



WARE NEWAZ

# Impact of Micro-Credit Programs of Two Local NGOs on Rural Women's Lives in Bangladesh



ACADEMIC DISSERTATION

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## Summary

During the 1990s, micro-credit programs of non-governmental organizations (NGOs) emerged as one of the mainstream development interventions to address poverty alleviation and women's empowerment, particularly in developing countries (Dichter, 1999; Wright, 1999; Rahman, 1999; Mayoux, 1998b; Amin *et al.*, 1998; Kabeer, 1998; Johnson and Roglay, 1997; Hashemi *et al.*, 1996). Inspired by the success of Grameen Bank model<sup>1</sup> in Bangladesh, credit programs have become a much-favored intervention of the NGOs around the world and such interventions are increasingly gaining support from the donors and international development agencies.

There is almost a global consensus now that micro-credit to the poor with a view to achieving equitable and sustainable gains is the key element for economic and social development in the twenty-first century (Mayoux, 1999; Micro-Credit Summit, 1997). Some scholars have described this preoccupation with credit as a 'missing piece strategy' to poverty alleviation (McKee, 1989).

This study is influenced by the fact that the existing evidence of the impact on gender relations of micro-credit programs is limited and only a few studies have investigated the impact of different programs from the beneficiary perspective. Independent academic research has been done only on a few programs in Bangladesh and India and conclusions differ among these even for the same programs (Mayoux 1998). Most other documented studies are short

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<sup>1</sup> In 1976, Prof. Muhammad Yunus, a Bangladeshi economics professor introduced an experimental project to test whether credit could be provided without physical collateral, with a belief that the most immediate need of the poor is credit to create and expand self-employment opportunities. His innovative experiment emphasized group delivery of credit, where the group-guarantees to repay individual loans. After almost seven years of experimentation with a variety of group based mechanisms, his idea took a formal shape as a bank with its own charter. With the government holding about 90 percent of the shares in paid up capital, Grameen Bank was established in 1983 to work exclusively with the poor, specially women, defined as individuals owning less than half an acre of land' (Khandker, 1999).

‘gender-impact assessments’ commissioned by Northern NGOs and donors. Nevertheless, despite its patchy nature, the existing evidence points to the need to question all the assumptions of beneficial impact.

Some evaluations have attested substantial developmental benefits over the past decades and this has led to an increase in funding for NGOs dealing with credit programs since most donors regard NGOs as more effective in targeting the poor, particularly the women (Amin *et al.*, 1998; Kabeer, 1998; Hashemi *et al.*, 1996).

Many of the above studies have suggested that some women do undoubtedly benefit substantially from some programs, increasing their incomes and using this to increase bargaining power in the household and their status in the community. It is impossible to say for how many women, or in which contexts, this is occurring; but success stories are found. It is argued that women in dynamic market contexts may increase their incomes without substantial support services. Women who are already less disadvantaged may use micro-finance to further their own interests in their families and communities, and often to improve the welfare of their families. Some programs with an explicit gender strategy had played a significant role as an entry point for mobilizing women around wider gender issues, and challenging domestic violence, alcoholism, and dowry (Mayoux, 1999).

In most programs, however, there were serious limitations to the degree to which women benefited. Some of the commonly raised issues in several studies include (a) in some cases, significant numbers of women did not control loan use; (b) most women were involved in low-paid traditionally female activities, and increases in income were small; (c) women’s responsibility for expenditure on household consumption and for unpaid domestic work limited the resources and time they could invest in economic activity; (d) micro-finance programs were sometimes increasing domestic tension as men withdrew their own incomes once women were earning; or women struggled to retain control of their earnings. This had in some cases led to divorce, abandonment, and domestic violence; (e) group repayment pressures were sometimes increasing tensions between women; (f) women often have neither the time, in addition to their income-earning and reproductive activities, nor the power and means to become involved in wider social and political activity without external support (Mayoux, 1999).

Against this background of contradictory evidences of positive and negative impacts of micro-credit on gender relations, I was however convinced that most of such studies did not speak of the borrowers’ voices and particularly the rural women’s perspective was largely missing in the majority of the studies. A literature review would suggest that most of the contradictory claims mainly resulted from differing conceptualization of empowerment and mea-

surement of impact in different studies. While the studies that made positive claims largely used multidimensional indicators<sup>2</sup> of empowerment, critics highlighting limitations of micro-credit mainly conceptualized empowerment using only single-dimensional indicator such as ‘accounting knowledge’ (Ackerly, 1995), ‘managerial control’ (Goetz and Sen Gupta, 1996), and ‘cash management’ (Montgomery *et al.*, 1996). There is an enormous volume of literature on micro-credit, which basically analyzes the financial sustainability of credit programs and the monetary benefits to the borrowers and only slightly reflects on borrowers’ experience from their own perspective (Wright, 1999; Bennett and Cuevas, 1996). While most such literature also focus on the challenges of rapid ‘scaling up’ of credit programs for women, only marginal space is given to women borrowers to speak for them on gender relations.

In this conjuncture of claims and counter claims, in order to avoid any conceptual or methodological complexities, I thought that it would be more appropriate to look at the ‘changes’, without any qualification that credit access has brought about with respect to rural women’s income, work and their lifestyles. I believe that it is of little substance whether a ‘change’ is informed by mathematical measurement of ‘success’ or ‘failure’ if the persons concerned, the rural women in this case, value such ‘changes’ rather positively.

In this context, this study aimed at examining how critically important a ‘credit access’ was in bringing about ‘changes’ conducive to promote conditions for rural women to move from a position of marginalization to greater centrality in gender relations – at household and in the community?

In order to reflect on the impact of micro-credit on gender relations, this study traced only the ‘changes’ in women’s lives occurred over time since their credit group membership. This study, therefore, is anchored on the premise that tracing of ‘changes’ from women’s perspective, rather than reporting mathematical calculation of ‘outcome’, could better capture the impact of micro-credit program on gender relations.

This study is based on the first-hand data gathered during my field work in four small villages in two remote and distant districts<sup>3</sup> of Bangladesh where a number of local, national and international NGOs are involved in micro-credit programs targeting rural women. The most insight in this study is gained through the eyes of the women borrowers who described and

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<sup>2</sup> These indicators include aspects related to women’s autonomy, relative access to household resources, control over decision-making, inter-spouse consultation, mobility, political and legal awareness and involvement in political campaigns and protests.

<sup>3</sup> Administrative units in Bangladesh are decentralized along divisions, districts, *upazilas* and union at the lowest level. Districts play the pivotal roles by linking the lower tiers with the central government.

explained their situation, based on their understanding of the 'changes' in their relations at household and in the community. While I gathered information directly from the women and took note of their observations, I have tried to incorporate interpretive approach of feminists in explaining the 'changes'. Thus my analysis of the findings aimed at relating their observations along my framework involving perceptual, material, relational and cognitive aspects of women's understanding of the impact of micro-credit on their lives.

The above approach was further supplemented by the observations made by the NGO fieldworkers, who mainly deal with women group formation, training, credit disbursement and recovery. This codicil, in a way, served the purpose of triangulation in my study that might have reduced any bias in the interpretation.

Investigation of 'changes' posed problem of proving causality and attribution. It was difficult to attribute a certain 'change' to credit intervention alone, as other factors in a woman's life could have also contributed to such a change. Macro policy changes and practices and shifts in global trend could have also affected rural women's lives. Moreover, for my study, there was no such base line of material condition of women, against which I could assess my findings. Thus the findings concerning 'changes' in material condition have largely been recollecting from borrowers' memories and that might lack in accuracy. It was hard to compare the 'changes' within a 'before and after' framework.

Against a background of an on-going debate concerning empowerment and measurement of impact, my method and approach to the problem of tracing 'changes' in rural women's lives, withstanding the limitations outlined in the preceding paragraphs, offered some interesting insight of the overall dynamics of micro-credit and its impact on gender relations.

