



## INSTITUTE OF MICROFINANCE (InM)

### CONFERENCE ON WOMEN AND GENDER EMPOWERMENT

#### Inaugural Session:

#### International Conference on Gender and Women Empowerment

Recently the Institute of Microfinance (InM) has started expanding its research activities including the issues of skill development, health, climate change, gender and women empowerment and so on. InM believes that the vital role of women in sustainable development has long been recognized and from that point of view this institute has organized an international conference on “Gender and Women Empowerment” at Hotel Lake Shore in Dhaka on 13 and 14 November 2014.

The purpose of the Conference was to identify the issues regarding women empowerment and equality and to set policies in this regard. The conference witnessed two plenary sessions, four academic sessions and a vibrant policy dialogue where issues such as women’s participation in microcredit programs, violence against women, women’s political empowerment, educational attainment, climate change, health and well-being in local and international perspective were elaborately discussed.



The inaugural session was presided by Dr. Qazi Kholiquzzaman Ahmad, Chairman, InM and PKSf. Mr. Hassanul Haq Inu, MP, Honorable minister, Ministry of Information, Government of People's Republic of Bangladesh, was present as the Chief Guest and Professor Dr. AA M S Arefin Siddique, Vice Chancellor, University of Dhaka was present as Special Guest. The welcome speech was delivered by Professor M.A. Baqui Khalily, Executive Director, InM.

The first day of Conference was allocated into three academic sessions and a plenary session along with the inaugural ceremony. The Guests attended in the Conference said that it is high time to focus on gender issues and women empowerment for achieving sustainable development. And it is a matter of hope that a quality of leadership is gradually emerging among women in Bangladesh. A total of (seven) papers authored by eminent local and international scholars were presented in the academic sessions. The event brought together leaders from government, business and civil society to reflect on the challenges to meet in order to achieve gender parity.



Honorable Chief Guest Mr. Hassanul Haq informed the audience about the steps taken by the government to ensure gender parity and women empowerment. He said, "Government has declared same wage for men and women workers in the RMG that is very important and revolutionary step in the private sector, other industrial and government jobs.

We have the same wage rate in the education sector, the teachers, NGOs, banks where men and women have the same wage. But in the informal sector, discrimination exists between men and women."

He also said that women in Bangladesh are the examples of success for the rest of the world from agricultural field to garments industry. But still there exists discrimination in our social structure which leads us to poverty. Microcredit programs are one of the tools of poverty reduction but multidimensional efforts are required for sustainable poverty reduction.

Again he mentioned that women need equal rights and opportunities of nutrition, education, job, decision making and equal participation in political and property responsibility. So these areas need special attention. He also emphasized on formulation of strong policy against gender inequality.



Dr. Kholiquzzaman Ahmad who is also Chairman of Palli Karma-Sahayak Foundation (PKSF) gave an overview of PKSf and InM and their activities. He informed that PKSf does not call microcredit anymore; they rather call it appropriate credit. As an explanation, Prof. Ahmad said PKSf and InM now adopting a multi-dimensional approach of poverty eradication where women empowerment among other issues is given importance.

Professor Ahmad also stated that social reconstruction is urgently needed for women to enjoy equal opportunities of legal, social, economic and political rights. He said that though a good number of women are come out but a very little number are enjoying the rights of decision making. It doesn't mean that no progress has been made.

Professor Ahmad said that a lot of progress has occurred regarding women empowerment in the past and in very recent but still women face severe domestic violence. He also anticipated useful suggestions and recommendations from this conference.



Professor M.A. Baqui Khalily delivered the introductory speech and said “this is for the first time we are focusing on a different social dimension which is empowerment of women.” He mentioned that the issue of women empowerment is very important even in the micro credit market because about 85 per cent of the micro finance members are women in this country.

He added that now a day’s women are coming forward to be more job and trying to be more empowered. They are becoming empowered as a group. He said that access to finance makes them empowered in terms of participation in the decision making process.

He also emphasized on the fact that women empowerment is not just access to finance. Rather it means access to social resources, access to social, legal and political institutions and removal of inequalities in labor market.

