke any conflict, it is a method which is easily accepted even in conservative quarters now-a-days. Especially since the poor recipients of loans proved to be far more reliable credit consumers than the better off" (Wong, Kramsjö, and Sabri: 1997). In the recent years, therefore, non-governmental organizations (NGOs) have designed their micro-credit programs to address the strategic needs of rural women with a view to providing basic social services as well as fulfilling practical needs. NGOs in Bangladesh are among the most vibrant in the world, providing micro-credit to some 8 million poor, mostly women.

But the scholars and practitioners are yet to reach any decisive conclusions to pertinent questions such as does micro-credit breaks the structural sub-ordination of rural women in the existing socio-economic and cultural settings and empowers women in their households and in wider community? This line of debate therefore calls for further close examinations of NGO approaches to micro-credit for rural women.

The impact assessments of RDRS's credit program (Rahman: 1994 and 1996) and BRAC's micro-credit program (Zaman: 1996) conclude that such programs have contributed to the improvement of the material well being of the program members. "They are better off in terms of material well being; they have more income, more employment and better coping capacities" (Chowdhury and Alam: 1997).

In general, the NGO programs for credit and saving have led to improvements for women. Not only the above studies, some other assessments and studies (Naved: 1994, Amin and Perley: 1994, Rahman: 1996) have also indicated improvements in women's material and income levels. Participation in decision making is also considered to have improved due to programs' interventions. Women are valued more in the family for their contribution to the family income. "Although contributors appear not to have come to any definite conclusion about the capacity for micro-credit programs to bring a sustainable transformation in the lives of the beneficiaries" (Sobhan: 1997).

This paper is based on a field study conducted in a south-western Satkhira district of Bangladesh, far away from the major cities of Bangladesh, to examine the impact of a local NGO, namely, UTTARAN's micro-credit program on rural women. Some relevant questions concerning women's empowerment and the role micro-credit plays in the existing socio-economic settings of rural Bangladesh have been addressed and analysis is based on basically qualitative data.

### **Micro-credit and women's empowerment**

The issue of women's empowerment started to constitute the cornerstone of any discussion on planned interventions for poverty alleviation since the beginning of the micro-credit programs that mobilize and organize women at the grassroots levels and provide access to supportive services.

When it comes to the question of empowerment through access to credit, there are however contradicting verdicts. Goetz and Gupta (1994 and 1996), in their studies focused on four credit organizations -- Grameen Bank, BRAC, Thangemara Mahila Sabuj Sangstha, and BRDB's Rural Development (RD-12) -- and utilized an index of 'managerial control' as a single indicator of empowerment. They revealed that 60 percent borrowers (all married) exercised either 'no control' or 'limited control' over loan use while 13 percent (divorced, widows, and separated women) exercised 'significant' or 'full control'. They interpreted it as 'male appropriation' (1994) and 'widespread loss of control' (1996). Therefore, they have recommended leadership and skill development training and literacy as vital for empowerment but "access to market" as the single most effective way to empowerment. Ackerly's (1995) evaluation of the impact of credit programs also gives importance to "market access" as a route to empowerment. She uses "accounting knowledge" as an indicator and according to her, keeping own accounts is crucial.

On the other hand, Pitt and Khandker (1996) in their study on Grameen Bank, BRAC, BRDB's Rural Development programs, found that credit had significant effects on the range of well being related outcomes and credit to women had more effects than credit to men. Thus all these impact studies acknowledge the potential of micro-credit in empowering rural women.

Before we discuss our study findings, it would be useful to discuss in brief the sources of disempowerment of rural women in Bangladesh as in the final section we have made an attempt to relate our findings with these factors.

Factors behind disempowerment of women in Bangladesh can be divided in to three broad categories: (i) Economic (ii) Social and Cultural and (iii) Political (Carr, Chen, Jhabvala: 1997).