This study contends that while credit access may lead to 'changes' potential for making differences in the lives of rural women with respect to gender relations at home and in the community, if combined with consciousness building strategies, such potential is even greater. In sum, this study broadly concluded that credit access generally led to an assertive perception among the women borrowers about their contribution as earners. That assertiveness in their mind-set in turn gave the women a better bargaining edge in household decisions. It also enhanced their voices in determining their relations with the world outside home in terms of their mobility, involvement in trade and wage labor and participation in public spheres. More importantly, this study found that the majority of the women borrowers rather positively view such changes in their life.

**Overview of the Thesis:** The introduction of this thesis presents the study background and discusses some relevant issues of development discourse with a focus on linkage between



discourse and practices, with particular attention to the feminist debate. It also points out the trends in portraiture of women with relevant argument of post-modernist critics. Chapter 1 makes an attempt to make the readers familiar with the poverty scenario in Bangladesh with particular focus on women and gender dimensions of poverty in order to put the study findings in a more clear perspective. Chapter 2 reflects on the NGO activities in Bangladesh and also discusses some contesting issues on relative advantages of NGO approach to development. It further gives an outline of NGO credit program: the nature and the way it works. Chapter 3 presents the theoretical framework of the study including the purpose, research question, key concepts, methodology, and a description of the field research. This chapter also discusses the background of the NGOs. Chapter 4 presents my study findings and analyzes the changes experienced by women borrowers across four dimensions viz.: perceptual; material; relational and cognitive. Chapter 5 reflects on field workers perspectives on such changes. In the concluding chapter, the findings as presented in chapter 4 and 5 are summed up and the overall concluding remarks are made.



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## Acronyms and Abbreviations

ADAB:	Association of Development Agencies in Bangladesh
BIDS:	Bangladesh Institute for Development Studies
BRAC:	Bangladesh Rural Advancement Committee
BRDB:	Bangladesh Rural Development Board
CARE:	Committee for Assistance and Relief Everywhere
CBO:	Community Based Organisations
CIDA:	Canadian International Development Agency
CIMO:	Centre for International Mobility
CIRDAP:	Centre for Integrated Rural Development in Asia and Pacific
DAWN:	Development Alternatives with Women for a New Era
FAO:	Food and Agriculture Organisation
FGD:	Focus Group Discussion
FINNIDA:	Finnish International Development Agency <sup>4</sup>
FW:	Field Worker
FY:	Fiscal Year
GB:	Grameen Bank
GDP:	Gross Domestic Products
GOB:	Government of Bangladesh
HYV:	High Yielding Varieties
ICDDR,B:	International Centre for Diarrhoea Disease Research, Bangladesh
IDS:	Institute of Development Studies
IGA:	Income Generating Activities

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<sup>4</sup> Finnida has been renamed as ‘Department for International Development Co-operation’ of the Ministry for Foreign Affairs of Finland.

IRDP:	Integrated Rural Development Program
MCI:	Micro-credit Institute
MFI:	Micro-credit Finance Institute
MO:	Micro-credit Organisations
NFPE:	Nonformal Primary Education
NGO:	Non-Governmental Organisations
ODA:	Overseas Development Assistance
OECD:	Organisation for Economic Co-operation and Development
PKSF:	Palli Karma Sahayak Foundation (Rural Work Support Foundation)
Proshika:	Proshikhan, Shikkha, Kaaj (Training-Education-Work), name of a large national NGO in Bangladesh
PVDOs:	Private Voluntary Development Organisations
SOW:	Subordination of Women Group of IDS-Sussex
SUS:	Sabalambaya Unnayan Samity
RCP:	Rural Credit Programme
RCTP:	Rural Credit and Training Programme
RDRS:	Rangpur Dinajpur Rural Service
RDP:	Rural Development Programme
RD-12:	Rural Development Programme no. 12 by BRDB
REFLECT:	Regenerated Freirean Literacy through Empowering Community Techniques
RRA:	Rapid Rural Appraisal
SCF:	Save the Children Fund
SUS:	Sabolomby Unnayan Samity (a local NGO)
Thana:	Sub-district in Bangladesh
Tk.:	Taka Bangladesh unit of Currency (US\$= Tk.57)
TLM:	Total Literacy Movement
USAID:	United States Agency for International Development
UN:	United Nations
UNDP:	United Nations Development Programme
Uttaran :	A local NGO in Bangladesh
WDP:	Women Development Programme
WID:	Women in Development
VO:	Village Organisations (of BRAC)

# INTRODUCTION

## i. Background of the Study

The policy makers and the development analysts across the world witnessed the failure of the first UN decade of development (1961–1970), which hold a conviction that the benefits of economic growth would ‘trickle down’ to households at the bottom of the economic hierarchy. Later, policies of 1970s failed in yielding benefits from the reformulation of development goals, which seemingly aimed to take greater account of poverty and meet the basic needs. During 1980s, there was ample documentation of adverse effects of the structural adjustment policies on the poorest of the population.

The above experiences of the three decades led to a dominant argument that the development investments not only failed to transform the poverty situation, in many cases, have exacerbated the condition in poor countries. The eventual deliberations on poverty linked economic issues to social spheres and subsequently a broad agreement was reached within and outside the official development agencies to give particular emphasis on ‘participation’ and ‘empowerment’ of poor. Such an approach provoked greater attention for women and created a space to incorporate women issues more centrally into development discussion. Eventually, the declaration of the International Decade for Women signified the visibility of Women in Development (WID) school of thought, which encouraged the full integration of women in the total development efforts. The climate of sixties and seventies were conducive for such a shift from a broader notion of development to this more micro-level aspect in development thinking. While in the south, it was the protest against injustice of international economic order and subsequent consciousness were pivotal, in the north, it was the protest against class and race privileges in the factories and universities that largely contributed in the shift in the policies. Moreover, civil-right, women and black power movements and the third world liberation struggles also played vital roles.

Within this changing atmosphere, the resurgence of worldwide women’s movement since 1970s has legitimized the investigation of women as a distinct category. An extensive documentation of inequalities has washed out many conceptions and assumptions about the world of work and power and the household. As a result, the feminist critics of intra-family inequalities posed a challenge to conventional theories about ‘self-interest’, ‘altruism’ and ‘reciprocity’

and rejected the underlying assumption that the household, through its patriarch, maximizes utility for all of its members (Folbre, 1986b, 1996; McCrate, 1987; Sen, 1990). Thus, the search for issues of inquiry started from the domestic arena, from where the asymmetrical gender relations sprang out.

Furthermore, the feminist critics also contradicted the assumption that exposing and correcting the constraints on women's work and providing credit would automatically solve many of the inequalities since the control of income was still too often hostage to patriarchal control (Dyzer and Bruce, 1988, cited in Tinker, 1990). They claimed that increased women's opportunities to work often resulted in longer-hour workdays with no commensurate improvement in their status. Therefore, it remained an imperative to examine the structure of family and to analyze power and work, within and outside that unit. On the other hand, by identifying economic modernization as capitalist development, some argued that such an approach might systematically link women to patriarchy. They critiqued women in development school (also orthodox Marxist school) and hinted at the possibility that the existing forms of gender subordination could be intensified, decomposed or recomposed by the growth of capitalism (Elson and Pearson, 1981:199).

Alongside this, postcolonial textual resistance challenged the representation of women in development literature for prescribing technical solutions that captured the non-European subject within the European framework in European text, anthropology, history and fiction through an 'authoritative picture of themselves'. Some scholars drew attention not only to the power of textual representation, but to the ideologies and technologies through which these were and are disseminated and rendered normative (Kincaid, 1988). Nevertheless, some other scholars are critical of this postcolonial resistance, which depends upon a system of 'irreducible binary oppositions' (Suleri, 1992) and argue against radical subjectivity, which too frequently translates into a low grade 'romanticism'. Thus, feminists are trapped in a dilemma while meeting the demand for positive representation and cultural restitution. In this context, I am of the opinion that combating the domination of north in the representation does not necessarily mean to put an end in cooperation. The cooperation is likely to be much effective when initiated in a 'talk back' situation, responsive to the account of different people and their societies.

