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Chair

Dr. Qazi Kholiquzzaman Ahmad

Chairman, InM

Keynote Speech

Professor Naila Kabeer

London School of Economics and Political Science, UK

[1:12:38]

Chair

Dr. Qazi Kholiquzzaman Ahmad

Chairman, InM

We have a key note speech by Professor Naila Kabeer who is Professor of Gender and Development at the London School of Economics. And she was also student there, she studied there, all her degrees from LSE. We have one thing in common, I took one degree from LSE. That's the last one. That was many many years ago in the 1960s. So, I believe that someone who becomes professor at LSE, has to attain an international standard, otherwise that's not possible. So I don't think anything else is necessary to say about her. She has not only taught but she has done extensive research and also advisory services to many UN organizations and other organizations. This is her specialty, so we'll hear from her. She'll be talking about economic empowerment essentially and the evidence from Bangladesh ... Professor Naila Kabeer.

[1:13:53]

Keynote Speech

Professor Naila Kabeer

London School of Economics and Political Science, UK

Thank you very much. I'm very pleased of course to be asked here. And since it is being organized by Institute of Microfinance I thought I would focus on women's economic empowerment. And also it seems appropriate in a country like Bangladesh. It is women's marginalization from equal access to opportunities and resources ... economic opportunities and resources ... that underpins the dependence on men for much of their lives and many of the injustices that are associated with such dependence for the entirety of their lives.

Although I'm goodly focusing mainly on paid works because of the relevance to microfinance. I'll touch on number of other economic resources as well. But let me start by saying that the concept of empowerment was once the property of grass root women's organizations many of them in South Asia.

[1:15:00]And it was a grassroots concept and it was linked to the idea of addressing unequal power structures. The concept of women empowerment now has struggled so widely and come to me in so

many different things that it has almost lost all meaning at all since anyone can now use it to mean absolutely anything that they choose.

So I think it's always important to clarify at the beginning that what, you or we or whoever is talking, means by women's empowerment, I've used a quote from Srilekha Batliwala which is about an expansion of informed choices over a period of time and ability to change your life.

My own take on women's empowerment is that it is linked ... its root concept is power. And if we take a very simple sociological definition of power, power means the ability to make choices and very powerful people are those who can impose their choices on others. So empowerment is a process by which, those who have been denied the ability to make choices even over their own lives, acquire that ability. So it is a process of change by which people who have been denied voice, influence, choice in their own lives acquire that ability and hopefully exercise voice in the society in which they live.

But choice, as we all know, is a very popular word in economics ... in mainstream liberal economics. And therefore we have to qualify choice as well if it is to be relevant to the analysis of empowerment. And I use three qualifications to render the concept relevant to the analysis of empowerment.

First of all let's face it, we all make choices, every day of our lives ... you know I got up in the morning and I chose to wear this ... this is not particularly empowering moment ... it was my day-in moment, it was a trivial moment. I didn't get much forward to it. It hasn't changed the quality of my life in anyway.

So we are making choices all the time ... but for empowerment ... we are talking about the ability to make significant, strategic choices ... choices that have repercussion for the quality of the lives we are able to live.

Secondly, choice to be meaningful ... implies alternatives. We should have been able to act or choose otherwise. Now there is of course a very strong material dimension to choice ... there's a very interesting little saying that both of rich man and a poor man can choose to sleep under the bridges of Paris but only the rich man can choose to sleep with the wits. So, choices have strong material dimension but for the question of women empowerment we are also interested in the cognitive dimensions. If we accept a murky sense of idea of adapted preferences, power also operates in the way that it shapes vision of what is possible. So if we do not think to behave in a certain way ... is even imaginable that is not a part of our choice set. It lies outside the realms of even conceivable possibilities. So for choice to be real not only should we have the resources to make choices but we should have the imagination to envision alternatives. [1:19:02] If you like upper the rise concept of capacity to aspire, a capacity to imagine alternative ways of - doing.

And the third qualification is ... that for choice to be about empowerment, it must not reproduce existing inequalities ... if anything ... it must question and perhaps challenge the existing inequalities. So it is perfectly possible for women to act strategically and meaningfully in order to carry out female selective abortion. And we have interviews from India where women said .. you know ... cost benefit analysis ... a boy is worth much more than a girl. So, I'm going to abort. The girl preaches. That's very rational choice. It is a perfectly meaningful choice. It is highly strategic choice. But it is not

empowerment because it is simply reproduces the very low value attached to women in our societies. Similarly, women can become very active in highly communal or racist parties. They can be very strategic and so on. But the consequences of the choices they make for people from religious minorities or racial minorities is to violate the rights of others. [1:20:32] So, empowerment ... to me ... cannot involve choices that reproduce my own inferiority in society and add to the violation of the right of others. So this is a normative condition. It says not all choice can be empowering because some choices take away the choices of others. Or reproduce my own inferior position. So when someone tells you “oh well you know she is doing this because she chose to do it.” We have to always ask ourselves what would have been the costs to have chosen otherwise. What would have been the cost to her. So having said that for me ... empowerment is about expanding the choices available to both men and women ... equalizing the choices particularly those that relate to oneself ... but also expanding their ability to influence the shape of change in the society in which we live. [1:21:34]

And that is about democracy and we've mentioned democracy earlier today. So when I look at the studies on women empowerment in South Asia in Bangladesh in particular I find that there's a lot of them revolved around certain things. There's a disproportionate attention on intra household matters and that is absolutely right because after all a lot of women's lives are lived with men within the households. But the focus around intra household decision making ... does she have decision making power ... the focus around mobility in the public domain ... that's a very popular one ... again very appropriate in our part of the world ... given the restriction to imposed further of men and women and increasingly they talk about violence, domestic violence.