#### **Economic Factors**

*Limited Employment:* The lack of availability of fund for investment is considered a major constraint to the expansion of output and self-employment in rural Bangladesh. Such a constraint is particularly more binding for the poor and women (Rahman: 1994). Moreover, most of the women are confined to the domestic works and childcare, which disadvantages them in wage employment sector in the rural economy.

*Patrilineal Inheritance and Ownership of Land:* Both Muslim and Hindu personal laws of inheritance are patriarchal and there is discrimination in shares between men and women. Lands are mostly owned by men and thus women are deprived of this right. It has been argued that 'any significant involvement in women's economic and social situation is crucially tied to their having independent land rights' (Agarwal: 1994). 'Land provides social status and political power as well as economic security. Thus women's lack of right over land has reduced women's power in the household in rural Bangladesh' (Goswami: 1998).

*Low Income:* As the most rural women are involved in domestic household affairs which are not accounted for in financial terms, women are virtually involved in "non-wage" economic activities. Thus they have practically no cash income.

### Social and Cultural Factors

*Dependency on men:* From childhood to older ages, women depend on men in various ways in Bangladesh (Goswami: 1998). As such, majority of women is economically dependent on men. Though women work hard, their activities are invisible and are not accounted for.

*Illiteracy:* Most of the women in Bangladesh are illiterate. According to UNDP (1996), adult literacy rate of women was 25 percent in 1993. The rate of literacy of women is much more less than that of men (48.5 percent), which eventually reduces their scope for employment and keeps them unaware of social, political, economical and legal issues of their development.

*Socially Ignored:* In the traditional society of Bangladesh, women are socially ignored and are given less priority with regard to health, nutrition, education, etc. When there are limited resources available to a household, men usually get the priority. For example, women get a smaller share of household expenditure on education and health care (Goswami: 1998).

*Cultural Apathy:* The usual age at marriage for women is low. The search for a husband typically begins for a girl at her puberty. In most cases, *dowry* (property or money brought by a bride to her husband's family) determines their marriage prospects. *Dowry* has proved to be detrimental to women's position (Mason: 1984, cited in Goswami: 1998) in households as it has been the source of most domestic violence against women in Bangladesh. On the other hand, *Purdah* (*veil*) prevents women to participate in social, economic and political activities. *Purdah* is better understood as the broader set of norms and regulations that promote the seclusion of women which enforce their exclusion from public spaces due to restricted mobility and give specific gender identities to labor and

prescribe legitimate behavior and thus increase male dominance in household and in community.

### Political Factors

There is a lack of political consciousness among the rural women and they are poorly organized and as such are not properly represented in political bodies, which reduces their decision making and bargaining power in community (Carr, Chen, Jhabval: 1997 and Goswami: 1998).

### The study

The aim of the study was to know how the women perceived and evaluated the changes, if any, occurred in their lives after taking credit from UTTARAN, with a view to understanding the empowerment potential of credit for the rural women, in particular.

Sample: A purposive sampling procedure was applied to select the villages and to draw respondents. The selection of villages was done on the basis of factors like: (a) density of groups in a village and (b) duration of credit programs in that village. In two villages namely Panchrukhi and Aatharoi, more groups were found and credit programs had been in force for quite some years. Accordingly, these two villages were selected. The selection of women respondents was qualified by the duration of their membership. All the respondents (20 women) were involved with credit programs for at least 4 years. The underlying assumption of this selection was to better capture the impact of credit over the years. Locational variables of respondents are:

Present social class: survival and subsistence; and

Life cycle: young bride to older mother, married between 20-45 age group.

Semi-structured in-depth interviews of 20 female respondents were taken and to supplement their views, a short questionnaire was administered to 20 husbands.

### Empowerment, the conceptual framework

What does empowerment mean and what does empowerment imply in social, economical and political terms? An empowered woman would be one who is self-confident, who critically analyses her environment and who exercises control over decisions that affect her life (Hadi: 1997).