In this context of above contradictions and challenges, various concepts leading to practices have been constantly emerging with claims and counter claims of positive and negative ver-

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<sup>1</sup> Gayatri Spivak (1985, in Griffiths et al., 1995) shows that 'what is radically liberating piece of writing or politics in one arena can act as a colonizing agent in another'.



dicts, particularly in addressing issues concerning women and poverty. Accordingly, concepts like equity, participation, pluralism, good governance and globalization have accelerated the growth of poverty-focused NGOs, supported by donor countries and agencies for grass-root intervention. This mushrooming of NGOs started in 1970s in the southern countries, with aid flow from the north moving away from southern governments, perceived by aid agencies and donor countries as essentially ineffective and often corrupt. Many emphasized the role of NGOs in alleviating rural poverty by reconsidering their ability to empower people and to contribute to alternative discourses of development (Escobar, 1992; Patkar, 1995; Wignaraja, 1993). On the other hand, those who looked for alternative to existing development rather than development alternative; emphasized the role of local or community associations<sup>2</sup> to reach the ultimate goal of transformation, for their ability to politicize issues through pluralistic and non-party character (Esteva, 1987; Rahnema, 1997; Shiva, 1986, 1987).

In the context of Bangladesh, there is no denying the importance of NGO-offered micro-credit programs and their impact in bringing about socio-economic changes in rural Bangladesh. With respect to micro-credit, it is argued that the Grameen Bank and other NGOs have performed at much higher level than that of the government credit schemes and their achievements compare very favorably with all other anti-poverty strategies in the country. 'Results have been so impressive that Bangladesh is now a center for the global diffusion of micro-credit ideas, although it is still a recipient of ideas about savings' (Wood and Sharif, 1997:373). The 'Micro-credit Summit' of 1997, with an aim to help energize governments, donors, and NGOs to provide credit to about 100 million poor households by the year 2005, also indicates a global commitment among the development planners to micro-credit as a vehicle for poverty alleviation. It is argued that 'providing credit to the poor does not provoke any conflict, it is a method, which is easily accepted, even in conservative quarters now-a-days, since the poor recipients of loans proved to be far more reliable credit consumers than the better off' (Wong, Kramsjo and Sabri, 1997:164).

The following discussion briefly sketches the debate concerning the involvement of NGOs in micro-credit programs.

With regard to involvement of NGOs in micro-credit, arguments are rolling that the NGOs are in a position where "their ingenious built-in-mechanisms can by-pass the endemic problem of 'loan default' that had bogged down much government programs in the past in Bangladesh" (Reza, 1996). The major attractive features of these programs include: close targeting of the neediest borrowers; reliance on group formation strategies to ensure financial

<sup>2</sup> Separated from market and state.

discipline and regular repayment; and loan delivery system without collateral requirement that poor can rarely fulfill (Khandeker, Khalily and Khan, 1996). The optimists about the potentials of NGO approach have categorically pointed out the significance of 'joint liability' or 'social collateral model' of NGO credit programs (Jain, 1996).

However, there are some anti-arguments, which hint at the incidents of dropouts from credit and savings groups and high interest rates of NGOs. Rutherford (1995, in Rutherford *et al.*, 1997) observes that the poor in Bangladesh commonly practice 'self-exclusion' from income generating credit initiatives. On the other hand, it is also alleged that the NGOs cover only 'middle and upper income poor' as 'increasingly the extreme poor are seen to be dropping out of credit programs after having failed to keep up with repayment of installments' (Hulme and Mosley, 1995, cited in Sharif, 1997:72).

On the contrary, a recent study shows that micro-credit is successful in targeting poor, though it also suggests that while such programs are reasonably targeting female-headed households, restricting loans to the landless is not effective in reaching the poor and vulnerable (Amin, Rai and Topa, 1999). With respect to high interest rates, some researchers argue that 'loan loss reserves' are necessary since 'delinquency' and 'default' can not be eliminated totally and they assume that the 'borrowers are far more sensitive to the availability of credit than to the interest rate' (Sharif, 1997:71).

With particular reference to women, some researchers are skeptical and suggest that women are only confined to the use of such credit to low turnover small-scale activities, which are essentially non-threatening to the male- and class-dominated local political economy. This trend could restrict the effect of such credit to 'welfare function' (poverty alleviation) rather than 'irreversible structural change' (Wood and Sharif, 1997:30–31). Some other also question the logic behind the 'small business' like petty trading and livestock rearing and suggest that this trend only adds actors to an already over crowded trading and petty production markets. This, in turn, reduces the returns for all and 'they do not generate employment outside the immediate family receiving credit ... and thus only addresses the under-employment of family members' (Wood, 1997:295–296).

Most of the critics of micro-credit argue that the micro-credit programs for women in Bangladesh expanded, in part, due to the 'financial viability of institution' providing small credit to women. Donors have 'discovered' women as more reliable and credit worthy and encouraged recipient agencies to provide women with credit (Hulme and Mosley, 1997). This line of argument suggests that the 'repayment' of credit needs control and supervision and with women it becomes easier. Perhaps this is the key point that explains the reasons as to

why NGOs are mainly predisposed with women credit groups. This presupposition has been provoked by the followers of Elson and Pearson (1981), who suggest that such preference for women is due to the fact that women are generally docile, they lack mobility and there is lesser likelihood of women joining organized labor protest (Milkman, 1983). Thus it is argued that the focus on 'women' is not essentially linked to the concern for empowering women rather it is determined by the concern for program's viability. With regard to empowering approach of different development organizations, some scholars are skeptic that women are only 'instrumental' in achieving program goal, where policy makers synergistically tackle gender and poverty issues without making women understand the problems of women's subordination (Goetz, 1994; Jackson, 1996). But some scholars also claim that 'channeling resources particularly through women in poverty alleviation programs serves a range of goals: basic needs, welfare, equity and empowerment' (Kabeer, 1997:2).

Nevertheless, the focus on empowerment at the policy level reflects a growing awareness that the early formulations of women problems concerning their exclusion from development and their labor market position could not capture the full convolution of women's situation. The position of women in relation to men in the context of family and community is not blessed with the ability to fight the inequalities and deprivations. Under the circumstances, empowerment has been seen as a goal, as it emphasizes change in power relations through individual or group challenges to oppressive practices (Visvanathan, 1997).

Many NGOs have been encouraging savings and extending credit to poor with an approach that combines credit with literacy training and consciousness building, advocacy, technical assistance and marketing skills, all bundled in a comprehensive package of services. This strategy is based on an assumption that pure economic growth alone could not alleviate poverty. It is argued that there is a greater reduction in poverty when micro-credit programs are combined with increased access to basic social services.

The debate that view poverty removal as a 'transformation' of poor lives is critical of the minimalist 'credit-alone' approach of 'Grameen model' and advocates a 'credit-plus' approach packed with social development strategies. The advocates of this strategy strongly criticize the World Bank and other key donors like USAID and ODA, due to their keenness to push the multi-sectoral, social development-oriented NGOs into a narrower function of micro-credit institutions (MCIs) without the costly accompaniment of social mobilization (Wood and Sharif, 1997). Such scholars also denounce a recent move of converting MCIs into micro-finance institutions (MFIs), as they assume that such a move will spoil the essential quality of a 'credit-plus' strategy.

Despite this debate on the appropriate approach to credit, most scholars have so far accepted the role of NGOs in credit. I will now briefly discuss the factors so far identified to justify the involvement of NGOs in micro-credit. The poor, particularly the rural women earn their livelihoods from a verity of self-employed activities and a major constraint they face is a lack of cash and a lack of ‘access to financial institutions’ (Kabeer, 1995)<sup>3</sup>. In the informal credit,<sup>4</sup> problems are not so much ‘access’ *per se* but the terms of such credit are, particularly for the poor women (Mayoux, 1995). The terms and conditions of collateral (often jewelry or land as security) usually vary and they depend on the intention of and the scope for exploitation on the one hand and manipulative power of the credit receiver, on the other.