## Plenary Session 1: Women Empowerment

The plenary session on women empowerment was presided by Dr. Qazi Kholiquzzaman Ahmad, Chairman, InM and PKSf. Professor Naila Kabeer of London School of Economics and Political Science, UK, delivered keynote speech in the plenary session.



Professor Kabeer explained that empowerment is about expanding the choices available to both men and women, equalizing the choices particularly those that relate to one but also expanding their ability to influence the shape of change in the society in which we live. She added that women in our society are struggling for changes in their social existence for a long time.

The role that microfinance played in empowering women was comprehensively discussed in her presentation. She focussed on findings of relevant studies that shed lights on women empowerment in Bangladesh.

She added the positive impacts of credit that are likely to be magnified and expanded when



financial services are combined with other tangible and intangible resources. Then she focussed on the issue that woman in own-account enterprises were more likely to have some say in all the decisions than those who worked as unpaid labor on the family farm. She later focused on the forms of employments that were generated by anti-poverty development programs targeted to women in extreme poverty.

Professor Kabeer put forth the potentials and positive developments that took place in women empowerment in the past few years and at the same time she underlined potential challenges. She believed change in men’s mindset is fairly important to move forward what Bangladesh achieved in this front. But still there are some social problems that hinder the right of women and further research are needed in this regard.

The speech was followed by a question and answer session where Professor Naila Kabeer replied to a few questions that came from the audience.



InM Chairman Professor Qazi Kholiquzzaman made a few remarks after the keynote speech. He observed that the importance of groups that had been discussed in the keynote speech had lost its weight. He added, “Group has been an important element of this whole process but the concept of group had broken down. Now group meetings are essentially to give money out and take money back. So there’re no discussions about the issues which were the purpose in most of the cases.”

He emphasized on changing the core focus from microcredit to multidimensional support for sustainable empowerment. He also said that ‘we have to consider the issue of climate change while talking about women empowerment, because women are more vulnerable to the impact of climate change’. He mentioned that microcredit has empowered women by bringing out them from the four walls of society. He also stated that ‘we have to change the mind set against the issue of women empowerment.’

## Session 1: Women Empowerment and Microcredit: International Perspectives

The session was presided by Dr. Fahima Aziz, Vice Chancellor, Asian University for women, Bangladesh. Two papers were presented in this session. Paper on “Financial Inclusion to Empowerment: The Women Who Make It” was presented by Dr. Supria Garikipati, University of Liverpool, United Kingdom and paper on “Financial Inclusion, Gender and empowerment: Emerging Issues in Policy and Praxis” was presented by Dr. Tara S. Nair, Gujrat Institute of Development Research (GIDR), India. Dr. Rushidan I. Rahman, Bangladesh Institute of Development Studies (BIDS) and Professor M. M. Akash, University of Dhaka was present as the discussants.







Dr. Supria Garikipati said that there is huge confusion about microcredit whether it is good or bad. She added that microfinance programs in developing countries have largely targeted women clients and 80 percent of women are using their loan in household purpose than productive purpose.

She said though women are taking loan but only few can claim the right over it and that's why the asset gap between the genders is increasing. She focussed on the issue of women's collective agency which needs to be recognized. She believed that if it is possible to focus collectiveness of the group rather than individual agency then we might be able to enhance the empowering impact of microcredit.

Dr. Garikipati observed that collective movements will be helpful to reduce violence against women. She observed that collective agency and individual agency were much more inter-twined than it was previously assumed. She emphasized on the issue of gender disparity and said positive changes in social, economic structure are equally responsible for making women empowered.



Dr. Tara S. Nair said, "We cannot definitely ignore the fact of growth of the microfinance sector, the growth of the microcredit movement across Asia, Africa and Latin America worth a lot to global economic and political imperatives."

She focussed on the goal of this paper which has made an attempt to examine the implications of the new paradigm of financial inclusion for women's empowerment in the South Asian region.

