

Doing away with dowry

MALEKA BEGUM

DOWRY prevails in Bangladesh. Despite much effort to do away with it, this curse still exists throughout the country. Even this moment while we discuss the issue, somewhere in Bangladesh, a bride is being beaten for dowry, she is being oppressed at the hands of her in-laws, and she is being tortured. Some wives are even giving their lives for dowry. There is only something very wrong, therefore, in the social movement of the country, in the state endeavours, in the political, ethical, cultural and human rights movements. So many seminars, symposiums and conferences are being held on the issue, but there really is no change. There must be some error in the efforts of the intellectuals, the activists, the civil society, otherwise why is there no alleviation of this problem? We must find the loophole if we want any tangible solution to the problem.

We drift from one seminar to another, but there is no coordination between our words and our actions. We are not evaluating our movements, nor monitoring actions. While on one hand the dowry-related crimes continue to spiral, on the other hand the programmes aimed at stopping dowry also continue to flourish. Of course, we should not belittle the struggle that has been continuing against dowry. There is no lack of sincerity in the struggle. There is no lack of effort or continuity.

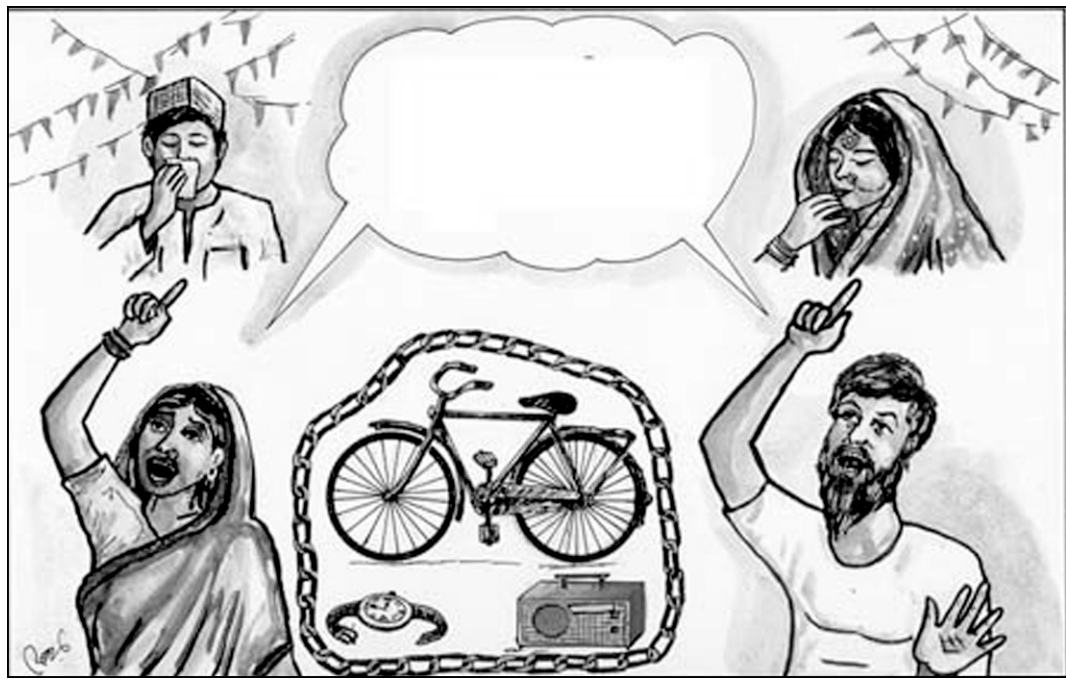
Way back in 1854 a play entitled *Kulin Kul Sarbaswa* sparked off social awareness regarding the dowry issue. It was an indictment against the dowry system. The movement against dowry has not stopped from then. The great writers of the region, from Rabindranath Tagore, Sharatchandra and Kazi Nazrul Islam down to the contemporary writers have written strongly against dowry. In 1904 Rokeya Shakhawat Hossain, the proponent of women's education in the sub-continent, harshly condemned men who demanded dowry from their in-laws. Poet Sufia Kamal, Advocate Aminul Islam, Mr Mohaymen and others all contributed significantly to the anti-dowry movement of the seventies. The Anti-Dowry Act was promulgated in 1980.