With respect to formal credit, on the other hand, studies have revealed a range of considerable obstacles to ‘access’ itself. These difficulties include: requirement of collateral or a guarantor, time and skills required for filling out forms, resources for application fees, service fees, lender services, and bribes to officials (Mayoux, 1995:34). Moreover, getting information from a formal institution is also difficult because of rigid bureaucracy and attitudes.

Thus in the context of restricted access to formal financial institutions as well as limitations of informal credit, NGO credit lending system has become a relatively better solution for the poor. Moreover, the endemic problems like ‘extreme fluctuation’ and ‘unpredictability’ in the flow of income due to illness, natural calamities, lean period in production, etc. have also expedited the expansion of NGO micro-credit programs in Bangladesh (Yunus, in Wood and Sharif, 1997:8).

In this context, both positive and negative arguments on NGO potentials in reaching grassroots and empowering poor through micro-credit are vast. I however would like to clear my position that many of the above issues are out of the purview of this study. Nevertheless, I have made an attempt to present some clues to the above debates in my presentation in various chapters.

In line with Mayoux’s (1995) argument that “credit is ‘tactically important’ for initiating processes of changes”, this study primarily aimed at examining the ‘changes’, specifically in gender relations within household and in the community. In the following section, I would elaborate the discourse on development with particular focus on feminist perspective with a view to put my study findings into a broader perspective.

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<sup>3</sup> Constraints on women’s access to both informal and formal credit were identified in the 1970s and the issues were given particular emphasis at the World Conference of International Women’s Year in Mexico in 1995.

<sup>4</sup> Moneylenders, pawnbrokers, friends, relatives, suppliers, shopkeepers, etc.

## ii. Development and Feminist Responses

I assume that a brief discussion on development literature will put my study into a broader perspective. This section therefore briefly touches some of the relevant issues of a broader framework of development discourse in which ‘development’ is seen as a ‘purposive’ and the preferred end is ‘the processes of social transformation’. This section also briefly reviews the feminist debate on development that defines it as ensuring ‘equal access to resources’ rather than ‘equalizing of opportunity’. However, my purpose is neither to assess the impact of various development policies nor to undermine the WID philosophy *per se* rather to discuss the contributions as a platform of gender relation approach in development discourse.

In order to put my discussion on women representation into a perspective, this section also discusses some relevant issues of post-modernist development arguments and hints at some limitations of the present state of understanding in interpreting diverse cultures and women’s positions.

After the World War II, many scholars started to question the ideology and practices of development by terming those as a threat to “people’s autonomy” (Illich, 1960, cited in Rahnema, 1997) and a ‘deceitful mirage’, which ‘had acted as a factor of division, of exclusion and of discrimination rather than of liberation of any kind’ (Rahnema, 1997:X). The three-world categorization, which served the rationale to view development as progress to modernity, represented a division between the first, second, and third and located third world at the bottom of the progress continuum. This line of reasoning made many to dispute the origin of development as a part of a larger political project of reconfiguring the ‘colonies’ into the developing world (Fanon, 1963; Adorno, 1951, 1993; Benjamin, 1969; Arendt, 1981). Within this framework of reasoning, they argued that on the basis of above scheme, the ‘object’ category of ‘third world’ was formulated as a field of study, which justified concepts and strategies of development in certain fixed ways<sup>5</sup> where only certain things could be said and even imagined (Escobar, 1995a). Thus, development was and continues to be for the most part a top down, ethnocentric and technocratic approach, which treated people and cultures *as abstract concepts*, statistical figures to be moved up and down in the charts of progress’ (Escobar, 1997: 91). Moreover, ‘development’ as a project of international politics, started to investigate individual ‘nation-state’ as its unit of analysis. And as a part of the scheme, the governing elite of

<sup>5</sup> This line of argument has been influenced by provocative and challenging analyses of single effect of power and knowledge following Foucault’s (1972) work ‘The Archaeology of Knowledge and the Discourse on Language’, New York, Tavistock Publications and Harper Colophon.

those poor countries were assigned to act as representatives of their 'target population' to solve the problems so that their nation states could 'catch-up' with their bygone colonizers (Toye, 1987). Such an end needed to proceed by creating abnormalities such as 'illiterate' 'malnourished' and 'underdeveloped' with endless specifications of problems (Escobar, 1997:88).

Based on the above premise, actions taken in the three to four decades following the World War II inevitably failed to achieve the so-called promised advances in poor countries. Besides, the economic gap between the have and have-nots continued to reach to an intolerable proportion. Thus, the critics of the dominant development paradigm became discontent and focused on the 'flaws' of the ideology and practices (Escobar, 1995a; Patkar, 1995; Rahnama, 1992, 1997).

The development paradigm of 1950s and 1960s advocated industrialization and modernization. Economic modernization theories prevailed over sociological and political theories of modernization. In the 1960s, the process of 'trickle down'<sup>6</sup> was the dominating feature of development, and in the 1970s, redistribution became a central concern and poverty alleviation efforts mainly focused on basic needs. The 1980s saw waves of structural adjustment programs and a rolling back of the state. Referring to this, Robert Chambers (1989, cited in Haider, 2000:5) states that, 'in the 1970s, the solution to rural poverty was not less government but more. In the 1980s, the solution to the problems of development was not more government but less. Yet, both ideologies and both sets of prescriptions embody a planner's core, center-outward, top-down view of rural development, starting with economies, not people; with the macro, not the micro; with the view from the office, not the view from the field; and in consequence, their prescriptions tend to be uniform, standard and for universal application'.

Based on the experience of the past, 1990s began a new consensus, in which the strategy to reduce poverty included three core elements: broad-based, labor-intensive economic growth, development of human capital and social safety nets for vulnerable groups.

The critics argue that within this framework of development discourse, the trend to turn the focus on women, as a vulnerable group, is only an intention to create a new client group or a new object. But there is another way to be sanguine that 'the production of new discourses, however, is not one-sided process; it might create conditions for resistance' (Escobar, 1995c: 155). The feminist critics, in and out mainstream development consideration, have responded with counter claims and many challenged the ideology and practices by seeking alternative

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<sup>6</sup> Assumption that the benefit of resources channeled by the state to market-oriented production would automatically trickle down to every one.

development discourses. In particular, the feminists who favored post-structuralism have critically analyzed discourse on development and argued that the conventional assumption about development reached an impasse (Parajuli, 1991) and were keen to follow the path of social movements. Following discussion provides some more tips to that debate.

### **Women enter the picture**

Women in Development, as a new sub-field of development study, raised a doubt about the neutrality of the developmental agencies and their prescribed modernisation. WID approach contradicted the claim of mainstream modernisation that technology had liberated women from 'drudgery' (Lewis, 1955). On the contrary, it claimed that prejudices and preconceptions about women persisted in societies in spite of the forces of modernisation. WID criticisms focused on planners and policy makers, who treated women's productive role as 'unaccounted' and revealed the fact that the mainstream model of modernisation had not benefited women. On the other hand, it suggested that modernisation brought new resources and opportunities to men and consequently the gap between men and women was widened as the productivity, attitude and outlook of men and women started to diverge (Boserup, 1970:139). This was considered as the first wave of feminism within the mainstream development thinking.

Easter Boserup, as the pioneer of this school, contradicted with earlier practices and expectations and her study showed that modernisation (technological) benefited men by displacing women of the third world. She hinted at the colonial and postcolonial governments' perceptions and misperceptions of what women actually did as largely responsible for this displacement. More importantly, she expressed that the sexual division of labour varies and it is culturally produced, which prefigures the argument that gender is socially constructed. This initiated a change in the development policy by shifting focus from women's welfare recipient<sup>7</sup> roles to women's productive roles. She was critical of the tendency of planners to see women as 'secondary earners'<sup>8</sup> that eventually retained them as 'efficient housewives' and their reluctance

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<sup>7</sup> In pre-WID development planning, women entered into the welfare programs very passively as clients rather than agents.

