Informants → **Themes** ↓	**Mr. Kamal**	**Mr. Faruq**	**Mr. Anis**	**Mr. Masud**	**Mr. Monir**	**Mr. Ahamed**	**Mr. Shohid**
Microfinance participation ensures women's family contribution	Women could take part in economic dealings and contribute for their families. In Bangladesh, we are all known of its patriarchal tradition. If men (i.e., husband, son) are using the money (which off course they are using in many cases), MFIs cannot intervene on that. In Bangladesh, it is quite impossible to engage man in domestic duties such as women. Our gender tradition and norms separate the division of labour for men and women. But the positive side is, instead of staying idle, if men are using	women are wonderful managers of household; they can raise income activities at domestic levels and contribute for their family. Family is an economic entity with division of labour. Men must conduct income-generating activities and women take care of household duties. This is a wonderful cultural combination.	Microfinance receiving women have tremendous Improvement and contribution in their family life.	Women are good managers of loans and contributor of their family need.	Whoever earns could significantly contribute to family needs. Access to microfinance loans enhances women's economic participation. Hence, borrower women could significantly contribute to their family.	I believe that microfinance receiving women contributes to their family betterment. Previously, if you asked rural men what assets they have? They would say, I have a cow, a son, or a house or land. But nowadays they consider women as their asset because of microfinance participation. Women bring money to home by microfinance participation.	Women take loan and they support their family with its outcome.

	women's loan in income-generating activities, they are not only contributing to their family income but also to national economy. For this you have to give credit to women, because she brings the loan to men for investment in IGAs.						
Women's Loan recovery rate and scale of loan	A woman who repays timely and scales up her loan means she has gained higher financial capacity (e.g., higher income, expanding business, or trading). It also indicates her financial success to step forward and using a higher loan amount in future.	Women's loan repayment and increasing scale of loan proves their "creditworthiness" character. As I mentioned women are wonderful managers of household, they can raise income activities at domestic levels, and men can sell this in market. This is a wonderful structure. If lending to women ensures easy recovery	Lending microloans to women are more secure than lending men . If they don't have income how they repay properly and ask for more amount of loans?? Men frequently miss their repayments and sometimes don't pay at all. Unlike women, men are aggressive in nature. Being harsh on men will provide no positive result. Rather it can	Women's are secure loan character to provide money. They use their credit properly.	Women's repays the money timely and this is an evidence of their proper loan use.	Women timely repay, continue new loan or more amount of loan. This value the creditworthiness character of them.	Loans are properly repaid my women in compare to men. This is historically proved and provide evidence to their creditworthiness character. With new female clients, we try to convince them about a loan by telling them the benefits of financial participation. We explain to them the reality of how women are financially oppressed in our patriarchal society and how the MFI may help them. Women can invest

		than what is wrong with that? I see that recovering money relying on women's gender-based structural vulnerability does no harm. Rather this is a wonderful strategy to recover the money. After all, the MFIs are financial institutions, and the industry survives on loan returns. The more it could successfully capture repayment from the field, the more it can re-invest in the future. Men consider behaving as a dignified person includes protecting his wife. To ensure their women are	create conflict. On the other hand, women's honour is considered precious to their family and must be protected. A Family would not let their women insulted by outsiders such as loan officers.				and earn by taking microfinance loans. Income-generation would increase their family contribution, and that would increase their participation in family decision-making. Women would earn honour and status both in family and communities

		not get insulted for being in debt, they invest the microfinance loans in income-generation such as business, *gher*, livestock rather than consumption(s) such as food, health, cloth. Investment in income-generation mostly provides income and profit. This return serves both the family income and the MFI's repayment.					
Microfinance participation increases the Mobility of women	The group-based lending program sets group meeting(s) (*uthan boithok*) at different venues/locations (e.g., clients' home or MFI's office). Therefore, female client's ability to attend these venues/locations outside the home	presence of many rural women in public spaces nowadays is a significant cultural change that microfinance program has made in rural communities. Particularly these women challenges the	Microfinance recipients have higher mobility than non-microfinance recipients.	Recipient women have to take part in group meeting (*uthan boithok*). It enhances their mobility and breaks the *purdah* restrictions.	Microfinance recipient women has greater mobility in their community than other women. They take part in group meeting, travel to marketplaces and do small-scale business. All these	The group meeting (*uthan boithok*) character of microfinance loans deliberately minimizes women's community mobility restrictions such as *purdah.*	Recipient women travel to MFIs and group meeting, they are not subject to *purdah* restriction like before.

	improves their freedom of movement at community level. Undoubtedly, due to microfinance program's participation, women are now able to challenge the traditional mobility norms (*purdah*) by travelling at community places.	restricted *purdah* norm of the community.			requires mobility.		
Microfinance recipient's household decision making participation.	Microfinance recipients women now earn and contribute to their family and also take part in family decision making process.	Nowadays, majority of our female clients earns their husband's respect in family. Many of these women have their own business and income. I know many husbands who find their wives as an ally to their family finance. In many families, husbands work as an assistant to women's business enterprise.	When women contribute to their family, they surely will take part in family decision making process.	Microfinance recipients women brings money and its earning to their family. They decide about their business, family needs and other decisions for children.	Microfinance loan helps the women to take part in earning, contributing to their family and it helps them to decide family matters.	Husbands now treat women as asset to the family. Because women could bring money at home and use the money for different purposes. Microfinance helps the women to get this role of family contributor. They are now very important member of the family to decide important matters.	As women take loan and support their family with its outcome. They are now valuable person to take part in family decision making process.

		I must mention that the western context of gender equality is not suitable to our country. For example, we cannot deny maternity. Maternity is biological not learned. It is scientific. Breastfeeding is not men's task, and men don't have the hormonal advantage to childcare. Problem is not in our tradition. Problem lies on not to give credit on women's work. If their work is credited or rewarded by economic value, then their contribution will be visible to us.					
Ulterior profit-making reality of the	MFIs don't make profit, what they make is the surplus out of	We have surplus that we again invest in	Officially we do not use the term 'profit', we use	We do not make profit of our investments, but	We have a good recovery rate from	MFIs use the term surplus and avoid profit from its'	We have no profit, we have surplus. We use the surplus to

MFIs and loan recovery process.	the investments. It is important for MFI's organizational survival. Expanding microfinance market is good for women's empowerment. The number of new female borrower means more loans disbursed to them. This would surely benefit them. Till now in Bangladesh we have very good annual recovery rate, which helps the industry to expand and invest more, each year.	microfinance loans. The more repayment is assured from women, the surplus is gained and more loan disbursement is possible in next round.	'surplus'. If I'm honest, surplus is important for any MFI's survival. We have good recovery record; hence we could invest further and survive as a financial institution.	we have surplus from the microfinance loan disbursed among women. The surplus is used for institutional survival and new disbursement of microfinance loan. Bangladesh is doing good in microfinance loan and its recovery. Therefore, loan disbursement rate is going higher each year.	microfinance loans. Women are repaying at a higher rate.	investment.	spend institutional cost and offer more loans to new clients each year.