A milestone in the movement against dowry was the Saleha case. Her husband, Dr Iqbal, murdered her for the sake of dowry. The law stepped in and ultimately he was hanged. Even so, dowry has not been eliminated. The struggle continues.

Recommendations made by women's organisations: The following recommendations have been formulated over the last 32 years of the movement against dowry:

- As the problem of dowry springs from a male-dominated, poor and backward society, the movement against this issue must include socio-economic, cultural and political forces. A one-point coordinated programme against it will definitely yield results. The political parties and government must match word with action.
- All progressive forces, not just women's organisations alone, must attempt to bring about an equality between the sexes. General inequality is a major cause of dowry. Improving women's position in society would be an effective measure against dowry.
- The over-extravagant expenses for weddings and marriage-related functions must be curtailed as the bridegrooms often take dowry so as to meet these costs. The role models of society should ensure that the weddings in their family are inexpensive and devoid of extravagance so that others follow their example.
- It is a crime both to take and to give dowry, but the bride's family is often overlooked as a part of the crime. We just see the girl's family as the victim. But the girl's guardians must also be alert about the issue. A girl should be brought up to be self-dependent.

- There is a tendency for the girl and the girl's family to simply tolerate the oppression rather than risk the marriage breaking up. The families must not fear social shame, but boldly take action and protest against dowry-related oppression. They must resort to legal action rather than encourage the girl to 'bear the oppression' for the sake of 'respectability'.
- Educated girls are also asked for dowry, but the poor illiterate girls have no alternative if abandoned by their husbands for dowry. Unfortunately in the rural areas, the daughters of poor farmers often study and work in order to earn enough money to pay dowry. The activists against dowry must keep these factors in mind.
- The role of the police and the court must change.



Due to long-drawn out legal procedures, thousands of dowry cases are simply pending in the courts. Hindu brides are deprived from marriage registration and divorce rights. A uniform family code is needed to protect all women, regardless of religion.

8. The demands for amendment to the law prohibiting dowry must be implemented.

9. A woman must take an established place in society, a place of respect. Social values must be moulded in this regard.

Views and recommendations from recently held regional open discussions: Three regional seminars were held in Sylhet, Rajshahi and Chittagong on 20 October 2001, 3 November 2001 and 13 January 2002, respectively, at the initiative of the British Council and Prothom Alo. The views from these open discussions can be thus summarised:

- Social**
 - The responsibility of a not fully matured person is being handed over from one person to another.
 - Woman's unproductive role is being encouraged.
 - This problem prevails under the shield of tradition, social status and culture.
 - Dowry is no religious rite.
 - Laws are not enough. Only when a girl is physically and mentally tortured does the issue come to light.

- The entire family is harmed, not just the girl alone.
- The birth of a baby girl is not welcomed. Due to this tradition of dowry, a girl is deprived of inheritance.
- A separate room is kept at weddings to display the dowry gifts.
- Inequality is created in the different upbringing of girls and boys.
- The bride's family appeases the groom's family with gifts and money at the wedding.
- Dowry is one manifestation of oppression against women.
- Women are taught virtue in tolerance of oppression.