<sup>8</sup> At the same time, when WID philosophy was emerging within the official arena of development, in two important areas i.e. food and population, women's role have been identified which had profound impact on planning process of development agencies. In World Food Conference (1974), women's contribution at different stages of food chain, and their role in family food provision and nutrition have been recognized by the staff of nutrition section of the Food and Agriculture Organization (FAO) of UN.



to improve women's professional ability to compete equally with men in the market. Thus the question of 'equal access to resources' emerged as the prime issue of concern.

Tinker (1976), following Boserup's line of reasoning, argued that women had not benefited from development, due in part, to western 'sex-role stereotype' and prejudices in the planning process and argued that this resulted in three types of planning errors namely omission, reinforcement and addition. She demanded inclusion of subsistence labour, childcare and work in the tertiary and informal sectors in the definition of 'work'. Therefore, both Boserup and Tinker called for a scrutiny of the household structure and the nature of women work in the third world. This was perhaps the first step to rectify the data collection practice of development agencies, which was previously based on 'sex-role stereotype' defining women as housewives regardless of their local reality. They argued that unless such shift in focus was initiated, development would continue to have adverse impact on women. WID advocacy was able to fix a change in development planning process after International Women Conference in 1975 by influencing the integration of women's equal opportunity in education and training. Many argued that it was a compromise on the part of women of first world who, at that time, demanded equal rights, equal opportunities, equal pay, and the right to be heard in public. Maguire (1984:13) noted that the early agenda for such changes had evaporated at the time of implementation and 'put forwarded an extensive shopping list of *desirable changes* in the status of women, it was left to the piecemeal action of individual governments to put into practice.'

After ten years of Boserup's work, Rogers (1980) pointed out the 'sex-segregation' in planning process, which perceived women as 'illogical' and 'irrational'. Even after emergence of WID school of thought, she claimed that women had only received training on domestic skills and remained confined within handicrafts and small-scale income generating projects, which echoed the 'old home economics conception'.<sup>9</sup> She criticised the offering of 'special projects' for women in isolation and urged for the elimination of gender discrimination in all project designs. Rogers added the distinction between 'sex' as physical distinction and 'gender' as social and cultural explicitly with a view to denouncing the sociological sex-role theory, an important component of modernisation theory. Rogers (1980:11) continued that the "most important role for women, defining their entire life, is portrayed as the bearing and bringing up of children. A man, on the other hand, is seen as the 'natural' head of the family, its representative in the outside world, and therefore the person with whom the planners will

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<sup>9</sup> The concern was poverty alleviation and basic needs where women's responsibility and productivity have been defined in terms of family's basic needs rather than focusing on unequal access to resources.



deal. Since it is assumed that men control families, any new resources intended for everyone should logically be channelled through them.” She challenged the universal applicability of the notion of nuclear family (derived from the concept of modern society) and the division of sex-based role. More importantly, she moved away from an earlier stress on adverse impact of development on women and emphasised more on the adverse impact of women’s exclusion from development. In her opinion, continued neglect of women productivity was a costly mistake on the part of the development planners, because it was not that women needed development rather development needed women. Kabeer (1995:25) argued “it was this kind of argument which, in the end, was most persuasive among the development agencies, since it appeared to fit directly into their concern with the efficient allocation of resources<sup>10</sup>.

The concern for efficiency, the dominant theme of WID, was matched with the free market philosophy based on neo-liberal ideology of the international financial organisations. The efficiency claim of WID advocacy, as against welfare claim, came about at a time of large-scale deterioration in the world economy when the international financial organisations were concerned with recovery of third world debt and the resolution of balance of payments crisis. Therefore, trade liberalisation and privatisation were considered as preconditions to receive loans by the countries in need. Most efficient route to economic recovery, within this framework, was considered to be a greater reliance on competitive market forces. In this pretext, development planners got rid of earlier prejudices and biases and advocated integration of women food farmers into mainstream economic activities as ‘nimble fingers’ of export-oriented global market factories (Elson and Pearson, 1981). Based on this efficiency bias, development agencies recommended cutback in public expenditure in welfare as a part of structural adjustment programs. They shifted ‘the responsibility for welfare services from paid to unpaid economy, often through the intensification of women’s labour’ (Elson, 1991, cited in Kabeer, 1995:26). Kabeer (1995:26) argues that this “recognition of women’s productive potential appears to have been achieved at the expense of appreciation for their unpaid workload within the household.”

However, Boserup and other earlier WID analysts were criticized for several reasons. Allegedly they tended to ignore the process of capital accumulation set in motion during the colonial period and the effect of such process on women. Their analysis did not systematically examine the different effects of capital accumulation on women of different classes. Beneria

<sup>10</sup> In the World Bank Annual Report (1990:62) it was stated that ‘no country can afford to under-utilise and under-equip more than half of its human resources’. On the other hand, many argue who resisted this philosophy that it took place to suit the demands of the development order to construct the contemporary third world.

and Sen (1981:47) argue that ‘modernization is not a neutral process, but one that obeys the dictates of capitalist accumulation and profit making’. WID attacked only the modernization model for its failure to deliver the goods to women and ‘it was not the market solution *per se* that had failed women, but planners and employers - some times women themselves – whose irrational prejudices and misplaced assumptions led to discriminatory outcomes’ (Kabeer, 1995:20). Boserup had accepted the fundamental wisdom of the market model and only pointed out the western planners’ policies based on stereotype sex-roles. Finally, it carries the limitations associated with ‘liberal world view’ (Bandarage, 1984; Maguire, 1984; Jaquette, 1982). Since equality notion of WID drew from the concept of ‘rational individual’ of liberal theory,<sup>11</sup> it claims that all men so that all women are equals as they both possess the ability to reason and to choose the best means to achieve their goals. It premised that it is essentially the same across cultures and ‘constricting socializing process’ is only an obstacle for women to exercise their rationality. This gave rise to the argument for equal opportunities in development. Individual rationality as a basis for gender equality ignores the ‘biological difference’ between women and men and its social implications for individual agency, choice and rationality (Jagger, 1983). Critics of this approach argue that the value-laden dichotomy between mind and body, in practice, perpetuates inequality. It ‘... left intact the dominant hierarchy of development priorities which constantly privileged the domain of production, in which men are concentrated, over the domain of reproduction where women were assigned primary responsibility’ (Kabeer, 1995:29).

From a different perspective, Sen and Grown (1987) pointed out that for men who themselves suffered unemployment, low wages, poor work conditions and even racism within the structures, equality with men then did not seem an adequate or worthy goal. That led to the denial of the notion of ‘global sisterhood’ as advocated by WID School. Accordingly, rather than digging out the structural dominance and dependency, they criticized that efficiency claim intensified the gap. Bandarage (1984:499) sharply disagreed with WID advocates on the root of poverty and suggested that ‘a structural feature of a social system which puts the profits of a few before the human needs of the many’ needed political solution rather than technical.

A great deal of debate evolved around the dependency on ‘western’ economic system, which allegedly exploited poor people, especially women, by increasing market-determined produc-

<sup>11</sup> This view of the notion of rational individual premised on the belief that mind (intellectual faculty) is site of what is essentially human and is separate, also higher than the body, it gives importance to exercising intellectual faculties over exercising manual labor and work, which results in ‘devaluation of labor’ (Kabeer, 1995).

tivity. Some also alleged international market system of west as a new system of domination, penetrating into poor peoples' lives and livelihood. Despite the fact that women in general are finding new sources of income through export platforms and free trade zones, most feminist scholars argue that this process of integration is not only detrimental to women but to popular classes of the third world as a whole (Mies, 1986; Ong, 1987).<sup>12</sup> It is also argued that the increased access to paid employment is not a guarantee that women will be treated fairly or be free from harassment, rape, and injury (Simmons, 1992).

The dependency feminists agreed with WID argumentation against biological determinism but were highly critical of hierarchical structure of capitalist development (unequal) and capital accumulation (as an institutional foundation of women's subjugation), which had marginalized the third world.