Sydney Schuler and Syed Hashemi (1993, cited in Carr and others: 1997) focus on empowerment as envisioned and experienced by women and they have suggested that there are six specific components to women empowerment in Bangladesh: sense of self and vision of a future; mobility and visibility; economic security; status and decision-making power within the household; ability to interact effectively in the public sphere; and participation in non-family groups. Marty Chen and Simeen Mahmud (1995)

formulated conceptual framework to track the changes and empowerment has been used in this study. The framework includes the following four dimensions:

- Perceptual: Changes in self-perception on the part of the women as well as changes in the perception of the women by others. Clearer perception on the part of a woman of her own individuality, interest, and value as well as clearer perceptions by others of her conditions and worth.
- Material: Changes in access to and control over material resources.
- Relational: Changes in contractual agreements and bargaining power in various types of relationships.
- Cognitive: Changes in the level of knowledge, skills, and awareness of wider environment.

Within this framework, livelihood-base determines the areas in which women might experience change. The livelihood-base of a family is measured primarily by its asset-base and the viability of its economic activities. Livelihood-base is measured by (i) land owned by women beneficiaries, (ii) non-land asset of women, and (iii) whether woman can support herself alone.

Empowerment is basically a process having multiple dimensions, which are interrelated and interdependent, implying that actions promoting one dimension reinforces the values of other dimensions.

To present our findings in right perspective and to facilitate a better understanding, a brief outline of the study NGOs is given below.

## **Backgrounds of the study NGO**

### ***UTTARAN: goals and practices***

UTTARAN, meaning 'upliftment' in Bangla, started working in the field of social campaign and advocacy in 1985. In the beginning, the organization emerged out of a social movement when a bunch of progressive youth, including school and college teachers, stood by the struggling women oppressed by the landlords around Jatpur village of Satkhira district. The unity of the youth strengthened as the rich farmers unleashed torture, eviction from the homestead, arson, and rape on poor women for grabbing their land. During the same period, for the betterment of the outcaste of the region, which constitutes 28 per cent of the region's population, a school called "Samakal" was established.

This two-fold approach to social movement to deal with the problems of poor women and outcaste eventually led to the formation of UTTARAN. It was registered as a development organization in 1987. Since the inception, UTTARAN has implemented various and diversified programs to address the problems of inequality and injustice.

### **UTTARAN at a glance**

Goal	Human development through poverty alleviation
Role	Direct lending
Loan Size	Taka 1,000 - Taka 20,000
Class eligibility	Own max. 0.5 decimal land
Caste	Outcaste and untouchables
Other criteria	Completion of adult course
Gender	Predominantly women
Interest rates	Non-subsidized 15 percent
Repayments	Fort-nightly
Emphasis on	Group based and individual lending

Initially, UTTARAN aimed at equip these individuals with tools, like group formation, needed to deal with their social, environmental, health, and economic and cultural predicaments and make them self-reliant in their quest for upward mobilization.

In 1989, as the group formation evolved to a matured stage, UTTARAN devised social awareness programs for its members and other community people. It started extending legal aid to poor women and the outcaste to fight against the social injustice and attempted to strengthen the Shalish (community court of justice) system in the community for quick disposal of disputes.

Over the years, UTTARAN has grown to employ over 215 community members as regular staff and another 600 as part-time staff (teachers and care-takers of plants), serve over 25,000 rural families and cover an area of 7 Upazilas in 3 districts.

Micro-credit programs of UTTARAN constitute a part of its human development program. Small groups of members are called primary organizations. The members, subject to certain conditions like completion of adult course, participation in weekly meeting, bi-monthly savings (Taka 2-5) in banks through passbooks, are entitled to credit. Loans are collateral-free and subject to intensive monitoring and supervision. These groups are run by documented rules and regulations and field organizers facilitate smooth operation. Each group of members has a 5-member committee consisting of a chairperson, secretary, cashier, education and legal cadre, and environment and health cadre. The committee is formed, either on consensus or by election, in every two years. This provision for election infuses democratic norms and develops leadership skills.