- Social awareness and legal reforms are essential.
- Qualitative changes must be brought about in society.
- In Sylhet, the bride's family gives the groom all furniture, jewellery. If they can't afford it, relations help out or they take loans.
- Haggling over dowry during wedding negotiations is inevitable.
- The groom's side takes dowry for granted.
- Conscious quarters must actively take steps to prevent dowry.
- The educated class too are responsible for prevalence of the dowry system.
- Girls are brought up incapable of working or earning a living. They are made to feel inferior to men. The woman appears to be a burden to her husband's family. Her family pays dowry to meet the added burden of her expenses.
- Women's organisations must work at grassroots level on this issue.
- The unhealthy competition to give gifts at the girl's wedding must stop.
- The boy's side, in turn, pays hundreds of thousands of taka to marry a 'Londoni' girl.
- Women must be seen as humans, not items of bargain.

- Since men are the ones who oppress women, it is men who must initiate a stoppage of dowry.
- The tendency to keep women downtrodden continues.
- Dowry is a form of social extortion and terrorism.
- Social awareness programmes are needed both at government and non-government initiative.
- Area-wise networks must be built up at village level.
- Local elite must take initiative.
- Along with the movement against women's oppression and dowry, steps must be seen to ensure implementation of the movement.
- A culture of equality and social movement is required.
- The society and the family must take measures to ensure a woman to be self-dependent.

State and political

- The state machinery must ensure a woman's security.
- The proper implementation of law must be ensured.
- The political parties must have specific programmes against dowry and women's oppression and work for the implementation of these programmes.
- The government must amend the loopholes in the law.

Economic

- The educational curriculum must build awareness against women's oppression.
- The syllabus must include studies on human rights and civil rights.

Legal

- While the Constitution and the laws speak of human and women's rights, these are not implemented.
- Laws are not enough to deal with oppression against women. The issue must be tackled socially.
- The law-enforcing forces must take on a responsible role.

- The law must be amended to bring about coordination between the police and the law.
- Too much dependence on the Anti-Dowry Act is an obstacle to eliminating dowry.

We must continue our struggle to end the curse of dowry. The issue of dowry and oppression of women must be considered in view of the country's socio-economic, cultural, political, legal, state and overall structure and circumstances. United efforts are needed to put an end to violence against women. A specific framework must be drawn up to be implemented. Dowry won't come to end in a day, but we are certain that it will end. Correct action will ensure that.

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Thoughts on the Day

PARVEEN MAHMUD

BANGLADESH has been firmly committed to the cause of women since its inception. Article 28 of the Constitution clearly states the equality of women and men in all aspects of public life. Yet social exploitation, prohibition and superstition that has been on tradition for many generations, has not allowed women to attain gender equity.

In Bangladesh, women face different sets of barriers in different socio-economic classes. In these varied socio-economic classes, women contribute their labour in four distinct categories of work in terms of their economic return: wage/salaried work, self employment, farm/productive activities within homestead and household work. Their level of formal and non-formal education varies within different socio-economic classes.

On a day dedicated to empower women of the world—the International Women's Day, we will measure how far we have proceeded towards establishing gender equity in our country and what we can do to move forward.

Women's empowerment: Women's empowerment internalises power of women to remove gender inequity. A revolutionary change in the attitude of men and women towards women's status is a pre-requisite for this empowerment. In our society, a man as a father would want his daughter to pursue a career; but as husband he would not want his wife to do so. In the same way, a woman usually practice the same double standard for her daughter and daughter-in-law. True progress cannot be made with this inherent double standard; therefore, we must come out of it.

Education: Amartya Sen emphasised that opportunities in education and employment for women would bring long term benefit to the society. Education has received Government of Bangladesh's (GoB) top priority in integrating women in development. GoB has declared free education up to HSC level for female students. Non-formal education programmes by the GO/NGOs are commendable. In the big picture, literacy rate is about 29 per cent for women, compared with 52 per cent for men. However, the good news is that in recent years, female school enrolment has improved. Approximately 50 per cent of primary and secondary school students are female.

Working women: Women participate in all sectors of the economy in various degrees. Those who enter labour market usually receive lower wages or salaries compared to their male competitor. Very few are taking part at the decision making level. In the government only 10 per cent of the workforce is female. In its departments and directorates, 12 per cent are female while and 10 per cent are female workers in the Secretariat. However, only 6 per cent of the 1st grade government officers are females.

