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**RESEARCH SEMINAR**

organized by the

Centre for European Research in Microfinance



**Prof. Syed M. AHSAN**

Department of Economics, Concordia University, Canada

## “Microfinance, Gender and Rural Health Care in Bangladesh”

**Thursday, November 21<sup>st</sup>, 2013**

From 3.00pm to 4.30pm

At the **Salle des Conseils** (ground floor)  
of the **Warocqué School of Business and Economics**  
Université de Mons – UMONS

### Abstract:

Some key results arising out of the research underway at the Institute of Microfinance (IM) relate to the nexus between health, gender and microfinance. [...] For example, on gender, it is seen that (i) women have a significantly higher rate of morbidity than men, though (ii) neither the gender of the patient nor the gender of the household head mattered in the choice to seek a formal provider (as opposed to informal). Even then, (iii) illnesses experienced by female members lead to lower total out-of-pocket payments (OOPP) than for males. It is further seen that (iv) in financing OOP costs incurred on behalf of female patients, less use is made of burdensome means of coping (namely, additional borrowing and asset sales) vis-à-vis males. Instead households rely more on current income and utilize available saving for this purpose [...] There appear few studies that have data of sufficient depth to reflect on these nuances of microfinance delivery. These findings appear worthy of further analysis in the context of wider datasets, not necessarily focused on GB.

### Address:

Warocqué School of Business  
and Economics  
Université de Mons  
Place Warocqué 17  
7000 Mons (Belgium)

### Contact:

Didier Toussaint  
+ 32 (0) 65.37.32.79  
[didier.toussaint@umons.ac.be](mailto:didier.toussaint@umons.ac.be)

Please confirm your attendance to [didier.toussaint@umons.ac.be](mailto:didier.toussaint@umons.ac.be) at the earliest