Empowerment must mean that this very overt manifestation of power is curved. What it doesn't address very much is that public dimension to what extent does this access to various kind of resources, paid work, microfinance, education etc. [1:22:49] To what extent does it turn women from individuals, family members, into citizens ... able to take leading positions in the microfinance ... at the backdrop.

I am not talking about three or four women who run the country and they are not typical. Many many more women have very little role in the public domain ... have very little say in shaping the future of Bangladesh. [1:23:22] And therefore the vision of Bangladesh that we are working still remains a lopsided vision. Because all the voices that are not heard.

So, it's that aspect I think I would like to touch on a little bit more in my talk. But I also want to look at what are the various studies that I have come across telling us about empowerment. And what could we do about that.

So let me start with microfinance given where we are. Best this I think we should say is microfinance should be looked at as a composite of a number of different kinds of resources. It is access to credit of various sizes but it is also group formation for many organizations and it is also various forms of training. [1:24:24] Although we talk about microfinance ... almost it's microcredit. Very often it is a composite. And most of the service of microfinance touch on the exactly the issues that I've been talking about.

But I'm here to talk about one particular study which has been very widely cited from the 1990s by [Name of an author] hope everybody can hear me now ... So I want to go back to one particular study [--

--] what was interesting about that study I paid is that [-- --] interesting generalization. First of all, although the findings were mainly positive ... why the study reported largely positive findings and the impacts of the study related to [-- --] mobility [-- --] freedom for domination and political knowledge and political participation. By a large it was positive but the important thing was the two organizations that studied – BRAC and Grameen – did not have exactly the same impact. And they did not have exactly the same impact because they were not exactly the same organizations. Interestingly BRAC participants were more likely to report political knowledge and political participation. Grameen participants were more likely to report some other findings ... it's in the paper. [1:26:52]

However, when I did talk to the people who conducted the study, I found that by political participation they actually bank of voting. It did not go beyond voting. It did not go into collective actions ... sitting in the shalish ... going to committees ... all these other micro level governance. So there was quite a limited notion of political participation. But, on violence, it found that violence had gone down, it found nominal good things. I'm not going to all of them.

Secondly, the study found that at least part of this impact operated through the enhancement of women's economic contribution.

In other words, where microfinance was translating into that husband appropriating the money but women themselves using it in ways that increased their contribution ... the impacts were far more significant. [1:27:58] So if you controlled this economic contribution, membership of microfinance went down a bit but was not eliminated. We take an interesting lesson away from there as well. It's not enough just to give the money ... that money also should be invested by the women in a way that enhance their productive contribution.

Interestingly there was one exception to this finding, and that was violence. In the case of domestic violence ... domestic violence went down from membership of microfinance group that economic contribution had very little impacts ... [-- --] contribute a little.

So what the author suggested and I find in very plausible explanation. It wasn't access to [-- --] that reduced domestic violence. It was the fact that these women now belong to groups that they could discuss issues that were private ones with others in the public domain. So it was that collective dimension of microfinance that led to the reduction of violence. [1:29:06]

And also ... well, I've mentioned about political participation and that rather limited ... later I was involved with Imran Matin to look at the impact of BRAC on the wider political participation. I wanted to know ... ok ... we know now intra household [-- --] changed ... what changes in the wider political domain where we found that membership ... how long people have been members of BRAC ... was associated with increased access to government program. So BRAC members could access government programs ... very believable ... they were much more likely to vote in national and local elections. Reproducing the earlier finding ... and they need the name of their local women representative. However, there was no evidence of membership of BRAC involved women in politics beyond voting. It did not involve them in campaigning during elections, did not involve them in participating in village level committees ... or engaging in collective action for justice or rights. Ok?

[-- --] study highlights one again the importance of organizational practice ... and that is many of the people that we were studying, who were members of BRAC and also members of other microfinance organizations ... because you know people are members of more than one, and we are able to control the alternative memberships. And we found that we could attribute these findings mainly to BRAC not so much to the fact that they were members of other organizations.

So escaping back from these findings I think what we can say is credit of we use it in expanded sense which I'm talking. [-- --] changes of certain aspects of women's lives and important changes ... the touch and power relations ... and that's the positive impacts of credit are likely to be amplified ... if it is accompanied by an [-- --] women economic agency and that financial services combined with other resources also amplify the impact. So credit on its own is not as powerful as credit plus or plus plus ... So the [-- --] that I take away off these findings is that we should do where we talking about microfinance sector. [1:31:34] The microfinance sector is made up of many different kinds of microfinance organizations. All engage and [-- --] different practices and therefore the empowerment potential is likely [-- --]. What the overall impact of the sector is, we can talk about at the end. But I think ... for this ... more local level evaluations, we need to talk about different kinds of microfinance organizations.