Often female candidates though with better academic records lag behind in getting job offers to their

male counterparts. There are several reasons behind this:

- Lack of general knowledge as the female job seeker spends most of her free time at home as the society does not approve of her to be too outgoing. In contrast, male job seeker attends seminar, social and political activities, getting greater exposure to the outside world and gaining self-confidence.
- Due to restricted mobility of women, jobs which demand frequent field trips, or working at odd hours, or a lot of interaction with men are usually awarded to men.
- Due to inadequate transport facilities and public safety women's mobility in the labour market along with their physical mobility are restrained.

Working environment: Most families are unable to run on single incomes. Bangladesh women work in a society, which is not yet ready to accept working women. Often male colleagues find it difficult to accept

and women must be conscious of the contribution the women make in their homes, even if they are not the earning members. Even for economic reasons when wives work outside, other family members are not prepared to share their household chores. Similarly, in rural Bangladesh, women contribute their labour in farming, and processing of the harvest which goes unrewarded and unrecognised.

Self-employment through microcredit: Microcredit programme (MCP) in rural Bangladesh is women client based. Over 84 per cent of the MCP borrowers are women. Many studies have found microcredit in rural areas as one of the major factors for upgrading the status of women both in the family and the community. Data from Nutritional Surveillance Project (NSP) in Bangladesh suggests that when women participate in household decision they are better able to care for their families. Women are principal decision makers in less than 5 per cent of households with pre-school children in rural Bangladesh. These households spend more on food and medical care, make better choices of food, and enjoy a better nutritional status even though they have a lower income than households with a male decision maker. An independent role in household economic decisions is not often visible and it is usually a joint or co-operative role which is ideal for welfare of the family.

Safe living: All women regardless of their husbands' or fathers' social standing can be victims of oppression and violence. Aggression against women can range from mental torture to physical violence such as rape, wife battering for dowry, acid throwing. Further problems are polygamy, child marriage, inadequate right to property etc.

Though legal reforms have been made, there is a gulf of different between existing theory and its actual application. Effective measures should be taken to ensure that rights of women are safeguarded and that perpetrators are rightly punished.

Social and political participation: Women should gradually step in to public spaces away from their household confinement. Elected women representatives at local level were 11,000 in 1997, but they could not play an active role as decision makers. At national level in 2001, six women were elected parliament members through direct election. At local level women representative will be weak unless national level representation gains strength.

Conclusion: Without attitudinal change gender equity cannot be achieved in Bangladesh. One should not forget that vital issues of economic stability, development and education all directly involve women's participation. Ensuring their safety and safeguarding their rights as citizens are necessary. Women cannot be empowered, they should empower themselves.

them, particularly as equals or decision makers.

Although the Constitution permits women to work in every profession, our society has failed to ensure their safety and provide them security. In most of the offices provision of basic facilities are not taken care of (e.g. ladies toilet facilities or restrooms). Even in nationalised banks, and government offices, women employees are not comfortable with the existing facilities.

Day-care facilities for the children of working women: Still the issue of workplace based day-care centres and creche in Bangladesh is not sufficiently addressed. Most of the women workers, especially those in the garments sector are forced to leave their children unattended in their slum dwellings exposing the children to great risk and inadequate nutrition. Proper creche and day-care center facilities will enable the working women to be relieved from mental stress regarding their offspring and also allow them to concentrate in their work properly. Those workers taking maternity leave will also be encouraged long their work also.

Unpaid work: A housewife's contribution to home management often goes unrecognised. However, empowerment begins at home. Men

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Empowerment is more real, durable and prestigious when achieved rather than empowerment received.