Dr. Nair showed microfinance was traveling slowly and steadily to a different kind of an institution which now known as inclusive finance. She told that financial services in formal sector is gender neutral, but the situation is opposite for informal sector. She emphasized on the issue of income and employment in informal sector. According to her, women have been given particular priority in policies and programs to promote inclusion as they are poorer among the poor.

She also said that technology has brought the access to finance to poor women. Thus it has brought radical structural change in the concept of financial inclusion and has widened financial markets. Now a day's women have proved themselves successful in using loans.



Dr. Rushidan I. Rahman said that, "when we talk about decision making and empowerment, we should really start from the decision to take loan. We should know who the decision maker of taking loan is, is it men or women." She also commented on variables and models used in these papers. She talked about is role of savings in financial inclusion, rate of return and loan.



Professor M. M. Akash said that only 8 to 10 percent people have been successfully able to break out the circle of poverty and 92 percent are remaining in the same trap. If the scale of operation remains at a lower level no empowerment will happen. He said that micro credit programs have to go a long way to achieve success in macro context.

The guests participated in open discussion. Professor M. M. Akash talked about the issue of overlapping.



Dr. Fahima Aziz, put critical comments on papers presented in this session. After that she said, “we need a new vision for financial inclusion to public policy debate on development.” She highlighted the issue of trust, jealousy, and conflict among community while working with group business of women.

## Session 2: Social Impact of Microfinance on Gender

The session was directed by Professor Naila Kabeer, London School of Economics and Political Science, UK. Two papers were presented in this session. One paper titled “ Women’s Participation in Micro-finance Programs and Gender Related Outcomes in Bangladesh” was presented by Dr. Sajeda Amin, Population Council, New York and Mr. Tarek Ferdous Khan, Jahangirnagar University and another paper titled “ Does Microcredit Empower Women or Is it a New Form of Discipline? The Case of Microcredit Self-Help Groups in India” was presented by Dr. Isabelle Guerin, CESSMA, Universite Paris Diderot, Paris. Professor MahbubaNasreen, University of Dhaka, Dr. Ayesha Banu, University of Dhaka and Ms. Ayesha Khanam, Bangladesh MahilaParishad (BMP) were present as panel speaker.



Dr. Sajeda Amin and Mr. Tarek Ferdous Khan jointly presented a paper where Mr. Khan focused on relation between access to finance and gender related outcomes in rural Bangladesh.



Dr. Sajeda Amin has said labor migration rises as an alternative to access in resources and it results from easy access on microcredit. The study compared two mechanisms of access to credit, specifically Microfinance Institution (MFI) membership and access to remittance through labor and other forms of migration, both national and international migration.

She observed dramatic rise in MFI activities and labor migration in recent years. Gender norms and behaviors of interest in this analysis were attitudes of acceptance of gender based violence, health seeking behavior, contraceptive use and gender preferences in family building patterns and women's engagement in paid work.



Dr. Isabelle Guerin analyzed the case of Indian microcredit Self-Help Groups (SHG). Their fieldwork over the past ten years showed that SHGs served to further domination over women, but also gave them the opportunity to move into stronger positions within local networks of power and influence.

Her paper said that women are implicitly forced to submit themselves into a large number of constraints when they want microcredit services. She also mentioned that a study in Tamil Nadu found the self-help groups as a new form of domination over women in the name of microcredit. She placed three case studies regarding this issue.



Professor Mahbuba Nasreen said that undoubtedly microfinance approach has appeared as an instrument of poverty reduction in Bangladesh or within South Asia. She mentioned the urgency of providing credit to women as poor women are vulnerable to health, education and especially reproducing health services.





Dr. Ayesha Banu mentioned that the issue of household type should be considered while providing loan to very poor or poor group.



Ms. Ayesha Khanam said it is very unfortunate that women in our society have faced inequalities in terms of resource, in terms of job allocation and in terms of power. So the issue of gender violence has to be considered in this regard.



Professor Naila Kabeer emphasized on collective actions in the issue of women empowerment. She said that microfinance helps women and households to make progress on social outcomes. But microfinance organizations are much interested in getting their loan back than social progress.