The one interesting thing about the study is that they don't actually explore what did women do with this money. Ok? So they talk about economic contributions and all. But what kinds of works did women do? What did it allow them to do? So for that I've looked at a number of studies that look at different activities of women. The first one is very recent one by Anderson and [-- --] who are clearly very well-known economists who used rural household data to ask the questions about women earner and they were looking at women earning in home based farming ... home based livestock rearing, poultry and so on. And women who do not earn.

they compared women who earn and women who do not earn. And the indicators of empowerment are the following. [1:33:03] Did the women have any say in whether her household bought cooking oil? Did the women have any say in whether her household bought coconut oil? Did the women have any say in if her household bought ice cream? Did the women have any say in if her household bought children's clothes? Did the women have any say in if her household bought her own cloths? And they find that women who were involved in earning an income of their own through poultry rearing actually had no say [their] women who were not working. But here I would ask the question how many of us in this room think a woman is empowered because she has some say in whether her household buys coconut oil. How many of us think that she's empowered because she has some say whether her household buys ice cream.

And [give me] this is what I mean about trivializing the concept of empowerment. What it does tell us is there seem to be many women who don't even have that say. They don't even get to say whether her household buys ice cream. But now because their household is buying ice cream they have some say in it, I'm not sure that we should be talking about empowerment. [1:34:21] We can talk about an -- -- that decision making and that's about all.

[-- --] interested I think are some of the other studies that look at paid work and take on slightly more strategic forms of decision making. One is by [-- --] and they look at urban Bangladesh and they compare women's access to waged work with non-earning women. And they find amongst many of things at least waged work does have many positive impacts of the kinds that we've discussed. They can go and visit their own family, they can travel around, they have a say, they have their own savings. But here is the interesting finding to me. They found that women in waged work and women not working both reported the same level of verbal abuse in the household. Right? So whether you worked whether you didn't work the quarrels in the household are the same. [1:35:21] But waged works reduced the physical violence element of those quarrels. Ok? So you get quarreling, we all quarrel, I'm sure we all quarrel, but we don't have to beat each other up. And women who did waged work ... and the waged work are not particularly wonderful waged work ... it was domestic work ... it was garment work, it was construction work. Those women who are earning outside the household were less likely to be subject to forms of violence.

One final study by [-- --] looks at paid work and no work again in urban context. Her finding again is little interesting. She finds that engagement in waged work does not increase violence ... may reduce it ... accept for women with very little education. So, women who are uneducated are much more likely get beaten up when they go out to work. So education is a mediating factor ... and by the way, the international literature tells us that education more than waged work and any other thing is most likely to be consistently associated with reduction in domestic violence. Ok? Moving on. I want to look at a number of studies in Bangladesh that compared paid work with that the women outside the home. So up to now, we looked at paid work and non-paid work. Right? [1:37:25][Audio file ends]

[Audio file begins]

[0:00] Study has looked at four development programs for women. Two of them, the rural [-- --] and Food for Assets Program, both involved women in waged work outside the home ... you know public works, building roads ... all of that. Two of them ... BRACs IGBGD program and Food Security Transfer Program involved women doing something within the home ... do not require them to go out. Now interestingly, off these four programs ... re maintenance program had a mandatory savings requirement. IGBGD program had a built in credit access. These two programs were much more likely to report improvement in household's economic status. [1:03]

But the two programs that required women to do waged work outside the home were much more likely to report empowerment. Impacts ... So we have to distinguish between households becoming better off as a result of access to resources and women becoming empowered as a result ... the two are not the same. And these come home to me again in the more recent study of BRAC's Targeting the Ultra-Poor program. Ok? That's BRAC's latest to address extreme poverty ... now first round of studies all found that the women who they are targeting the ultra-poor within the first four years of the program's life all reported improvements in their household's economic status. In terms of the assets they are dealing and so and so forth. What was less wonderful, is that all these women, who were in the ultra-poor program, reported reduction in decision making. They have no control of the assets apart from the ones that was transferred by the program. Overall what we saw was a decline in their empowerment within

the households. Ok? [2:24] So the assets that the households accumulated went to men. If you like, it is possible that gender inequalities within the households were increased as a result of women's participation in Targeting the Ultra-Poor. And these are women who have moved out of waged labor into home based enterprise. So that an interesting contradiction going on there. That a household becomes better off but women lose their decision making power.

[2:55] And the final study with that I'm going to finish on, is the study that I can doubt with colleagues at the center for gender and social [---] in BRAC institution of governance and development. What we did, we studied five thousand women in eight districts of Bangladesh. And we developed indicators that reflected this broader concept of empowerment that I've been talking about. So we asked women how they felt about their own work. Do they value it? We asked them [---]. We asked them if they could have only one child ... a boy ... a girl ... or they didn't care ... We asked them how their families valued the work they did. They were asked about their decision making in various critical areas ... Mobility in the public domain ... did they participate in local governance and local communities ... Did they engage in collective action for more justice ... etc .. etc. Ok?

Cutting my own story short, we found that a tiny minority of the women in the study of the five thousand ... what we focused in ... who were in ... what we called ... formal or semi-formal work ... either working for the government, or NGO or in the garment industry ... these are women that reported most consistently being empowered.

[4:17] So ... formal, semi-formal ... ok? Among the rest, women who engaged in some sorts of income generating activity were much more likely to be empowered than those who did not. So this again repeats what we've been hearing from the other studies. The difference ... what we were doing women in waged work in formal waged outside the home and informal paid work within the home varied. So, women who worked outside the home in formal waged work might report that they voted ... they [---] their own decisions and so on ... but women ... they did not feel a sense of control over their own lives ... where as women who worked inside the home might not go and vote according to their own decisions but felt a sense of control over their own lives. [5:19]

Then if you look at what is the work that these women who worked in the waged work outside the home ... what is the work that they do ... well, they involved in daily casual labor in agriculture ... on construction site ... or domestic service. So that may be forms of works that don't give you feeling a great deal of empowerment ... a great deal of sense of control over your own life.