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Empowering women through micro-finance

DHIRAJ KUMAR NATH

ALTHOUGH it is difficult to define the term empowerment, it simply connotes to self-reliance and self-respect. It is, in fact, to attain the ability to generate choices and exercise bargaining power. More precisely it is developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life. Beijing Platform of Action stated 'empowerment of women and gender equality are prerequisites for achieving political, social, economic, cultural and environmental security among all people.' It has been emphasised that women's empowerment is a critical part of sustainable development. It is a process of change by which individuals or groups with little or no power gain the ability and resources to make choices that affect their lives.

Micro-finance programmes can have tremendous impact in the empowerment process if their products and services can provide access to materials, human and social resources necessary to make strategic decisions in the life of a woman. Micro-finance programmes not only empower with financial resources but also help exert choices as an effective means or entry point for empowerment. This is more related to fundamental right and voice of the poor. Prishtina, woman activist from Kosovo, stated in International Helsinki Federation for Human Right in 2000, "There is education in the family: first you should not speak because you are a girl, then later you should not speak because no one will marry you, then later you should not speak because you are a new bride. Finally, you might have the chance to speak but you do not speak because you have forgotten how to."

Micro-finance helps to overcome such a situation and enable women to speak with confidence and strength since micro-finance empowers women by putting capital in their hands and allowing them to earn an independent income and contribute financially to their households and communities. This economic empowerment is expected to generate increased self-esteem, respect, and other forms of empowerment to dominate in the family and demand respect in the community.

Women are poor

According to the State of the Micro-credit Summit Campaign 2001 Report, 14.2 million of the world's poorest women i.e. bottom half of those living below their nation's poverty line, now have access to financial services through specialised micro-finance institutions, banks, NGOs and other non-banking financial institutions. These women account for nearly 74 per cent of the 19.3 million of the world's people now being served by micro-finance institutions. Most of them have excellent records of repayment in spite of daily hardship they face.

Although women's access to financial services has increased substantially, their ability to benefit from this access opportunity is limited by disadvantages due to gender discrimination, such as -

- Some MFI's are providing a decreasing percentage of loan to women.
 - On average, women's loan sizes are smaller than those of men.
 - Credit to women are shared or used by male members of the family.
- Micro-finance industry has made great strides towards identifying barriers to women's access to financial services and developing ways to overcome those hin-

drances.

A survey conducted by special unit on micro-finance of the UN Capital Development Fund on 29 micro-finance institutions revealed that about 60 per cent of these institution clients were women. Six of the 29 focussed entirely on women and remaining 23 were mixed-sex programmes of which 52 per cent were women. Bangladesh Rural Development Board projects of RD-5 or RD-12 also focussed mostly on women clients. These findings affirm the importance of designing appropriate products for women. Micro-finance institutions around the world have been quite creative in developing products and services that avoid barriers that have traditionally kept women from accessing formal financial services such as collateral requirement, male or salaried guarantor requirement, cultural hazards, limited mobility and literacy. It is widely understood that no other institutions offer financial services under terms and conditions that are favourable to women.

Realities of empowerment

Research conducted by UNDP/World Bank indicates that gender inequalities in developing societies inhibit economic growth and development. A recent World Bank report confirms that societies that discriminate on the basis of gender, pay the cost of greater poverty, slower economic growth, weaker governance and a lower living standard of their people.

The UNDP found a very strong correlation between gender empowerment measure and gender-related development indices and its Human Development Index. Overall evidence is mounting that improved gender equality is a critical component of any development strategy. As part of its poverty reduction priority, CIDA supports programmes that provide "increased access to productive assets (especially land, capital, and credit) processing and marketing for women." By giving women access to working capital and training, micro-finance helps mobilise women's productive capacity to alleviate poverty and maximise economic output. In this case, women's entitlement to financial services, development aid and equal rights rests primarily on their potential contribution to society rather than on intrinsic rights as human beings and members of that society.