### Session 3: Women Empowerment and Microcredit: Bangladesh Perspective

The third session was chaired by Professor Dr. Nasreen Ahmed, Pro-Vice-Chancellor (academic), University of Dhaka. Two keynote papers were presented in this session. One paper titled “A Breakthrough in Women’s Bargaining Power: The Impact of Microcredit” was discussed by Dr. Lutfun N. K. Osmani, Queen’s University of Belfast, UK. Another paper titled “Impact of Microfinance on Women Empowerment in Bangladesh-A Case of North-Western Region” was presented by Dr. Anwara Begum, Bangladesh Institute of Development Studies (BIDS) and Ms. Nahid Akhter, Institute of Microfinance (InM), Dr. Mustafa K. Mujeri, Bangladesh Institute of



Development Studies (BIDS), Dr. Sayema Haque Bidisha, University of Dhaka and Dr. Supria Garikipati, University of Liverpool, United Kingdom were present there as panelists.



Dr. Lutfun N. K. Osmani said that women's lack of empowerment is often called as lack of their bargaining power which is a consequence of gender discrimination. Dr. Osmani in her paper observed an increase in women's bargaining power as an outcome of their participation in the microcredit programs.

She used Amartya Sen's bargaining model of the household in her analysis. She added that anything which increases women's bargaining power will empower them and women's bargaining power depends on their breakdown position. She claimed anything that can improve women's breakdown position will improve their bargaining power.

Dr. Osmani also emphasized that microcredit is working as a tool of achieving bargaining power for women. In poverty stricken groups women suffer from denial of their human rights. She believes that credit facilities and group based activities help to create empowerment of rural women.



At the beginning Dr. Anwara Begum underlined that the traditional society of Bangladesh is actually subjected to patriarchal values and norms of female subordination. She also stated that women in developing countries have to face constraints such as dropout at secondary level, lack of governance; dowry, violence, eve teasing, malnourished mothers with underweight babies, lack of productivity at household, community and national levels, and lack of productivity which have put them backward. Group based credit facilities are emphasized by her in empowering women both economically and socially.





Co-author of this paper Ms. Nahid Akhter explained the research methodology. According to panel data study, Ms. Akhter claimed that access to credit program helps significantly to improve the overall empowerment and especially women empowerment.



Dr. Mustafa K. Mujeri emphasized on two issues such as ownership pattern of land and non-land assets and self-employment.



Dr. Sayema Haque Bidisha highlighted the issue of inheritance of land of women. She added that as we live in patriarchal society women are not enjoying the right of land properly.



Dr. Supria Garikipati has put valuable comments regarding the variables used in these two papers. Dr. Nasreen Ahmed said that the words 'women empowerment' and 'microcredit' are often used as synonymous but only credit is or the finance is not enough for women's empowerment. Though there are some achievements in women education, but still they are discriminated in the name of religion.



The chair of the session Professor Dr. Nasreen Ahmed said that in the name of religion society is still discouraging women education, encourages child marriage, and it also discourages financial involvement of women within the household. She also presented her opinion about violence against women.

## Plenary Session 2: Poverty and Employment in Bangladesh: Gender Perspectives

The second day of Conference “International Conference on Gender and Women Empowerment” was divided into a session, a policy dialogue and a plenary session. Issues like women employment, their access to social resources and gender violence are highlighted in this Conference. Policies regarding cluster approach, more effective financing schemes for poor women are emphasized in this regard.

The plenary session of second day of the international conference was chaired by Professor Nazrul Islam, Former Director (Research and KnM) Institute of microfinance (InM). Keynote speeches on two different issues were delivered by Professor S. Aminul Islam, University of Dhaka and Professor A. K. M. NurunNabi, Vice Chancellor, Begum Rokeya University, Rangpur.



Professor S. Aminul Islam noted that unequal distribution of resource hinders women empowerment. He later sketched the scenario of both empowerment and disempowerment situation of women in Bangladesh. He mentioned that education appeared as the top leveraging element among others that seemed to have most empowering affects in the women.