The other very important finding ... was we looked at eight districts ... and empowerment even under control for all these individual and household characteristics, empowerment indicators varied considerably across these eight districts. So, the women who are least likely to be empowered and all of our indicators came from Comilla ... I don't have that any women here from Comilla, but you are the least powered ... very sorry ... Comilla was one of the most conservative ... the other districts varied by indicators ... but Comilla was least empowered on almost all the indicators ... but here's a very interesting exception. Women from Comilla were most likely to say that the community approved of the income efforts like more than any other. In other districts, women from Faridpur where I'm from, were

more likely to say that they value their own income efforts and their family value their income efforts. But not that the community valued their income efforts. But in Comilla women were most likely to say that the community ... but the interesting [audio missing] were least likely to work outside the house. [7:11] And they were most likely to wear borka hijab whenever they went out. So the community approval comes most when you conform as much as possible to cultural norms. And that's when community approval comes.

So what we concluded from that study is **change takes place at the level of individuals and households very much faster than it takes place on the other level of the community.** And **it is the community that very often blocks** what individual, families and individual women can and cannot do. So, in all of the studies we find changes taking place at certain levels but very little evidence of women coming out as groups to protest against injustice ... violence against women ... assaults going ... etc. etc. [8:20] We're not finding that. And even in that five thousand survey, the percentage of women who undertook that kind of collective actions was ... you know ... not worth discussing ... two per cent ... three per cent ... four per cent ... So **out of five thousand women, very few women undertake collective action.**

However, it does promote collective action. Because until that collective actions take place, we know from history that change will not happen. Change will not happen or it will take long time to happen if it only happens at the level of individuals.

Well, one more study we did at the Center for Gender and Social Transmissions ... we compared six NGOs ... two we called specialist microfinance ... ASA and Grameen ... two we called mixed microfinance ... BRAC and Proshika ... and two we called social mobilization organizations, they didn't give microfinance at all ... Nijera Kori and Shomota [9:22] And as you would expect Nijera Kori and Shomota reported the highest levels of political empowerment ... both men and women ... they were more likely to vote ... they voted on their own wishes ... they were more likely to go and talk with the chairman ... they were more likely to be consulted by the chairman in union parishad ... they were more likely to be a part of shalish ... and they were likely to take collective action to protest injustice.

But here's also what I find interesting is Nijera Kori and Shomota and Proshika don't focus only on women. They focused on groups of men and women. And the men and women did not mobilize according to gender stratified issues. It wasn't that the women mobilized around violence against women ... and men mobilized around land ... women mobilized around land and many men mobilized around violence against women. [10:25] So, here you have by organizing men and women separately, **you have then coming together on issues that are often associated with one gender or another. So that was very interesting and important.**

And one other thing is that, Nijera Kori as you would expect ... I think ASA had no political impacts at all ... ASA is the most narrow of the microfinance organizations. But interestingly Nijera Kori also had the highest economic impacts. And that was a surprise. Given that, it doesn't give any credit what so ever. And I do explain in the paper ... and you are welcome to have a look at it what the explanation is, and I'm not going to have details ... we don't have time. **So it is not that men and women in Bangladesh ... and women in particular ... are incapable of collective actions for a better world ... they are ... but it is**

not gonna happen continuously ... it is gonna happen through being mobilized to make it happen. [11:25]

Ok, now I come to my **concluding** points ... I want to make just two or three ... one is, Bangladesh has made progress on many different fronts socially ... we are now ... when I talk about Bangladesh I give it a title that “tales of the unexpected” right? Or “the mounts that rods” Because we didn’t expect any of these in 1970s ... you know we thought that it’s gonna long haul ... but we have seen many many changes. In the face of all that, the slowest change is on the economic front.

In spite of all the microfinance ... In spite of the garment sector which has provided jobs as we talked earlier ... **the vast majority of women in this country are exactly in those forms of works that are least empowering.** Unpaid family labor ... and that is where the biggest increases are taking place. [12:18] Yet when you talk to women, you do qualitative discussions, almost every women will say, women need some income of their own. Otherwise they are treated badly, they have to beg for every penny, they have to put up with domestic violence ... they have nowhere to go. So they are not saying they want to get rid of their husbands or anything like that ... not at all ... nobody needs to worry about that. **What they are saying, we want more of our voice ... and we will only get more of our voice if we can make more of our contribution.**

So why are they not participating in paid work of the kind that is empowering. Well, if you ask the women in our sample ... the five thousand ... what is your most preferred form of works? Here are the four they gave. Rearing livestock in the home ... sawing ... teaching ... and some other things. [13:17] All four are characterized by being able to be carried out within the home. What are the four your least preferred? Daily waged labor in agriculture ... followed by daily waged labor in non-agriculture ... followed by domestic service ... and then quiet low down ... followed by garments.