The groups (primary organizations) under the coverage of each area office form a federation, eventually forming vertical network at the Union and Upazila (sub-district) levels. The aim is to achieve greater goals and objectives through better co-operation in order to safeguard the common interest of all groups through political and administrative linkages at the upper tiers of the local government.

In 1998-99, the federations played vital roles in two specific movements. While the "Khasland" movement in Debhata aimed at ensuring the right of the landless people on the government land, the second movement compelled the implementing authority of a

government development project viz. Khulna-Jessore Drainage and Rehabilitation Project, to redesign the project to make the project more environment-friendly.

At present, there are 911 groups of 13,601 women and 6,745 men in 391 villages. These 911 groups have so far deposited a saving fund of Taka 8.5 million and the members have so far received Taka 15 million as micro-credit. The overall realization rate was 98 percent in 1998.

## **The findings**

### **The perceptual dimension**

A study carried out on the interventions of women's saving groups by Save the Children (USA) makes the following points: even when the level of income is not high, women are aware that their income is critical to some important segments of family investment, particularly expenses related to children. And at least a portion of the income is controlled by women themselves (Naved: 1994).

In this particular dimension, we examined how women perceive their own contribution in the household and how they perceive their self-interest. Moreover, the findings were verified with husband's opinions.

All women respondents disclosed that none of them were involved in any financial transaction before becoming a member of UTTARAN's primary group. Our revelation shows a rather positive picture in women's perception of their contribution. All women have not forgotten how they felt the first time they earned the cash. However, the women do not appear to understand their self-interest in the dynamics.

While asked what they think is most the important contribution now they make, with little exceptions, they ranked their money earning capacity as the most important one. And they are quite happy with their present money earning capacity, whatever little that may be. As Bashanti Dashi puts it,

"I used to work hard before at home. But could not earn any money. Now I have a cow and I earn money by selling milk. I can run my family better and I am happy about that. My two girls now go to school and have money to buy medicine when they become ill".

Apart from this, the majority of the women respondents have gained confidence and felt like sharing knowledge and skill with others. Moreover exposure to new sets of ideas and social support have made them more assertive. As Parula says,

"Now we meet every week and Apa (field-worker) tells us about important issues of health, nutrition, education, our rights, etc. Now we keep more Khobor (information) and can talk about these with other people."



The social prestige, according to them, has been increased after joining micro-credit group within the family and in the society too. As Parula puts it again,

"We had no money before and had no Izzat (prestige). As we have some money now, every one gives us importance. When I visit other's home now, they give me Katha (mat) to sit and give importance to what I say".

Most of the respondents were happy that they have received one or more benefits from the micro-credit programs. Apart from the monetary advantages (increase in earning and expenditure) they have experienced benefits such as attitudinal change towards girl's education and nutrition, early marriage, etc. 85 percent of the women respondents are sending their girls to primary schools.

With regards to women's perception of their self-interest as determined on the basis of their workload, we have seen that the women are content with their present workload despite the fact they work about 15 hours a day including their homestead affairs because at the end of the day it adds to their family income. One explanation of this, as Kabeer (1998:30-31) presented in her study "... related to women's enhanced sense of self-worth, of bringing something of value to their households", because of remuneration and social recognition and "... status of being a supplicant in relation to men (trade off tactics)".

'Internalization of the patriarchal norms and values' is our explanation of this perception of self-interest regarding workload. Here, a typical comment of a respondent is quoted.