He highlighted some issues that Bangladesh has achieved remarkable success In terms of enrollment at primary level where majority of the students are girls. It's even better at secondary level with girls featuring 53 percent of the students. Its' global rank is one at levels of both primary and secondary education which is also remarkable in fact.



He also observed that infant mortality rate for girls went down from 86 to 14 in 1992 to 2008 and the rate for both sexes are expected to reach 31 which was the MDG goal. Maternal mortality ratio has come down from 3.48 to 2.06 in 2005 to 2011 which represented 40 percent decline in just six years. All these indicators show that women and girls have considerably improved their position compared to men,' Prof Aminul observed. But the process of disempowerment also exists in Bangladesh. Microcredit has set a good example in empowering women. There is increasing demand for dowry in spite of legal restrictions on it. Dowry led to increasing violence against women. And although it's declining, early marriage remains a major problem for the country. He showed in a figure that more than half of the age group in 45 to 49 was married at the age of 15. His study showed that another disempowering factor was violence. In a recent survey of BBS found that 56 percent of women suffered from physical violence from their current husband. He emphasized that more intensive interventions are necessary and from the civil society is necessary to reduce it.



A. K. M. NurunNabiin his speech titled 'Approaches to Gender Analysis' said that contribution of women in household and family should be considered in monetary term. Involvement of community people and change in their mind set are vital factors of women empowerment.

He informed that gender analysis is a tool to know the different roles played by men and women in the society. He noted "we need this tool to understand the difference between men and women in different levels of authority, levels of requirement, access to food, access to power, access to resources and access to health."

He added that gender analysis may help us to take realistic programs in this regard. Again he said "changes would take place in the families easily when we could make change in the community."

So capacity development of institutions, communities and individuals is important in order to reduce poverty and gender inequality in the society.



Professor Nazrul Islam said that economic development is directly linked to empowerment but women in every country are paid less even with similar qualifications. In recent years Bangladesh has been at the forefront of the ambition towards gender equality through providing stipend programs for girl, through reducing maternal mortality rate by 40 percent in 9 years and so on.

Members from the audience later joined in a discussion with the presenters that touched on topics related to the subject matters.



## Session 4: Access to Social resources and gender Inequality

The fourth session was presided by Dr. Sajeda Amin, Senior Associate, Population Council, New York. Two papers were presented in this session. The keynote speaker was Dr. Sayed Abdul Hamid, University of Dhaka. Panel speakers were Dr. RumanaHuque, University of Dhaka and Dr. Isabelle Guerin, CESSMA, Universite Paris Diderot, Paris.



Dr. Sayed Abdul Hamid stated that the key motivation for preparing this paper was the adverse health shocks that led to poverty and therefore its impact on women empowerment. He said that when rural people get sick they seek treatment from somewhere. There are informal providers and formal providers. Basically the issue is with the formal provider because the government needs to share quality care, not the inappropriate care. The main concern in rural Bangladesh should be inequity rather low use of formal health care. So, the major policy focus should be concerning to the low use of formal care.”

He informed that the study included a program control design. He highlighted the fact that in all methods the inequity was seen considerably higher for female than male in the non-poor group.



Dr. RumanaHuque said that inequality in the context of health care should also be considered. In rural areas there are some NGOs who are providing services, mainly clinical services like BRAC and GonoShasthoKendro and some other NGOs.

She added “if we compare utilization with need then need must be assessed very carefully for women in rural areas. We have the feeling that women have more need for healthcare than male because of the reproductive age and other issues.” She raised the question that do we analyze the budget in terms of women, men, age, rural, urban, all these dimensions?





Dr. Isabelle Guerin said that microcredit can be one part of solution but for sure it's not the entire solution. She raised some questions regarding the paper presented by Dr. Hamid. She asked about the importance of informal health in the Bangladeshi context, about the beneficiary group from informal health services, about the definition of the poor in this context and about vertical inequity.



Dr. Sajeda Amin suggested that the beneficiary group will be sort out before going to any type of investment. She emphasized on the issue of age stratification while working with microfinance, because economic and social demands are different within different age group.