So, if look at these, these are all carried out outside the home ... in other people’s homes. But there’s more to it than that. They are all carried out under extremely demeaning circumstances. Wages in garments are fine, better, but as in agriculture we all know across the world agriculture wage labor as ... daily get the worst wages ... they work in the Sundays ... have leeches ... these are horrible jobs . And yet these are the only jobs that are available to women. So if you want to ask yourself why aren’t women going out more and taking up jobs? Cos jobs are not there. And you’ve had a little bit of education, why would you want to go out in the field and start pulling up things for other people? [14:24] And be treated as badly as you often are. **So one part of it, is about preferences ... the other part of it is of deficit of decent jobs for women that they can actually do. And the third of course is the reactions of the community.** And as I said that the community as a collective, has been slower to change than men and women as individuals. And if we talk about the jobs ... when women talk about their jobs that they do ... the harassment that they talk about, on the way to work and at work, the health torn it takes on them, all of these mean that actually there is no incentive to go out and do paid work until the conditions of those paid work are better.

And my final point, and it’s one that think is really worth making, **these changes that we are talking about at the level of individual women and households could not take place without changes in men.**

[15:27] And that is an under-research side of the story. As women are changing ... men are changing ... so men's reaction to change is often violence. But over time ... as there is realize that **women is not gonna run off with someone else, they're not gonna abandon her children and her husband, violence goes down in the men.** So a lot of these interviews throw up things like ... of course that men are also changing ... the men are also changing.

So we talk a lot about women's empowerment and I think we should in the country like Bangladesh where we also need to talk about changing men and their attitudes. Because that will expedite the process of empowerment far more than focusing on only on women, and that's why the Nijera Kori ... Shomota ... model is a good one. You mobilize men, you mobilize women and you mobilize them around gender issues and class issues. And they both mobilize around both issues.

Thank you.

[16:32]

Chair

Dr. Qazi Kholiquzzaman Ahmad
Chairman, InM

Very analytical and foreseen presentation. I'll open for very short period, about ten minutes, for quick queries, no statements please. If you have any query ... please. Because we have next session to start very soon.

[Speaker unknown]

Thank you Naila apa. That was very comprehensive understanding of empowerment. But I have a question that you may want to answer now or just a thought that I wanna throw out there. When you talk most of your presentation and others also ... academic workings in this field ... when we talk about economic pathways to women empowerment, most of we focus on a particular class of women, the rural women, the poorer women, and I've often wondered what the definition of empowerment change if we started talking about very urban or urban middle class women ... not upper middle class necessarily but a middle class women, and whether we can really say that you know these women because they have a certain amount of education or even access to resources or paid work are necessarily empowered ... is this the group of women that we often miss out when we either academically or as development workers we work on empowerment I sometimes feel that middle class women and in urban areas may not necessarily be as empowered as we automatically assume.

[18:02]

Professor Naila Kabeer

I'm gonna give you a very quick answer to that. And that is ... I don't think is the location that matters so much and I think the lot of studies I talked about actually take location into account urban... very urban ... class matters ... and frankly I ... I myself is not that interested in middle class women ... But I would be very interested if someone else doing that research to see ... because I think the middle class women are

really hung upon for priority ... in a way that poor women cannot afford to be ... and yet it's the middle class women ... men and women ... you know ... kind of pre occupation for priority for what shomaj will think, that access a model to poor women. So it's actually quite important to create ... and it's the middle class women who drop out ... you know they are the ones with a bit of education ... and they are the ones with lowest labor force participations. [19:03] So I think creating the sorts of jobs that are relatively middle class kind of jobs ... that can be community health work, etc which would encourage women with some education to work ... would be very good for poorer women, who would then not aspire to middle class [priority]. So I think important but my own focus has been very very clearly on lower income women.

[19:40]

[Speaker unknown]

I want to thank you for this excellent presentation and I'm familiar with some of your writings. One of my most favorite writings is "Microcredit a Magic Bullet for Poverty Alleviation" you wrote in the economic and political weekly. Now, first of all I want to come to the issue of Comilla because I belong to Comilla ... I come from Comilla. Because when you were talking about Comilla I was wondering which Comilla you are talking ... because we have greater Comilla and then we have the segregated Bramhanbaria, Chandpur and Comilla Proper. Now I strongly think having idea of my area ... I come from Bramhanbaria though I said from Comilla ... that you can easily desegregate the areas there is no way to generalize that some part of Comilla people are conservative ... others are not ... for example, if you say a part of Chowddogram in main Comilla you'll see like that. Even if you go to Bramhanbaria ... say Nabinagar and other areas, they are relatively conservative. We all know about the boro hujur of Bramhanbaria. [21:20] In the paper you said that there are contradictory findings when quantitative study was conducted and when the qualitative study was conducted. So I was wondering, this quantitative studies normally project this effect quite positively while this qualitative study is different. So I was kind of wondering what is your position in this regard when people work with a large sample and when people work with a small sample. Thank you very much. I have some other queries ... perhaps we can talk on those later.

[22:04]

Professor Naila Kabeer

[audio missing] was Comilla and Faridpur was a shorthand. Ok? Because you don't want to mention all the districts. So the Comilla work was carried out in four or five villages in Chandina. And that was it. And in Faridpur You know we couldn't come at the whole districts ... it was 600 women in each districts ... you're right ... but in those particular districts they are the ones that turned out to be. On methodological preferences ... I think it's a disciplinary bias ... you know [----] was is the rest ... my own study was both quantitative and qualitative ... it wasn't highly statistically rigorous. I like both ... because I like to know what the empirical regularities look like and then what it more means But im very struck by how many ... the qualitative studies ... the most negative studies are qualitative ... and I have to say that very often ... and I took this out of the article that I circulated. Very often the debate around

microfinance have been so polarized ... that people often go out to prove a point. And so I worry very often with the qualitative ... so that's why I quite like the quantitative because you asked the people dataset and you can test the data ... you know and you can see and sense other things ... I find that lot of the qualitative studies almost go in to come out with negative conclusion ... that's my reading of it. And it may be unfair.