"Men can take rest, but not women"

#### Male's perspective

The male respondents confirmed that there is a remarkable change that has taken place in their womenfolk as a consequence of micro-credit schemes in terms of enhanced confidence, public speaking and entrepreneurship (3 of our female respondents are owner of a rice-mill, a group enterprise venture). More importantly, male respondents suggest that the women are more assertive and more willing to take initiatives to bring about changes in their standard of living. Bahanur's husband speaks of Bahanur, who now owns a rice mill as follows:

"Bahanur used to remain behind the veil before joining the savings group. Could hardly talk even before me. Now she runs a business doing her own work in the mill and markets her products on her own. Meeting many people everyday and she is very confident now. You have already talked to my wife. Doesn't she seem confident to you?"

Rabeya, another member of a savings group who was a contestant in the local body in 1997 election and lost by 13 votes, is another example of women's more active role in public sphere. Her husband says,

"Rabeya usually did not come out in front of my brothers before. Now she is giving Bhashons (public speeches) every now and then. She is even encouraging other women to come out and she no more feels Lojja (shyness) to talk to anybody outside."

#### The material dimension

This dimension has been examined with three variables: decision-making on loan use, accounts keeping, and land purchase behavior.

Majority of the cases, the women took the decision jointly (75 percent) with their male counterpart in using loans in business. Importantly, in this study, women appear to be somewhat comfortable in taking decision jointly and they do not consider it as a curtail of their independence. While a consensus decision is reached, women felt more secured. Kabeer (1998:14) writes "... yet in a situation where women have been marginalized in intra-household decision-making process, empowerment may take the form of a greater role in joint decision-making process rather than the emergence of individualized decision-making." Our findings thus correspond to Kabeer's observations.

Apart from decisions concerning the loan use, women believe that they can now play more active role in major household affairs than ever before (75 percent). Since their money is involved, their role has increased subsequently. Their male counterparts are now more compelled (in some cases inclined too) to involve them in decisions involving investment in business and asset and house building, etc. Though in soft areas concerning day-to-day expenditure, children's education, health, family planning, etc., women's role is even more visible (90 percent).

With regards to account keeping, all the women respondents now have accounts with banks and maintain passbooks. UTTARAN has made it compulsory for all members. While cent percent women are aware of their repayment installments, not all are aware of their present amount of savings with the group, and 60 percent are update with business and profit related accounting. This in our subjective opinion is quite a reasonable achievement. And from women's perspective, as Asia speaks,

"There is no harm if my husband keeps the Hishaab (accounting). This is our money and we spend it for our good".

The land purchase behavior is perhaps the most important dimension of empowerment of rural women in Bangladesh. Though credit does not change male-biased ownership pattern, our findings however are somewhat brighter. Our general conclusion is that, despite the increase in income, households are yet to attain a certain point where they can add some meaningful assets in family wealth. But there only a very few cases, where women could accumulate some savings and could purchase some new asset (for example, land), they also got registration of their own property in their own names. Marium discloses,

"Now I have 5 Katha (about 8 decimal) of land in my own name, which we are using for potato cultivation. My son and husband work hard in the land to make profit."

In general, women are more inclined to have joint property. Indeed such jointness goes in favor of very notion of wifehood and motherhood, which are central to the notion of family in Bangladesh and women prefer co-operation in their family too (Kabeer, 1998).

However, most of the respondents' households are yet to reach a position when they can buy any land. About 80 percent could only take lease of a piece of land for cultivation.

Male's perspective

The decision making power over using credit and account keeping was further verified by the male respondents. Male respondents have confirmed that their womenfolk have now acquired more skill in making financial decisions than ever before, with better accuracy. This is quite an acknowledgement in a still male-dominated society.

