

References:

1. Akhter, M. S. M., Hossain, M. A, and Mamun, S. A, Reasons for Doing Job outside Household and Difficulties Faced by the Working Women of Bangladesh, 2014.
2. Alexander, A. C. and Welzel, C. Empowering Women: Four Theories Tested on Four Different Aspects of Gender Equality, University of California, and Jacobs University, Germany, 2011.
3. Alsop, R., Bertelsen, M., and Holland, J. Empowerment in Practice, from Analysis to Implementation, World Bank (2006).
4. ASA Annual Report 2015-16.
5. ASA, Association for Social Advancement website, www.asa.org.bd; 2017.
6. Augustine, D, Women empowerment through the SHG approach, (2010).
7. Bangladesh Telecommunication Regulatory Commission data, 2016.
8. Banu, D. Farasuddin, F. and Hossain, A. Empowering Women in Rural Bangladesh: Impact of Bangladesh Rural Advancement Committee's (BRAC's) Programme, 2001.
9. Bateman, M. The Tragic Failure of Microcredit: Yunus' Dream has Become a Nightmare for the Global Poor, 2014.
10. Bhusal, M. K, Does Microfinance Really Empower? A Study on the Contribution of Microfinance in Empowering the Poor Women of Northern Bangladesh, 2010.
11. BRAC Annual Report 2015.
12. Brown, George, When small is big – microcredit & economic development, referring Kofi Annan, 2011.
13. [Conyers, J. Jr. Toward Black Political Empowerment: Can the System be Transformed? The Black Scholar, Vol. 7, No. 2, Black Politics: What course in 1976? \(October 1975\).](#)
14. [Eisenberg, E.M., Goodall Jr., H.L., 2001. Organizational Communication: Balancing Creativity and Constraint. Boston, MA: Bedford/St. Martin's.](#)
15. [Esty, K., 5 Reasons why Muhammad Yunus Focuses on Lending to Women, 2014.](#)
16. [Grameen Bank Annual Report 2015.](#)
17. [Haider, M. Z, Hossain. T. and Siddiqui, O. I, Impact of remittance on consumption and savings behavior in rural areas of Bangladesh, Journal of Business, Volume 4, 2016.](#)
18. [Hofstede, G. The Hofstede Centre, Operated by iTIM International, Finland, 2017.](#)
19. Hultberg, L, [Women Empowerment in Bangladesh - A Study of the Village Pay Phone Program,](#) School of Education and Communication, Jönköping University, 2006.

20. Islam, S. M, Women's Empowerment in Bangladesh: A Case Study of Two NGOs; 2014, Bangladesh Development Research Center, VA, USA. (<http://www.bangladeshstudies.org/wps/>).
21. Islam, M. R., Rural Women's Empowerment through Self-income Generating Activities: A Study on NGOs Credit Programs in Bangladesh, Hiroshima University, 2011.
22. Jamadar, N. Empowering the Poor through Microcredit in Bangladesh, 2014.
23. Kabeer, N, Gender equality and women's empowerment: a critical analysis of the third Millennium
24. Development Goal, 2005.
25. Kabeer, N. Garment workers in Bangladesh, Gender and Trade, Commonwealth Secretariat, 2011.
26. Khandker, S. R.; Zahed K.; and Khalily, B. (1995). Sustainability of a Government Targeted Credit Program: Evidence from Bangladesh. *World Bank Discussion Paper*, No. 316 (December); available at: <http://elibrary.worldbank.org/doi/book/10.1596/0-8213-3516-2>.
27. Klara, Haugen-Kossmann, Micro-Finance and Empowerment - From a Woman's Perspective, Copenhagen Business School, October 2008, Denmark.
28. Kulkarni, V. S. Women's Empowerment and Microfinance- Asian Perspective, IFAD, 2011.
29. Latifee, E. H. RMG sector - towards a thriving future, The Daily Star, 2016.
30. Lausch, H, Literature Review: Theories of Empowerment, Village Earth, 2011, <http://www.villageearth.org/pages/training/literature-review-theories-of-empowerment>.
31. Loro, L, Women's Empowerment as a Result of Microcredit Loans in Bangladesh? American University, September 2013. http://www.bangladeshstudies.org/files/WPS_no18.pdf
32. Lord, J, and Hutchison, P. The Process of Empowerment: Implications for Theory and Practice, Canadian Journal of Community Mental Health, Spring 1993.
33. Mayoux, L, The Magic Ingredient? Microfinance & Women's Empowerment, A Briefing Paper prepared for the Micro Credit Summit, Washington, USA, February 1997. (<http://www.gdrc.org/icm/wind/magic.html>).
34. [Mayoux, L.](#) Women's Empowerment through Sustainable Microfinance: Rethinking 'best practice', 2006.
35. [McKee, D., Road to Self-sufficiency, World Grain, November 2012.](#) (<http://www.World-Grain.com>).
36. [MRA, Microcredit Regulatory Authority Bangladesh, 2016.](#) http://www.mra.gov.bd/images/Licensed_NGO_MFIs/lic271216en.pdf.

