<Files\\1. Aklima> - § 1 reference coded [4.14% Coverage]

Reference 1 - 4.14% Coverage

Do MFIs investigate or know that if women are not investing the money and have no control over the money? If yes, how they react?

No (laugh). I am not good at accounting. My responsibility is to bring the loan money and give it to him. That's it. I have no interest on investigating accounting. This is my husband's responsibility to manage family's financial need. His is a man. If I need something, I tell her, and he brings that for me. Accounting and income are for men, should not be women's area of interest I believe.

<Files\\23. Dolu Cacha> - § 3 references coded [11.80% Coverage]

Reference 1 - 0.95% Coverage

Do MFIs investigate or know that if women are not investing the money and have no control over the money? If yes, how they react?

Reference 2 - 5.53% Coverage

The MFIs know that men are using the money. This is very obvious. Culturally women are not permitted to conduct financial dealings (e.g., investments, uses, business) such as men. The MFIs have no issue until we earn, invest and return their instalment properly. They know that if women consume the money for family purpose, there is no chance the family consumption will return with earning. However, although the money is designed for women but men are investing in productive areas, there is a higher possibility of financial return and timely repayment of the loan. Nevertheless, MFIs' only concern is to recovering their money. I do not see them seriously consider if the loan has been used my men or women as long as they have the timely return.

Reference 3 - 5.33% Coverage

Our culture does not condone women's financial dealings/participation (e.g., income-generation, investments, business). Moreover, MFIs understand that men's investment in income-generation (*ay-rojgar*) is more secure than women using the money in family consumption (*khaowa-porai khoroch*). If a woman invests the money in family consumption (*khaowa-porai khoroch*), financial return (*lav kora*) such as income or profit is an unlikely outcome. However, if men are using the loan money in income-generating activities (*ay-rojgar*), it more likely to return with income. Therefore, men's investment of loan money has a financial return (*lav kora*), and it ensures timely repayment of MFIs' loan instalments (*somoymoton rin shodh*).

<Files\\24. Rozina Apa> - § 2 references coded [7.87% Coverage]

Reference 1 - 1.23% Coverage

Do MFIs investigate or know that if women are not investing the money and have no control over the money? If yes, how they react?

Reference 2 - 6.65% Coverage

MFIs care about timely repayment (*somoymoton rin shodh*). Their staff knows my husband's use of the money but do not raise questions about it nor enquire about my loan use. To my knowledge, most of the microfinance loans are used by men (e.g., husband, son, father, male kin) in my communities, and the MFIs' know this.

The only issue MFIs' care about while provide loan to a woman is that they expect timely repayment of the loan amount with exact profit. They do not care who use of repays the loan. My MFI's staffs know that the loan money is used by my husband, however they never expressed any issue with that. They never came and asked me who use the money? or why don't you use the money?

<Files\\26. Lokkhi Devi> - § 1 reference coded [2.47% Coverage]

Reference 1 - 2.47% Coverage

Do MFIs investigate or know that if women are not investing the money and have no control over the money? If yes, how they react?

No. they know men are using the money. MFIs are only strict about recovering their loan. They don't care other aspect.

<Files\\27. Beauty bagchi> - § 2 references coded [5.71% Coverage]

Reference 1 - 0.96% Coverage

Do MFIs investigate or know that if women are not investing the money and have no control over the money? If yes, how they react?

Reference 2 - 4.74% Coverage

The MFI's staff encourage us to invest in income-generation (ay-rojgar) and discourage to use in family consumption (khaowa-porai khoroch) such as food, clothes or medical purpose. They rarely care if men or women from the microfinance beneficiary's household using the loan money. However, when the MFI's staff visit me, they query if the money has been invested in income-generating activities (ay-rojgar). Sometimes they told us, investment in income-generation (ay-rojgar) would return with earning/profit, whereas family consumption will not. If we earn, we will be able to repay the MFIs loan properly (somoymoton rin shodh).

<Files\\28. Lipika Roy> - § 1 reference coded [7.37% Coverage]

Reference 1 - 7.37% Coverage

Do MFIs investigate or know that if women are not investing the money and have no control over the money? If yes, how they react?

No. I never experienced.

The truth is that, they only provide loan to women and expect timely return with profit. They know that the money is used my men, however they have no problem with that. They rarely come and ask us who used the money, or why women are not using the money. If they come, they see if the money is being invested or not. They know that they have higher possibility of getting timely return if the money is invested rather than used in family consumption. They discourage family consumption-based use of the money. However, what purpose we use the money doesn't bother them until we repay the instalment timely. They only serious about loanees' loan repayment records.

Sometimes, they come and ask where we invested our money. But It has no relation with repayment system. They only care about repayment properly. Doesn't matter if we invest of consume the money.

<Files\\29. Nomita Dey> - § 1 reference coded [3.02% Coverage]

Reference 1 - 3.02% Coverage

Do MFIs investigate or know that if women are not investing the money and have no control over the money? If yes, how they react?

No. They only care about proper loan repayment. If we repay our instalment timely and properly, they do not come and see where we invest or who invest in what purpose of the given amount.

<Files\\30. Sumitra Rani> - § 1 reference coded [4.28% Coverage]

Reference 1 - 4.28% Coverage

Do MFIs investigate or know that if women are not investing the money and have no control over the money? If yes, how they react?

Sometimes they come and take notes of where we used the money. They come door to door and take information from us. They tell us to utilize the money properly, but no such pressure given that we women must use the money. They care about their repayment first. They want the money to be properly used so that they can have their timely return form it. They ask if we have benefit of the money, and if we need further loans or not.

<Files\\31. Anik Dada> - § 1 reference coded [7.62% Coverage]

Reference 1 - 7.62% Coverage

Do MFIs investigate or know that if women are not investing the money and have no control over the money? If yes, how they react?

Listen brother, they know very well what purpose women use the loan and who is investing these monies. They (MFIs) do not want to provide loan directly to male people, because it then will be a risky investment for them. Male people rarely stay at home, because they are engaged in outside works such as farming, business, day labourer, shrimp cultivation and so on. But if they provide membership to women, they can easily find them or track them at their home. Women are not leaving their household like men. Moreover, it is always easy to pressurise women for collecting due money. Fighting against men is difficult for MFI's staff regarding loan repayment. Women fears assault and harassment MFI's staff does in front of neighbours and at her home yard if the loanee fails to repay a single instalment. Fear of harassment for women force them to collect instalment from her husband or from any other sources (might be taking loan from others) to repay the MFI's staff.

<Files\\32. Samad Mridha> - § 1 reference coded [1.51% Coverage]

Reference 1 - 1.51% Coverage

Do MFIs investigate or know that if women are not investing the money and have no control over the money? If yes, how they react?

They only consider their recovery of lend money. They do not consider or monitor who is investing in what purpose as long as they have the timely repayment.

<Files\\33. Reazur> - § 1 reference coded [5.01% Coverage]

Reference 1 - 5.01% Coverage

Do MFIs investigate or know that if women are not investing the money and have no control over the money? If yes, how they react?

They know that men are using the money. Providing loan directly to male people will be a risky investment for them. You don't find men at home, because they work outside. Providing loan to women, they can easily communicate them or find them at their home. MFIs only concern about recovery of their money. I don't think they seriously take if the loan has been used my women or not.