[24:04]

[Speaker unknown]

I wanted to quiz you about one of the things that you spoke about. And you know we have all accepted ... we have the idea that empowerment is a process and you need to lead up to empowerment. And it is also very well recognized that decisions are not all the same and cannot be pulled or bundled in the same set of basket. They are trivial decisions as you have called them and they are the strategic decisions. However, completely discounting the idea of whether or not a woman has the power to decide on whether the household buys ice cream or coconut oil ... can't be completely discounted ... if we accept that microfinance ... sorry ... if empowerment is a process and you have to lead up to empowerment. Than in order to get to the strategic decisions ... perhaps you need to start somewhere and the trivial decision is sort of the stepping stone if you like towards the most strategic one. If a woman has got no rights at all in the household than she needs to start somewhere and perhaps starting at the trivial end, is not such a bad idea.

[25:28]

Professor Naila Kabeer

I see what you mean. I actually ... I have a problem with that ... that's my judgment ... ok? I find it very hard to stand up and say ... isn't it great this woman is able to have a say about cooking oil ... all I can say is that, these must have been really weird households that you couldn't even have a say in something that as seen as a part of women's domain. So I see it more as an indicator or particularly disempowered kinds of households. There are real indicator of change ... I'd be much happier with own cloths and children's cloths ... particularly own cloths ... because one of the stories I used to get a lot ... what has changed you and your life? "I buy my own cloths". You know ... in the past, my husband bought the cloths and I never had that ... it was his taste, not mine ... now I buy my own cloth. So I see that ... I've never heard a women say "now I buy the cooking oil" or I have a say in buying the cooking oil. So from that point of view I think we have to make these distinctions. So not all steps are necessarily to me leading in a particular direction.

[26:54]

[Speaker unknown]

Thank you sir for giving me the opportunity. Thank you Dr. Naila Kabeer for your very excellent presentation as usual ... it's nothing new. And I want to share something ... I'm also LSE graduate and I was doing my masters and under-graduate level ... I met you there. You have outgrown me not by age

but my knowledge and experience and expertise. Empowerment is a very important field for me ... because I teach in the ... I'm one of the founding members for the establishment of the department. And I teach empowerment to my students. I always refer to your definitions ... I've copied your definitions several times in my writings. I'm admitting that, one thing just to conclude ... at the last point you said that we need to bring change in the attitude of men. But I think we need to change attitude of women also towards women. To see other women with respect and dignity and honor. So then, and your definition of empowerment choice ... this choice I want to add the word decision making ... choice and also decision making ... then we can feel whether we're empowered or not. And I would like to tell the chair that he just misinterpreted me in my saying and expressed that I'm empowered ... I still feel that I'm not empowered. As I understand empowerment myself. Thank you very much.

[28:51]

Professor Naila Kabeer

Well, do you buy your own coconut oil. That's the issue.

[28:56]

[Speaker unknown]

Thank you. My question is different. Your [] explanation is very good and well. That is one milestone of the development in terms of the microfinance operation. I just say one thing in addition, that is Dr. Mohammad Yunus ... he expressed very of late ... what is that, all the women are creative in our country, in the aspects of the result is coming forward. They are creative, full potential and energetic. They are doing good, they are in the social infrastructure change. After liberation, you have seen that there's a major change with the collaboration of government ... with the collaboration of microfinance institution ... and currently and finally I should say that is the PKSF partners ... around 8.5 million women are working with the Grameen. I don't know ... I don't have any information from the PKSF side what they are doing. Basically the women are coming forward in terms of the knowledge sharing and they are coming forward to decision making part and what we are saying that the violence, sexual harassment and the [dire] situation, that is not yet removed from our society. But need to the social security, change in paradigm shift at large an in instants ... some ... we are working towards the women empowerment ... not internationally ... I'm just talking about our national aspects. That is 8.5, that is 98 per cent are the members of the female. They are working. They are doing good. They are managing themselves. I am from TMSS working with the women ... headed by female ... our Chief Executive is female ... honorable Dr Hosne Ara. She is the fostering leadership taking part of all the aspects ... not only the microfinance ... an integrated program designed to come up the independency, security, sovereignty, indigenous resource mobilization. Thank you very much.

[31:02]

Chair

Dr. Qazi Kholiqzaman Ahmad

Ok. Your comment has been heard and hopefully noted.

[31:29]

[Speaker unknown]

Thank you very much. I would like to speak in Bengali. আপনার প্রেজেন্টেশনে যে ব্রাকের ডেটাটা ইউজ করা হইছে, Four per cent like this ... এই ডেটাটা আমি জানতে চাচ্ছিলাম কতদিন আগেকার ডেটা এবং আমাদের যে [audio missing] আমরা দেখেছি টিইউপি যে প্রোগ্রাম আছে ... এই প্রোগ্রামের সাথে যখন আমরা জেডার ইকুয়ালিটি এ্যাকশন লার্নিং প্রোগ্রামটা ইন্টেগ্রেট করছি তখন ওমেন এম্পাওয়ারমেন্টটা অনেক বাড়ছে এবং ওমেন মবিলিটিও বাড়ছে .. তো আমি আসলে জিকিউএলের এই অংশটা দেখতে পাচ্ছি না। আরেকটা বিষয়, আমরা রিসেন্টলি যেটা অবজার্ভ করতেছি এবং আমাদের লার্নিং যে শুধু সোশাল ইস্যু দিয়া আমরা এম্পাওয়ারমেন্টটাকে এনহ্যান্স করতে পারতেছি না। এবং ইকনোমিক এম্পাওয়ারমেন্ট আমরা যখন এ্যাড করছি তখন ওমেন এম্পাওয়ারমেন্টটা আরো বেশী হচ্ছে। আমাদের রিসেন্ট লার্নিং নারায়নগঞ্জ থেকে ...