Deprivation

It is generally accepted that women are disproportionately represented among the world's poorest people. In its 1995 Human Development Report, the UNDP stated that 70 per cent of the 1.3 billion people living on less than \$1 per day are women. According to the World Bank's gender statistics database, women have a higher unemployment rate than men in virtually every country. In general, women also make up the majority of the lower paid, unorganised informal sector of most economies. These statistics are used to justify giving priority to increasing women's access to financial services on the grounds that women are relatively more disadvantaged than men.

Women spend more of their income on their families:

Studies reveal that women spend more of their income on their household. Therefore, when women are helped to increase their incomes, the welfare of the whole family is improved. Women's Entrepreneurship Development Trust Fund (WEDTF) in Zambia, Tanzania also reports that "women's increased income benefits their children, particularly in education, diet, health care, and clothing." According to a WEDTF report, 55 per cent of women's increased income is

used to purchase household items, 18 per cent goes to school and 15 per cent is spent on clothing.

Impact of empowerment

Microfinance programmes offer services and products that can enhance individual women's abilities to participate effectively in politics, social and economic activities. Women clients of Opportunity Microfinance Bank in the Philippines have gained leadership experience and confidence as leaders of their Trust Banks and have gone on to be elected as leaders within their Barangya. Member of Trust Banks of AGAPE in Barrangulla, Colombia helped organise a protest march to bring better sewage systems to their community. BRAC, Bangladesh offers training programmes with the specific aim of creating political and social awareness. Similarly Grameen Bank imparts training of self-reliance in totality. Working Women's Forum in India is politically very powerful. A group of widows in Bali received loans from WKP to



start simple projects raising pigs. Over time they grew in confidence and solidarity and expanded to form a pig-feed cooperative that became the major supplier for their village. Hanufa, a member of CODEC in Bangladesh, defends her rights against an illegal divorce but ultimately decides that she is better off on her own. "I can walk on my own shoes now." These are specific instances of empowerment through microfinance.

Review of approach

The current approach of microfinance disbursement focussing on women alone needs a review considering its adverse impact causing social repercussions in many cases. A study on "Assessing the Microcredit Programme" carried out for Pali Karma Shahayak Foundation (PKSF) termed the micro-credit financial institutions' approach to target women alone as a single tracked policy which does not appear to be bringing expected benefit in many cases. The study said in many cases husband uses the loan, the repayment is the responsibility of the woman who is granted the credit. If husband does not contribute to the payment of installment, the wife may have to resort to various types of employment to make the repayment. It is observed that such tensions might even lead to quarrels and

How it all began

BILLY I AHMED

THE idea of an International Women's Day first arose at the turn of the century, which in the industrialised world was a period of expansion and turbulence, booming population growth and radical ideologies, actions by working women anywhere in the world. Hundreds of women garment and textile workers went on strike in New York city protesting against low wages, long working hours, and inhuman working conditions. The event ended in violent struggles with police.

Following is a brief chronology of the most important events:

On March 8, 1857 women working in clothing and textiles factories in New York city staged a protest against inhuman working conditions and low wages which was attacked by the police to disperse the protesters. Two years later, again in March, these women formed their first labour union to protect themselves and gain some basic rights at the workplace.

On March 8, 1908, 15,000 women marched through New York city demanding shorter working hours, better pay, voting rights and end to child labour. They adopted the slogan "Bread and Rose", with bread symbolising economic security and rose a better quality of life. In May, the Socialist Party of America designated the last Sunday in February for the observance of National Women's Day.

February 28, 1909, following the declaration of the Socialist Party of America, was celebrated in the United States as the first ever National Women's Day. Women continued to celebrate it on last Sunday of February until 1913.

In 1910, an international conference, held by socialist organisations from around the world, met in Copenhagen, Denmark. The conference of the Socialist International proposed a Women's Day which was designed to be international in character. The proposal initially came from Clara Zetkin, a German socialist, who suggested an International Day to mark the strike of garment workers in the United States. The proposal was welcomed with unanimous approval by the conference of over 100 women from 17 countries, including the first three women elected to the parliament of Finland. The Day was established to honour the movement for women's rights, including the right to vote (known as "suffrage"). At that time no fixed date was selected for the observance.

