

Who takes the credit? Gender, power, and control over loan use in rural credit programs in Bangladesh.

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World Development

Volume 24, Issue 1, January 1996, Pages 45-63

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[https://doi.org/10.1016/0305-750X\(95\)00124-U](https://doi.org/10.1016/0305-750X(95)00124-U)

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Abstract

Special credit institutions in Bangladesh have dramatically increased the credit available to poor rural women since the mid-1980s. Though this is intended to contribute to women's empowerment, few evaluations of loan use investigate whether women actually control this credit. Most often, women's continued high demand for loans and their manifestly high propensity to repay is taken as a proxy indicator for control and empowerment. This paper challenges this assumption by exploring variations in the degree to which women borrowers control their loans directly; reporting on recent research which finds a significant proportion of women's loans to be controlled by male relatives. The paper finds that a preoccupation with "credit performance" measured primarily in terms of high repayment rates affects the incentives of fieldworkers dispensing and recovering credit, in ways which may outweigh concerns to

ensure that women develop meaningful control over their investment activities.



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— Many people have provided helpful comments on various drafts of this paper. We would like to thank in particular Mick Howes, Alison Evans, Naila Kabeer, Martin Greeley, Harold Alderman, Sarah White, Brooke Ackerly, Russell Pepe, Jeanette Adair, Nasreen Huq, and two anonymous reviewers. We are also very grateful to the organizations discussed in this paper (BRAC, the Grameen Bank, TMSS, SNSP, and RD-12) for permission to conduct research on their operations, and for their kind assistance. Thanks also to Rina Roy and Cathy Green for providing research assistance.

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