The relational dimension

"In the context of South-Asian countries, women experience a lack of power --- as members of poor households in meeting basic needs; and women in negotiating gender relations" (Carr, Chen, Jhavala:

1997). This study only include 'bargaining power' as variable to understand intra-household relationship and relationship with wage-market. It has been found that women's bargaining behavior be like co-operation rather than conflict with husbands as "... in Bangladeshi society husband still offers a form of social security" (Kabeer: 1998). It has been argued that there is a casual relationship between bargaining power and women's perceived contribution (Osmani: 1998). Within the household, it is the general opinion of the women that as they are now in a better position to contribute with tangible outputs in house-hold economy, they are in a better position than before to negotiate over different matters with their husbands. Accordingly, more importance is now given to their opinion. This has brought about a positive impact in their family ties and marriages. Aruna Das says,

"We had no money before, even to buy rice. We used to fight with each other because of starvation. Now we at least have money for three meals a day. My husband likes me now because he sees that he is not earning alone. We now talk about many things and he listens to me whatever I say."

Outside the household in the wider community, women are of the opinion that, in the initial years, their increased mobility outside the household, had been the source of quite a storm and criticism. But as the years went by, their mobility has gained reasonable acceptance in the rural social behavior. As Aruna puts it again,

"At first, I had to go to the meetings secretly. Even had to avoid my husband. Nobody liked it than. At present, I have no problem in going to UTTARAN's office openly. Even I go to market with my husband now."

However, one would still hear a typical comment like Hamida says,

"It is alright moving around the neighborhood. But how can I go to Bazaar. It is matter of *man-shonman* (prestige)"

In general, it seems that economic benefits that women bring about for the household outweigh the cost of little infringement of age-old social norms.

In many parts of Bangladesh, women's means of livelihood is through casual wage rather than self-employment and related to mostly agriculture or agro-processing in rural areas. In general, remuneration is below minimum wage rates. With regards to bargaining behavior in wage market, in UTTARAN's working area, a change has occurred due to active protest by the group members in the recent years. Khuki Dasi, who works in agriculture as day labor says,

"I used to get Taka 15-20 before per day. Now as we are united because of UTTARAN, the Maliks (owners of land) now pay Taka 25-30 for a day. We don't work less than men. But we still get less."

Male's perspective

There is a general agreement among the male respondents that increased income through women's involvement in credit programs has contributed in making their relationships better. As they are more involved with their wives in more issues than ever before, it has brought about a positive change in their attitudes towards marital relationship.

The cognitive dimension

This particular dimension has been examined from the women's point of views alone. Credit programs of UTTARAN begin by organizing poor rural women into small groups. The group formation among the women helps generating peer group support and

solidarity. Through meetings the awareness process starts. The concept of time and regularity becomes important as a strict discipline with weekly savings is established. Issue-based meetings is a forum where each credit group member must participate, they choose issues which are important to their lives such as immunization of children, family planning, school issues, legal issues, etc. All these approaches create consciousness among women, a sense of solidarity and a sense of not being alone. The resulting awareness, in turn, encouraging women to take more initiatives in economic activities and to become more involved in political participation. One such example of economic initiative is group investment by the women in rice mills, which is run by the women independently with any direct involvement of the sponsor UTTARAN. On the other hand, while a few women are getting more involved in politics driven by self-awareness, some other are motivated by the organizational approach of the NGO to become active in local level politics. For example, while Rabeya took part in the local election imbued with the spirit of women's cause; Jahanara was pursued by the other members of the NGO to represent them in the election.

### **The conclusions**

It is evident therefore that the things have generally changed for the women in all the dimensions used in this study and more importantly the women view such changes rather positively. How the academicians and the practitioners explain such observations, is a different story.