March 19, 1911, was marked for the first time in Austria, Denmark, Germany and Switzerland as International Women's Day. Over a million men and women took to the streets in a series of rallies for the right to vote and hold public office and seeking end to discrimination on jobs. On March 25, 1911, a tragic fire in New York city took place. Over 140 workers, mostly young Italian immigrant girls, working at the Triangle Shirtwaist Company lost their lives because of the lack of safety measures. The Women's Trade Union League and the International Ladies Garment Workers Union led many of the protests against this avoidable tragedy, including the silent funeral march which brought together a crowd of over 100,000 people. The Triangle Fire had a significant impact on labour legislation and the horrible working conditions leading up to the disaster were invoked during subsequent observances of International Women's Day.

In February 1913, as part of the peace movement brewing on the eve of World War I, Russian women observed their first International Women's Day on the last Sunday of February in 1913. Elsewhere in Europe, on or around the 8th of March of the following year, women held rallies either to protest the war or to express solidarity with their sisters. With two million Russian soldiers dead in the war, Russian women again chose the last Sunday of February in 1917 to strike for "bread and peace". Political leaders opposed the timing of the strike, but the women went on. The rest is history: Four days later the Czar of Russia was forced to abdicate and the provisional government granted women the right to vote. The historic Sunday fell on February 23, 1917 on the Julian calendar then used in Russia, but coincided with the 8th of March on the Gregorian calendar used by people elsewhere.

In December 1977, the UN General Assembly adopted a resolution proclaiming March 08 as United Nations Day for Women's Right and International Peace. Four global United Nations women's conferences have helped make the demand for women's rights and participation in the political and economic process now a growing reality.

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ultimately to violence. Most empirical studies suggest that microcredit leads to improvement in women's decision making power about small expenditure and not about large investment. The MFI's successes in banking among the women were overwhelming therefore, all groups were eager to continue to see such success without much changes in the MFI's strategies. "Now it is time to reassess the gender related targeting strategies of MFI's so that women can have adequate access to financial services but not used as bearers of risks for funds which are being used solely by members," the study said. The study, however, observed that the problems of microcredit operations could not be solved with the simple approach of setting a smaller amount of credit for women and bigger amount for male.

Call for action

- In order to make the Microfinance more effective, practitioners should take few actions as follows:
- Gather information on women's need and design product accordingly.
 - Create training or leadership opportunities.
 - Invite women in the governance, management, and implementation of microfinance programme.
 - Collect gender-disaggregated data for use in the design and improvement of programme.
 - Review organisational policies to ensure gender sensitivity and gender equity. Design individual, loan products and graduation strategies that meet the needs of women.
 - Promote women in leadership in the MFI's.
 - Conduct and support research on appropriate measures of empowerment.

Conclusion

It is fact that microfinance has the potential to have a powerful impact on women's empowerment. Although microfinance is not always empowering for all women, most women do experience some degree of empowerment as a result. Empowerment is a complex process of change that is experienced by all individuals somewhat differently. Strengthening women's financial base and economic contribution to their families and communities plays a role in empowering them. In some cases, access to credit may be the only basis to start women on the road to empowerment. But power is deeply rooted in our social systems and values. It permeates all aspects of our lives from our family to our communities from our personal dreams and aspirations to our economic opportunities.

It is unlikely that any one intervention such as the provision of credit or the provision of training will completely alter power and gender relations. Women often value the non-economic benefits of a group-lending programme as much as or more than the credit. Targeting women continues to be important in the design of products and services, both because women by default have less access to credit and because they face constraints unique to their gender. Product design and programme planning should take women's needs and assets into account. MFI's can design products and services delivery mechanisms that mitigates negative impact and enhances positive ones.

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