### Some questions that raise from audience-

Philip Biswas, Executive Director, Rural Reconstruction Foundation, Jessore

My question is to Mr. Hamid regarding his study whether he has considered the remotest areas of the country especially the costal belt, haor and chor areas in his study because the accessibility of the healthcare services are not the same remotest areas.

Advocate Sharmin, WAVE Foundation

I have a question to Dr. Rumana Huque. She has discussed about social resources and medical sector only but we have seen many legal problems in rural areas and urban areas also. So what's your view about legal side of the use of social resources?

Fazlul Haque, Sajeda Foundation

We know that some of the microfinance organizations have been offering micro insurance services to their clients or to their program participants. Data shows that the health seeking behavior of the participants has increased. Morbidity especially of the pregnant women has reduced. But I didn't see the reflection of this sort of activities run by the MFIs contributing towards the improvement of the health system in Bangladesh. So, I mean all the researchers and the academics, do you have any plan to incorporate all these interventions done by the MFIs in future?

Sultana, Rajshahi University

My question goes to Mr. Hamid. Could you please tell us about the measurement level of equity or equality as we know that both have different meanings and perceptions?

## Policy Dialogue on Gender and Women Empowerment and Closing Conference

Curtain of the two-day International Conference on Gender and Women Empowerment was dropped with an open and inclusive policy dialogue. Representatives from a diverse mix of sectors delivered their viewpoints, thoughtful ideas and policy prescriptions at the forum. The aim of the dialogue was to identify and clarify key issues that needed attention and prepare a set of policy recommendations and also to identify research gaps. About twenty panelists were attend the session to discuss about women empowerment in Bangladesh, role of microcredit on women empowerment, hinders of social and economic empowerment of women and so on.

The session of policy dialogue was chaired by Dr. Qazi Kholiqzaman Ahmad, Chairman, InM and PKSF. The panelists were Dr. Pratima Paul Mazumder, Former Research Fellow, BIDS, Advocate Salma Ali, Executive director, Bangladesh national women Lawyers' Association, Professor Naila Kabeer, London School of Economics and Political Science, UK, Ms. Zakia K Hassan, President, Women for Women, Dr. Mushtaque Chowdhury, Interim Executive Director, BRAC, Dr. Iffath A. Sharif, Senior Economist, the World Bank, Mr. Fazlul Kader, Deputy Managing Director, PKFS, Dr. Humaira Islam, Executive Director, Shakti Foundation for Disadvantaged Women, Ms. Mithila Farzana, Senior Presenter, Journalist, Ekattor Media Ltd, Ms. Selima Ahmed, President, Bangladesh Women Chamber of Commerce and Industry, Mr. Towhid Samad, Chairman, Chittagong independent university and BGIC, Dr. Sajeda Amin, Senior Associate, Population Council, New York, Dr. Isabelle Guerin, CESSMA, Universite Paris Diderot, Paris, Dr. Tara S. Nair, Gujrat Institute of Development Research (GIDR), India, Professor Razia Sultana Khan, Independent University, Bangladesh, Professor Niaz Zaman, Independent University, Bangladesh, Dr. Rokeya Khatun, Gender and Water Program in Bangladesh, Farhana Zaman, Assistant Professor, Sociology Department, Jagannath University, Rubana Huq, Managing Director, Mohammadi Group, Mr. Emranul Huq Chowdhury, Executive Director and CEO, UDDIPAN.

The guests said that women empowerment and gender equality will be achieved when all men and all women treat each other as equal in social and economic perspective. Many Governments', NGOs, women activists, academician's multinational organizations have been working with empowerment and equity issues in and outside Bangladesh.

Dr. Kholiqzaman in his opening remark acknowledged government for considering women's interests in its policies to protect and give space to women to exercise their rights. He added that its reflection is missing in policy implementations and therefore gender inequality remains in the society.

He mentioned that, "I accept the deliberations in this dialogue by the reputed participants from home and abroad. This program will generate purposeful ideas and ways forward, which might help formulate, identify, and reorient policies, genuinely strategies, and action programs."