## References:

Ackerly, B A (1995): Testing the Tools of Development: Credit Programs, Loan Involvement and Women's Empowerment, IDS Bulletin, Vol 26, No. 3, Brighton-IDS

Agarwal. B (1994): Gender and Command Over Property: A Critical Gap in Economic Analysis and Policy in South Asia, World Development, Vol 22, No. 10

Amin, S & Pebley, A (1994): Gender Inequality within Households: The Impact of a Women Development Program in 36 Bangladeshi Villages', The Bangladeshi Development Studies, Vol.XXII June-Sept.1994. Dhaka: BIDS

Annual Report of UTTARAN (1998-99): Shatkhira, Bangladesh

Carr. M, Chen. M, Jhabvala. R (1997): Lessons Learned in Speaking Out: Women's Economic Empowerment in South Asia, edited by Carr. M, Chen. M, Jhabvala. R, University Press Limited, Dhaka

Chen. M and Mahmud S (1995): Assessing change in women's life: A conceptual framework, BRAC-ICDDR,B Joint Research Project, Working Paper No. 2, Dhaka Bangladesh

Chowdhury, A M R and Alam, M A (1997): BRAC's Poverty Alleviation Efforts: A Quarter Century of Experiences and Learning, in " Who Needs Credit? Poverty and Finance in Bangladesh", edited by Wood. G D and Sharif. I A, University Press Limited, Dhaka

Goetz, A M and Sen Gupta, R (1994): "Who takes the credit? Gender, power, and control over loan use in Rural Credit Programs in Bangladesh", IDS Working Paper, No.8, Brighton: IDS

Goetz, A M and Sen Gupta, R (1996): "Who takes the credit? Gender, power, and control over loan use in Rural Credit Programs in Bangladesh", World Development, Vol 24, No.1

Goswami, A (1998): Empowerment of Women in Bangladesh, in Empowerment, a journal of Women for Women, Research and Study Group, Vol. 5, Dhaka, Bangladesh

Hadi, A (1997): The NGO Intervention and Women's Empowerment - The Bangladesh Experience, paper presented in a seminar in Stockholm, organized by RFSU, in cooperation with the Department of Demography of Stockholm University

Kabeer, N (1998): Money Can't Buy Me Love? Re-evaluating Gender, Credit , and Empowerment in Rural Bangladesh, IDS Discussion Paper No. 363, Barington:IDS

Mark M, Pitt and Shahidur R, Khandker (1996): Impact of Credit Programs for the Poor on Household Behavior in Bangladesh, published in Credit Programs for the Poor: Household and Intra-household Impacts and Program Sustainability (Vol.II), edited by Latif, M Abdul and others, Bangladesh Institute of Development Studies

Naved, R (1994): Empowerment of Women: Listening to the Voices of Women, in The Bangladeshi Development Studies, Vol.XXII, June-Sep. 1994. Dhaka: BIDS.

Osmani, L N K (1998): Impact of Credit on the Relative Well Being of Women: Evidence from the Grameen Bank, IDS Bulletin, Vol. 29, No. 4 Baringhton:IDS

Rahman, M et al. (1996): Participation of RDRS Program Beneficiaries in Internal Resource Mobilization: Strategies for RDRS, Dhaka: RDRS.

Rahman, M (1994): Impact of the RDRS Development Program on Phased-out Groups, Dhaka: RDRS.

Rushidan I, Rahman and others (1996): Role of Targeted Credit Programs in Promoting Employment and Productivity of the Poor in Bangladesh, published in Credit Programs for the Poor: Household and Intra-household Impacts and Program Sustainability (Vol.II), edited by Latif, M Abdul and others, Bangladesh Institute of Development Studies

Sobhan, R (1997): The Political Economy of Micro-Credit in "Who Needs Credit? Poverty and Finance in Bangladesh", edited by Wood. G D and Sharif. I A, University Press Limited, Dhaka

UNDP (1996): Human Development Report, Oxford University Press

Wong. Y Hedrick, Kramsjö. Bosse, Sabri. A Ali (1997): Experiences and Challenges in Credit and Poverty Alleviation Programs in Bangladesh: The Case of Proshika, published in "Who Needs Credit? Poverty and Finance in Bangladesh", edited by Wood. G D and Sharif. I A, University Press Limited, Dhaka

Zaman, H (1996): Microcredit programs: who participate and to what extent?, BRAC-ICDDR,B Joint Research Project Working Paper 12, Dhaka