The dependency feminists downplayed the capitalist production system as imperialism, which has two-folded implications for women of the third world. On one hand, women of the periphery remained in a position where they could enjoy fewer opportunities to enter capitalist form of production than women of metropolitan center. On the other hand, the capital-intensive production system forced women of the third world to suffer disproportionately. They argued that 'women could not be freed from oppressive social, economic and political institutions within this in-egalitarian world by so-called development which merely defined 'new conditions of constraint' (Leacock, 1977:320). Sexual inequalities are seen as sexual antagonism that had been created by larger system of inequality through capitalist processes of accumulation. Thus they argued that though women might feel that the men are 'direct oppressors' but in reality the class system should be blamed (Safa, 1980). However, while confronting the aspects of social life in reality, they pointed out the pervasiveness of a 'patriarchal sex-role ideology' (Nash and Safa, 1980). They blamed capitalism for sustaining this ideology in order to weaken working class solidarity and to exploit women. Although 'they recognized the ideological subordination of women within the private sphere, they were reluctant to acknowledge the material extent to which it benefited men, both as a social category and as individuals' (Kabeer, 1995:49). Mies<sup>13</sup> (1980; 1986) claimed that not only capital, men

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<sup>12</sup> Women working in garment industries in Bangladesh prove this point. This is however beyond the purview of this study.

<sup>13</sup> Using same structuralist analytical framework, a group of German feminists (Benholdt Thomsen, 1981; Mies et al., 1988), critically emphasize the question of women's 'body politics' (which is absent in both orthodox Marxist analyses and in earlier WID advocacy).

were also equally benefited from women's relegation to unpaid subsistence and stated that the 'male-female relation was fundamentally a relationship of power'. According to this line of argument, 'predatory mode of production'<sup>14</sup> is the origin of male violence and capitalism is its latest manifestation. But many criticize this 'man-the-hunter' model that led to a monolithic concept of global capitalist patriarchy, where all men appeared as monsters and all women appeared as their victims. They also responded that the 'causality' of subjugation and exploitation of women has been analyzed from the abstract and higher levels.

### **Results of discontent: gender and development (GAD) and empowerment**

Some socialist feminist writings and the deliberations of SOW<sup>15</sup> workshops and IDS- Sussex conferences on the subordination of women came up with an understanding of class and gender inequalities in a global context and provided an intellectual meeting place for all (Young et al., 1981). This forum focused not particularly on 'women' rather on 'gender' and 'gender relations', achieved and ascribed. The main line of argument was that an analysis focusing on women alone could not adequately capture the nature of subordination without looking at social/institutional rules and practices through which gender relations are constructed. They stressed that 'power' is a general characteristic of gender relations (Whitehead, 1979). Therefore, their analyses of social relations of gender and development started from domestic arena and went beyond broader economic arena in which these relations are articulated and reconstituted (Young et al., 1981). They stressed on gender subordination, which is embedded in the hierarchic structures of division of labor. They also argued that gender, as one aspect of social relations, is not the only form of inequality in the lives of women and men as there are other forms of social inequalities resulting from class and race differentiation. Thus, this school of thought suggested that a holistic framework that looks at the totality of social organizations and economic and political life is needed to understand any particular aspect of relations. They accepted the WID strategy of groupings as necessary, but rather defined its necessity as 'productive purposes to increase women's bargaining power in the economic system', and emphasized on women's self-organization, which helps to increase political power

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<sup>14</sup> Which assumes, in the struggle for surplus, men had taken control over tools that allowed them to domesticate women, animals and also restricted women role to breeding children, particularly sons to inherit wealth.

<sup>15</sup> Subordination of Women (SOW), Group of IDS-Sussex, UK.

within the economic system. They refuted the argument that the process of production alone would put an end to women's subordinate position in the society. Investigation of the position of women in socialist countries highlighted the inadequacy of 'economistic analyses' of gender relations (Young et al., 1981:X). This school assumed that women are agents, but may not have perfect knowledge or understanding of their social situation or structural roots of discrimination and subordination (Young, 1992). Thus 'conscientization' has been seen as 'an important step in the struggle through which women increase their capacity to define and analyze their subordination, to construct a vision of the kind of world they want, and to act in pursuit of that vision' (Kabeer, 1995:299). This social relation approach accepts that the welfare and anti-poverty approaches are often necessary preconditions for equity. They critically consider, to subvert welfare for equity, 'whether relying on fighting for reforms is sufficient or whether radical social change is imperative' (Young, 1992:51). Critics argue that while this line of argument has had considerable influence on academic arena, in reality, has only rarely been integrated into development planning (Moser, 1989).

Beyond this, in Nairobi conference of 1985 after the UN Women's decade, a vision was incorporated for maintaining a commitment to long range strategies dedicated to breaking down the structures of inequality between genders, classes and nations. Partially it was the spaces carved in international bodies by liberal feminism and WID, who provided rooms for southern critics to be voiced, those who were struggling like women's formal and informal lobbies and movements to resist the predication of a top-down development process.<sup>16</sup> *Development Alternatives with Women for a New Era* (DAWN), a group of third world researchers and activists, urged to harness the cause for transforming all inequalities between and within nations to support people's potential to lead creative, environmentally-sound lives, especially from the vantage point of poor, particularly women. Sen and Grown (1987)<sup>17</sup> stood for southern track in theoretical and epistemological production with an agenda, where development was viewed as grass-root empowerment, which provided a space for greater sensitivity to women who have distinctive voices and which needs to be heard.<sup>18</sup>

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<sup>16</sup> Marchand and Parpert (1995: 59-60) argue that "though not always listened to, let alone engaged with".

<sup>17</sup> Written for the Third World Women Network viz. "Development Alternatives with Women for a New Era" or DAWN.

<sup>18</sup> Though many argue that DAWN's agenda has in-built believes in modernization as its goal (Parpert, 1995; Crush, 1995).

Beyond this, feminists who advocate environmental and reproductive rights<sup>19</sup> called for an alternative approach grounded in indigenous systems. Thus the combined effects of these contradictions among the feminists through responses and resistance led to enrich the present state of thought on women issues.

### iii. Homogeneity and third world representation of women

Following discussion is meant to participate in a debate by emphasizing the significance and relevance of postmodernist analyses of discourses on women for understanding their dynamic and lucid lives.

The feminists argue that the stereotypical<sup>20</sup> representation of social reality in mainstream development discourse has been continually constructing the contemporary third world and accordingly producing strategies to attain certain conditions for development. On the other hand, paving the ways for achieving those conditions precludes any other ways of seeing and doing (Escobar, 1995b).

The postmodernists argue more specifically that 'Third World' has been defined as the 'other' embodying all the negative characteristics 'supposedly no longer found in modern westernized societies' (Said, 1978; Escobar, 1984). This reasoning left many millions of women worse off than before 'by promoting the hegemony of western culture and relegating other cultures as quaint, preserved and exotic' (Said, 1978). This, in turn, made it difficult to take into account the 'atypicality' of a specific society, which has legitimated a process by discrediting local knowledge, practices, lifestyles' (Escobar, 1995b).

Under this systematic obstruction, 'Third World' women have been represented and counted as a 'homogenous social category' which 'discursively colonized the material and historical heterogeneity of lives of women' (Mohanty, 1991a:53). Further, it is argued that this concern to produce a singular monolithic 'subject' on the basis of 'shared oppression' bypasses class and race and reinforces binaries between men and women (Mohanty, 1991a). The overall dynamics of such discourse have painted the women in south as undifferentiated 'other', 'oppressed both by gender (exotic specimen, oppressed victim) and third world 'under-development' (backward, ignorant) (Marchand and Parpert, 1995). Mohanty (1991a:56–57)

<sup>19</sup> See articles of Shiva (1989), Agarwal (1992), Braidotti et al. (1994), and Hartmann (1981).

<sup>20</sup> The function of stereotype is to perpetuate an artificial sense of difference between 'self', and 'other'.

argues that ‘this homogeneity of women as a group is produced not on the basis of biological essentials but rather on the basis of secondary sociological and anthropological universals. She continues that the aim is not to uncover the material and ideological specificity that constitutes a particular group of women as ‘powerless’ in a particular context, rather to prove the general point that women as a group are powerless. Another intriguing point is that ‘power’ has been expressed in binary structures – ‘possessing power versus being powerless’ that conceived by male-female dyad and women can only exert power if men lose it (Udayagiri, 1995: 166). Kabeer (1995:224) says that ‘powerlessness suggests total absences of power whereas in reality even those who appear to have very little power are still able to resist, to subvert and sometimes to transform the conditions of their lives’. Thus, they suggest that ‘far from being powerless, women are agents in their own fates’ (Udayagiri, 1995:161).