[32:37]

Chair

Dr. Qazi Kholiquzzaman Ahmad

ওকে। ঠিক আছে। আমি সময় আর দিতে পারছি না। বুঝতে পারছি আপনার কথা।

[32:51]

[Speaker unknown]

It's not a question actually. I was curious to ... thank you for your very practical presentation. I'm just curious to know whether you have investigated the increased vulnerability of women ... those who are microcredit receivers ... their increased vulnerability due to climatic conditions when they are left behind at home by their husband with the children the empowerment is totally forgotten how they are surviving that is the best question. Whether any research has been done in that? If that is so, can you share your experiences with us? Thank you very much.

[33:28]

Chair

Dr. Qazi Kholiquzzaman Ahmad

She has summarized some of the studies [-- --] but not climate change. So, let's finish. I'll ... I have lots of things to say in fact. I would not because there is no time. One quick thing ... One of things you've mentioned ... group. Group has been an important element of this whole process but group concept has ... original group concept has broken down. Now group meetings are essentially to give money out and take money back. So there's no discussions about the issues which was the purpose in most of the cases. There are probably some but in most cases that's what it is. So the important part of the whole microcredit regime has lost its value.

And therefore the whole process has become that much limited. Secondly, one other issue, it is ... people talk about microcredit or microfinance. But the other side of it, they have to pay that back. Are they earning enough? What's the rate of interest? And what's the rate of return? How long ... how many years a family and a person will go on taking microcredit year by year and survive. ... and once it stops, everything goes down. These are essential issues one has to draw ... so the vulnerability is there inbuilt in the whole process. **Therefore whatever empowerment is there it is very temporary.** It's very temporary ... doesn't go off ... one thing that happen to microcredit is that the women in rural areas have now come out and they can talk. They can come here and make a very good speech as well. [35:13] I've seen that in the rural areas, I visit a lot. So there's one thing that that become and that is consciousness about themselves and so on. We can build on that but we are not. In fact, we are trying to confine rural households and women in particular to the regime of microcredit and microfinance. Once the rate of interest went up to 35 per cent to 60 per cent. The government has now rend it. You see even the borrowers today and then ... today they know ... but they didn't know what the interest rate was. They would say I pay 15 taka per hundred and that's flat rate. And the interest is collected every time the loan is given as if the whole amount is with them for the whole period. And that's not, because capital has to be paid every week also. So on an average is about half and then it was collected in 46 weeks and then if you annualize it ... and also five per cent were deducted as compulsory saving on which an interest of four or five per cent was paid while the institution could earn even if they kept the money in the bank 12 per cent or so. [36:34] And if they re-lend and so on, 35 and more, that's how if you calculate it, becomes 35 ... 15 becomes about 35 ... although in the sector the common view is double, it's 50 per cent. But they don't account of those things. We did those calculations. And then in 2011, the Microcredit Regulatory Authority kept it at 27 per cent. This is something we have really not taken on board when we do the research. Rate of return in most cases I believe except agriculture and livestock is much lower than even 27 per cent. And therefore they are paying back. People saying that they are paying back ... they are alright ... which is not true ... they are paying back, they are not alright. Because they are using their savings or earning from other sources and so on ... they are paying back.

There are all these critical issues you know someone who is involved in the process knows those but they don't bring that out. I do ... and ... when I was reluctant to become chairman of PKSF ... I was forced into it ... there were opposition people who were organizing discussions and things like that to see if I could be of help or would I destroy the sector. [38:17] Because, I am opposed to microcredit. In fact I have saved the microfinance sector, because in those decisions I was a critical element in that process. So we have now introduced ... I thought that I'm taking little bit time of course ... on the basis of our long experience [] in the sector in consultation with our partner organizations and approach which is called ENRICH ... enhancing resources and increasing capacities of poor households ... households meaning everybody. SO we do a survey ... we identify all they have and they do not have and then prepare plan on the basis of households ... needs and aspirations ... and then we support them. কিছু শব্দ আমরা বাদ দিয়েছি যেমন উপকারভোগী শব্দটি এখন আর আমরা বলি না। উপকারভোগী শব্দ বললে মনে হয় আমি দাতা আর উনি উপকার পাচ্ছে। আমি তো বেতন পাচ্ছি। যে বেতন পাচ্ছে ...সবাই উপকারভোগী। এসব ...মাথার মধ্যে কিছু কিছু শব্দ আছে যেগুলি one has to eliminate... take out... তা না হলে সুস্থ চিন্তা করা যায় না। সুস্থ চিন্তা করতে হবে। এই যে উনি বললেন যে নিজেরা করি ভালো হয়েছে। নিজেরা করি তো মাইক্রোক্রেডিট নাই তারপরেও আয় বাড়বে কেমন করে। মানুষকে ক্ষমতায়িত করলে আয় বাড়বে। ক্রেডিট লাগবে না ওই ধরনের [] সুযোগ করে নেবে। তাকে যদি শিক্ষা দেয়া হয়। তাকে যদি সক্ষমতা দেয়া হয়। তাকে যদি স্বাস্থ্যসেবা দেয়া হয়। তাকে যদি অবকাঠামো দেয়া হয়। তাকে