37. [MRA, Microcredit Regulatory Authority Bangladesh Annual Report, 2015.](http://www.mra.gov.bd/images/mra_files/Publications/mraannualreport15.pdf)
38. [Mozena, D, Kissinger's 'bottomless basket' comment was wrong: Mozena, The Report24.com.](http://english.thereport24.com/article/2719/)
39. Narayan, D. Empowerment and Poverty Reduction, World Bank (2002), <http://siteresources.worldbank.org/INTEMPowerment/Resources/486312-1095094954594/draft.pdf>.
40. Page, N and Czuba, C. E., Empowerment: What Is It?, Journal of Extension, USA, 1999. <https://www.joe.org/joe/1999october/comm1.php>.
41. Rahman, M. F. Bangladesh's per capita income \$1314, the Daily Star, 2015.
42. Rahman, S, The Impact of Microcredit on Poverty and Women's Empowerment: A Case Study of Bangladesh, University of Western Sydney, Australia, 2007.
43. Rahman, S, Mallik, G. and Junankar, P. N. Microcredit Programs and Consumption Behaviour: Are the Borrowers Better Off? University of Western Sydney, Australia.
44. Sen, A.K. Well-being, Agency and Freedom, The Journal of Philosophy LXXXII (1985).
45. Sen, A. K. Capability and Well-being, 1993, <http://existencia.org/files/alt-eco/quality.pdf>.
46. Shah, F. T, Imam, I, Qureshi, R.W, and Hanif, S. Comparison of Microfinance Institutions: Akhuwat Foundation vs Grameen Bank, Institute of Information Technology, Pakistan, 2014.
47. Sultana, S., Hasan, S. Impact of Micro-Credit on Economic Empowerment of Rural Women, 2011.
48. [Rahman, S. Khandker, M. A. B. K and Hussain A. S](#), Beyond Ending Poverty: The Dynamics of Microfinance in Bangladesh, July 2016, **Pages:** 163 – 187.
49. [UNDP \(United Nations Development Programme\). "Sustaining Human Progress: Reducing Vulnerabilities and Building Resilience." Human Development Report, 2014.](#)
50. [UNDP Human Development Index Report 2015.](#)
51. [Wallis, A. Power and empowerment: Fostering effective collaboration in meeting the needs of orphans and vulnerable children, Global Public Health \(2010\).](#)
52. World Population Clock, 2017. <http://www.worldometers.info/world-population/>.
53. Yuge, Y, The Current Situation of Microfinance in Bangladesh: A Growing Concern about Overlapping Loan Problems – From a Field Visit to Rajshahi and Comilla, The Fletcher School, Tufts University, 2011.
54. Yunus, Muhammad , Banker To The Poor: Micro-Lending and the Battle Against World Poverty, Publisher – PublicAffairs, ISBN 1-58648-198-3, Year of publication- 1999.
55. Yunus, Muhammad, 2006, <https://www.youtube.com/watch?v=ioR1leTmcb0>.