Thus the overall context (a) advocates a ‘homogenous’ concept of third world women, (b) gives a perspective of ‘powerlessness’ and (c) provides a referent point of western women as modern, educated, and liberated, where third world women are seen as ‘beast of burden’ (Behar, 1990). Against this background, it is reasonable to argue that the politics of representation of third world women need to take a firm conviction to have access to the right to representation<sup>21</sup>. In line of the reasoning of the postmodern critics, I believe that the politics of representation which construct (or focus on) ‘differences’ provide a space to ‘talk back’ and that may create a scope for more ‘pragmatic practices’ to fight on the basis of ‘justice’ (Butler, 1992; Flax, 1992). That certainly requires “studies of third world women which reveal their lives as meaningful, coherent and understandable instead of being infused ‘by us’ with doom and sorrow” (Lazreg, 1988:98).

However, there is a great debate among the feminists about the notion of ‘difference’ and the abandonment of ‘struggle for universalistic knowledge’ and search for ‘truth’ (Harding, 1987). Critics argue that postmodernist thinking has less to offer feminist theorizing and action, as postmodernist is nothing but male hegemony within male-centric enlightenment thoughts. Mohanty (1991a) and Ong (1988) trouble Udayagiri (1995) with their textual analyses of development. Thus, there is a need to call for a ‘difference’ that ‘engages’ rather than ‘suppresses’ and ‘which is conditional, positional and conjectural’ (Hall, 1989). In this context, it is more needed to be careful ‘that efforts should not be guided by’, what Said (1993, cited in Shrestha, 1995:278) calls, ‘nativism’, a twisted nationalistic tendency often rooted in religious fundamentalism, which is no less dangerous than seductive power of westernism’.

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<sup>21</sup> Here lies the centrality of feminism since it is argued that “as long as feminism follows its imperative of praxis, it must account for the actual conditions of women’s lives” (Ramamurthy, 2000: 253).



Following paragraphs on veil, a symbolic ‘atypicality’ of Bangladesh society, would further clarify my position.

#### iv. Veil: a misunderstood phenomenon?

In the following paragraphs, I present some apposite questions regarding *Purdah* as *veil* in the context of women and development. I believe that different connotations attached to the notion of *Purdah* may lead to quite differing interpretations and conclusions<sup>22</sup>. There has been an assumption which considers *veil* to be an essentially a factor responsible for women’s inferiority and subordination. However, not many studies have made attempts to show the causal relationship between women’s problems and *veil*.

I maintain that *veil* can be a very strict form of – *Hijaab*, which is commonly depicted by the critics as *veil*, or to an extent *Borkha*.<sup>23</sup> On the other hand, *veil* can very much be a kind of localized, liberal form, such as wearing *Chador*, a kind of long scarf or *Ghomta*, a very decent way of wearing *Sari*<sup>24</sup> by rural women, whereby women hide a part of their head with their clothing. My argument is that when the critics of *Purdah* denounce it because of its supposedly detrimental effect on women condition, they do not really clearly define the term *veil* in Bangladeshi context.

Commonly, *Purdah* or *veil* denotes the notion of backwardness, separation, exclusion, subordination or radically confinement, curtailing autonomy and freedom of liberation. This argument in the ‘created reality’ makes veiling women victims and oppressed who are aloof from public activities. Ahmed (1992:152) asserts, ‘veiling, to western eyes, the most visible marker of the differentness and inferiority of Islamic societies ... became the open target of colonial attack’. Mohanty (1991a:66) finds that by using an arithmetic method, this line of argument goes that ‘the greater the number of women who wear veil, the more universal

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<sup>22</sup> And there should also be a distinction between compulsory (coercive practice) and voluntary veiling.

<sup>23</sup> The completely enveloping black dress which was especially in use among the Muslim women of upper strata in town areas of British India (1757–1947) and still can be seen in town areas with differing styles in various color, but rural poor people rarely can afford to have this kind of dress.

<sup>24</sup> The style of wearing a *Sari* (a very long piece of cloth) differs (in majority cases) in rural and urban areas, the present style of wearing *Sari* was introduced by the female members of the family of the poet Rabindranath Tagore, which was accepted later by Bengali Muslim families.



is the sexual segregation and control of women without specifying the context, history and materiality.

Quite often the debate on *veil* takes the form of a story telling without explaining it in real life situation and it seems that the debate no further forwards than it was at the very beginning with the very same meaning. In Bangladesh, majority of women prefers *veiling* (as an ideology or dress code) in different forms whatever their religious affiliations. This kind of *veiling* stems out of ideology of 'modesty', 'decency', 'dignity' and 'honor'.

I would argue that the possibility that *veil* enables these women to safeguard their local history and ideology and rights to own worldview was never examined. Analytical error could also be seen in the attempt to equate this notion of *veil* with 'more religious practice.' Hoodfar (1991:325) says, while explaining *veil* as a personal strategy and public participation in Egypt, 'the women who *veil* do not necessarily become more religious'. *Veiling* can pose a political question in Bangladesh to subvert so called 'progressiveness' imposed by western paternalistic modernized values. I will briefly explain my position in this regard, based on my findings, in the concluding chapter.



# CHAPTER 1

## POVERTY AND WOMEN IN BANGLADESH

### 1.1 General picture of poverty in Bangladesh

Poverty is a multi-faceted problem involving income, consumption, nutrition, health, education, housing, crisis-coping capacity, insecurity, isolation, gender inequality, etc. For some, poverty is simply about level of income, while to many others, it is about security, autonomy and self-esteem (Baulch, 1996; Shaffer, 1996). Later group often relates the 'lack of wellbeing' to poverty. In all, they look at poverty as a many-fold deprivation: tangible basic needs deprivations e.g. inadequate shelter, food, clothing, education and health and more intangible forms of deprivations e.g. social isolation, vulnerability in crisis and dependency relationship (Chambers, 1988). Some even look at poverty as politics, rooted in the distribution and control of the means of production. Therefore, they call for social justice on the basis of redistribution of income and asset.

Regardless of the perspective, poverty is all pervasive and inescapable in Bangladesh; a country ranked as one of the poorest countries in the world. Broadly, in the context of Bangladesh, poverty refers economic and social deprivations among poor who lack sufficient ownership and control over resources required for minimum level of living and lack access to basic services (Fifth Plan)<sup>1</sup>. The profile of human deprivation for 1993 revealed that 52.85 percent people had no access to health services, 63.35 percent lacked proper sanitation and 26 percent children were not attending primary school. It was revealed that life expectancy at birth was 55.9 years in 1993 (male 60.4 and female 59.9); infant mortality rate per thousand live births was 106 in 1993; under-weight children as percentage of children under 5 were 56 percent in 1990–97 (UNDP, 1999)<sup>2</sup>. Adult literacy rate was 37 percent in 1993 and gross enrolment ratio for all levels (age 6–23) was 32 percent in 1993, for female it was 34.0 and for male 44.8 percent, respectively (UNDP, 1996). For over 15 age group, male enrolment was 49.4 percent and female 26.1 percent (CIA-WFB, 2000). The total civilian labor force (10 years and over)

<sup>1</sup> Fifth Five-Year Plan of the Government of Bangladesh (1997–02) referred as Fifth Plan in the text.