যদি সুযোগ সৃষ্টি করে দেয়া হয় বাজারের। করবে। সুতরাং microcredit is not the panacea ... আমার একটা লেখা থেকে মন্ত্রী সাহেব যে একটা কোট করে গেলেন ... it's not a panacea. Nor I see it as a villain either. কারণ এটার একটা usefulness আছে। কাজেই finance along with all others has to be the approach. তাতেই empowerment হয়। এবং আমাদের ENRICH এ আমরা ফোকাস করি all... every individual. and মেয়েদেরকে যেটা করা হয় সেটা হচ্ছে তারা যাতে নিয়ন্ত্রন করতে পারে। এই ব্যবস্থাটা আমরা করার চেষ্টা করছি এবং আমরা অনেকদূর এগিয়েছি।

আগে আমি যেটা বললাম ...একজনকে জিজ্ঞেস করি ...সে সব কাজ নিজে করে। ব্যাংকে টাকাও রাখে। আরেক বাড়ীতে গেলাম, ছেলেটা, ইয়ং কাপল, বাচ্চা হয়নি তাদের, তারা বাড়ী করেছে, একটা সুন্দর বাড়ী। সমৃদ্ধ বাড়ী। জিজ্ঞেস করলাম, ছেলেটি বলতে পারলো না কত টাকা আছে। তখন মেয়েটিকে জিজ্ঞেস করলাম, সে বললো ২৫ হাজার টাকা তারা এক বছরে জমিয়েছে। কাজেই এম্পাওয়ারমেন্ট ওখানে আছে .. ওটা তার কন্ট্রোলে। ছেলের না। তো এটা আমরা চেষ্টা করছি। আর মিডল ক্লাসের একটি সমস্যা আমি দেখেছি .. মিডল ক্লাসের প্রব্লেম ছিলো না এখানে? ... সমস্যা হচ্ছে, বাড়ীতে ঘরে কাজ করতে হয়। তাই না? উইরেও কাজ করতে হয়। বাড়ীতে এসেও কাজ করতে হয়। পুরুষরা সহযোগিতা করে না বাংলাদেশে। [41:06] কাজেই অনেকসময় দেখা যায় যে সারাদিন ইউনিভার্সিটিতে ক্লাস করে লাইব্রেরী করে এসে বাড়ীতে মাছটা রান্না করতে হবে তারপর খাওয়া হবে। স্বামী সাহেব আশেপাশে কোনো কাজ করছেন না। আমাদের এই মেন্টালিটি ...আমি বলেছিলাম মাইন্ডসেটের পরিবর্তন ... মাইন্ডসেটের পরিবর্তন অন্যান্য উন্নত দেশেও যেভাবে হয়েছে আমি মনে করি আমাদের দেশেও এভাবে করা দরকার। কিন্তু সেই মাইন্ডসেটের পরিবর্তন আমাদের দেশে এতো সহজে হবে কিনা আমি জানি না। আমি বলার চেষ্টা করি।

আমি নারী আন্দোলনের একেবারে শুরুতে ...বাংলাদেশ স্বাধীন হবার পর থেকেই এর সঙ্গে জড়িত। এই যে জাহানারা হক রা যখন শুরু করলেন তখন আমার অফিসেই কিন্তু তাদের অফিস ছিলো বিআইবিএসে। সুতরাং আমি ইস্যুগুলো জানি। সমস্যাগুলোও জানি। এখন ... আগে তো শুধু লিখতাম .. বক্তৃতা দিতাম। এখন পল্লী কর্ম সহায়ক ফাউন্ডেশনে আসার পর সুযোগ পেয়ে এখন আমি যেগুলো বলতাম যেগুলো লিখতাম সেগুলো বাস্তবায়ন করার চেষ্টা করছি। আমার ধারণা .. এই যে ব্য্র্যাকের স্টাডির কথা বলা হলো.. এরপরে গ্রামীন ব্যাংক ইত্যাদি .. পিকেএসএফের যে স্টাডিগুলো হয়েছে সেইগুলি সামনে নিয়ে আসলে পরে ... আইএনএম অনেকগুলি করেছে। আমাদের নিজেদের আছে। সেগুলোকে সামনে নিয়ে আসলে আমরা কমপ্লিটলি অন্য পিকচার পাবো। এবং কিছু .. এটা আমি রেখে যাবো .. বিদেশী যারা এসেছেন .. কয়েকটি আর্টিকেল আমাদের .. এটি কন্সপ্চুয়াল ফ্রেমওয়ার্ক .. কিন্তু এটার বাস্তবায়ন হয়েছে সেই স্টাডিগুলোও হচ্ছে। একটা এক্সটার্নাল ইমপালুয়েশন ও হয়েছে। এক্সটার্নাল ইমপালুয়েশন রেজাল্টগুলো পেতে আমাদের হয়তো একটু সময় লাগবে। তবে প্রিলিমিনারি ফাইন্ডিংস তৈরী করছি। আমার মনে হয় আমি এখানে শেষ করি। [42:35]

- Ends -