Dr. Ahmad also highlighted the issue of developing cluster approach for people who live in the hills, in haors, baors, on the river banks, on the streets and for the disabled people. He made aspiration that women will enjoy equal rights, privileges, and dignity as men.



## Suggestions from the guests-

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

We have very sound gender budgeting process; we also participate in the ministry of finance every year before the budget session. But gender issues are not properly reflected in budget. These are the challenges where we need to focus and I think that we have to have the social norms and values when we talk about the violence against the women.





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

I think the grassroots organizations are in some way helping in achieving the micro policies. But the challenge here is to manage people within the institutions. I think we are still yet to develop an attitude for sharing power, our rights with all if the gender is quite imbalanced.



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

We can integrate gender policy in microcredit programs and we can also formulate a system through microcredit regarding transfer of ownership of asset.



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

Professor Naila Kabeer mentioned that school enrolment and building of collective capabilities are the tools for women empowerment. She also opposed the issue of gender violence in this regard. Ms. Selima Ahmed highlighted the achievement of on-going financing scheme for women and she encouraged about more financing schemes for poor women. Dr. Isabelle Guerin emphasized on multidimensional process of women empowerment.



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

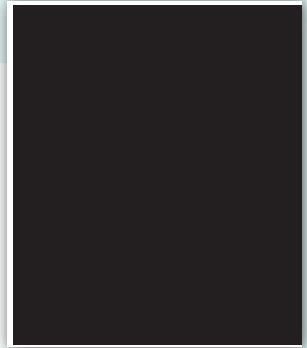
I think education is more important to make way for women. Education is the power to communicate. So once she learns to communicate, she'll feel powerful.

It would enhance women's capability to use microcredit more effectively. More importantly I think that mindset of the men must change.



**Dr. Rokeya Khatun, Gender and Water Program in Bangladesh**

We have heard about social, economic and political empowerment and violence against women. So I would like to add physical empowerment of women. That should be included and we should have some policy measures to look into those things.



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

We have different policies and I think implementation of those policies is the first step towards empowerment.



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

We need to think about strategic investment in women empowerment. But I think there should be very useful, very strategic, very powerful investment for youngest girls who are in 10 to 14. Planned investment is much needed to give them equal opportunity, skills, and capability for becoming the entrepreneur.



**Professor Niaz Zaman, Independent University, Bangladesh**

I think men and women are two hands of society and unless we can work together we will continue to have violence and will continue to have social disharmony.





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

I think woman has to believe in herself. So, it's upon us to take up the duty of enriching ourselves and we should do that.



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

We have everything addressed in the Women Policy 2011 to give women their appropriate position in the society. There are other policies as well those talks about protection of women. I think civil society has equal responsibility in implementation of those policies along with the government.



**Farhana Zaman, Assistant Professor, Sociology Department, Jagannath University**

When it will be considered by the people that my rights are unprotected that will take a legal form and my wishes will not be fulfilled.



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

Women are rational beings but their rationality is bounded by the kind of imperfect and incomplete information they are operating within. That information would be the most critical resource that we can actually give to any underprivileged women group for their betterment.

**Dr. Isabelle Guerin, CESSMA, Universite Paris Diderot, Paris**

I'm just putting out the fact that if we really want to take this women empowerment agenda seriously, it is our responsibility, all of us, as researchers, as practitioners, as policy makers to take it into account this wider picture which makes the scenario much more complicated but if we don't look at these issues I think we'll miss parts of the story.



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

Women are now out to develop career in different sectors where duties are of different in nature. We have found that the neighbors very often criticize the working women without being informed the fact. We should change our overall mindset towards working women to see the result of equality.



Executive Director of InM Prof. M. A. Baqui Khalily as replacement Chair of this session emphasized on the economic opportunities and capacity building in the context of women empowerment.

At the time of delivering the closing speech, Professor Khalily said that appropriate policy for empowering women is a demand of time. So a variety of experts of different sectors from home and abroad are invited here to strengthen our commitment to the issue of women empowerment in Bangladesh.



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