<sup>2</sup> Malnutrition, resulting from insufficient food intake, is one of the causes for underweight and child death and female death at childbirth (Del Rosso et al., 1992).

in Bangladesh was 56 millions in 1996 with male 34.7 millions and female 21.3 millions. Rural labor force was 45.8 millions, while urban was 10.2 millions. The Fifth Plan expresses its concern that more than one-third of the employed persons, both at the national and rural levels, is under-employed and under-employment is much higher in the female population than that in the male population at both national and rural levels. Unemployment among the educated youth has also been found as one of the major problems in Bangladesh. The educated labor force in 1996 was 24.7 millions and educated unemployment rate was estimated at about 4.4 percent (Labor Force Survey, 1995–96). Labor forces by occupations were agriculture 63%, services 26%, and industry 11% in 1997 (Fifth Plan). Fifth Plan has also pointed out that the poor work lesser number of days in self-employment than the non-poor<sup>3</sup>.

Agriculture contributes about one-third of its gross domestic product (GDP) with rice as the principal crop accounting for more than 60 percent of the total area cultivated. Agriculture is predominantly subsistence in which a large percentage of production is used for local consumption<sup>4</sup>. Bangladesh has a 'relatively undiversified economy' and depends mainly on the production of rice and jute (Lewis, 1993:47). The principal cash crops include jute, edible oil, tea, tobacco, and sugarcane. There are five main areas of production undertaken by the farming households in Bangladesh: grain production; jute production; tree plantation and vegetable cultivation; animal husbandry; and craft manufacture. Bangladesh is one of the most densely populated countries where a majority population (83 %) lives in rural areas with a large number of people possessing no land at all. Thus more than 60 percent of the total agricultural labor force is landless labor.

Moreover, frequent natural disasters like floods, cyclones and droughts aggravate poverty in two ways: through destruction of food stocks and whatever little assets the households on the margin of poverty have and by making employment opportunities scarce. While natural disaster of a moderate proportion in limited areas tend to cause or aggravate impoverishment, disaster of severe magnitude covering larger areas may cause famine. Furthermore, diseases, injuries and afflictions, immediately after disasters, drastically reduce the capacity of the poor to cope with adverse circumstances. Thus, government as well as other development agencies have been repeatedly forced to steer a difficult course between 'development and relief'

<sup>3</sup> It was reported in a BIDS study (cited in Fifth Plan) that wage employment accounts for only 26 percent of total employed days among the non-poor, whereas for the extreme and moderate poor groups, it stands 59 and 44 percent respectively.

<sup>4</sup> Major exports commodities: garments, jute and jute goods, leather and leather products, frozen fish and seafood. Exports stood at US\$ 5.1 billion whereas Imports US\$ 8.01 billion, CIA-The World Fact Book 2000, Bangladesh.

(Lewis, 1993). Thereby, Bangladesh is highly dependent on foreign aid for development investment and relief functions.

With respect to the above picture of poverty-related problems, following causes of poverty have generally been identified. They include, among others, low economic growth, inequitable distribution of income, unequal distribution of productive assets, unemployment and under-employment, high rates of population growth, low level of human resources development, natural disasters, a weak public administration and inefficient public enterprises.

Poverty is however not static and there is a history to this process, inseparable from the 'structural conditions' which led to the emergence of Bangladesh (Wood, 1985).

The history of Bengal under British rule (1775–1947)<sup>5</sup> indicates the way the region became the supplier of raw materials to the world market withering local industry. During the colonial period, enforcing peasants for cash crop production<sup>6</sup> often benefited one nation at the expense of another and had created a new power structure between surplus and subsistence peasants<sup>7</sup> and brokers or middlemen within the rural society. Besides, by promoting commercial agriculture, this regime also introduced a new system in land ownership. By Permanent Settlement Act of 1793, British with a hope to create a class of royal supporters as well as to finance their colonial administration, had vested the land ownership to the *Zaminders*, who were required to pay a yearly taxes to the British rulers. Land became private property and if *Zaminders* failed to pay his taxes, the State could auction off his land for arrears. Prior to this act, private ownership of agricultural land did not exist and land could not be bought or sold. Peasants had the right to till the soil and *Zaminders*, appointed by Muslim rulers, had the right to collect taxes only. After implementation of the above act, *Zaminders* found it easier to collect rent and numerous intermediaries emerged between them and the actual tiller of

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<sup>5</sup> The East India Company – a mercantile company of England became the ruler of Bengal by defeating Nawab Siraj-ud Daulah in 1757. Historian R C Dutt notes, “the people of Bengal had been used to tyranny, but had never lived under an oppression so far reaching in its effects, extending to every village market and every manufacturer’s loom. They had been used to arbitrary acts from men in power, but had never suffered from a system, which touched their trades, their occupations, and their lives so closely. The springs of their industry were stopped, the sources of their wealth dried up” Source: Bangladesh Toward 21<sup>st</sup> Century, published by the Ministry of Information, Government of Bangladesh.

<sup>6</sup> Medieval East Bengal, specially the Dhaka region, produced finest textile ‘Muslin’ that was exported to Central Asia, Japan and Holland. Instead of that, British ruler forced them to grow indigo, a plant used to make blue dye. After 1859’s peasants revolt, jute became region’s main cash crop and Eastern Bengal produced half of worlds jute. But no single jute mill was set up there, instead raw jute was shipped for manufactures based in Calcutta of West Bengal or exported to Britain or elsewhere (Hartmann and Boyce, 1990).

<sup>7</sup> The increase in raw jute exports benefited the ‘surplus farmers (Muslim Jotedars)’ in lower Bengal.

the soil. The exorbitant rents had a disastrous effect on the peasants forcing them to borrow from moneylenders with high interest rates that further impoverished them (Abdullah, 1976). Moreover, to instate a modern bureaucracy in administration, modern education system through English language was introduced, which benefited primarily the middle class Hindus with subordinate jobs in the imperial administration, who originated from trading class and intermediaries of revenue administration. Thus after the sun set on the British Empire in the sub-continent, Eastern Bengal (now Bangladesh) emerged as an impoverished agricultural hinterland. Later, the economic and social domination and exploitation of West Pakistan (1947–1971) through a group of propertied classes (Alavi, 1972), was also a form of colonial rule where west Pakistanis replaced the British rulers. Thus, the search for a definition of the situation, was a complex and intense one.

## 1.2 Government's anti-poverty approaches

This may not be an appropriate idea to present an elaborate discussion of anti poverty efforts of government, however, it is important to sketch an outline to see the context in which NGOs have become vivacious in Bangladesh.

The design and implementation of appropriate measures to enhance the economic condition of the poor have largely been the prerogative of national governments, though influenced to an extent by large international agencies and individual donors. In Bangladesh, public development discourse is heavily influenced by donor agencies (White, 1992)<sup>8</sup>. As a result, government efforts harmonized with global trend of coordinated strategy of poverty reduction, included a faster growth process; human resource development; and targeted development for the poor. However, the problem of acute poverty caught the attention of successive governments and hence programs were chalked out to tackle the problem.

In the early years, government programs concentrated on macro growth strategy on the one hand and the provisions of safety net programs<sup>9</sup> e.g. food for work, vulnerable group

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<sup>8</sup> This can be seen during 1980s when government abide by the OECD development agencies' consistent pressures towards privatization and World Banks policies aimed at structural adjustment as conditions for their further funding commitment.

<sup>9</sup> It has been argued that the inability to clearly formulate effective strategies to overcome the constraints of rural development made the provisions of safety net programs.

development, rural maintenance program, etc. with reformulation of food for works program, on the other. Currently, the government has increasingly been drawn to targeted development, following the examples set by the Grameen Bank and other NGOs. An expanding form of poverty alleviation activity by the government is the establishment of a conduit for channeling credit funds. Through the *Palli Karma Shabayak Foundation* (PKSP), local NGOs can undertake micro-credit projects.

Participatory rural development and poverty alleviation programs of government have been conceptualized basically through the 'Comilla Model'<sup>10</sup> which focused on integrated cooperative activities of small and marginal farmers, in a two tier co-operative system (later women and landless were added to the model). It formed the basis for what subsequently became the Integrated Rural Development Program (IRDP), renamed in 1982 as the Bangladesh Rural Development Board (BRDB). As a result, cooperative system of credit remained an important element in government programs but many argued that such model met only limited success. Critics argue that the Comilla Model approach appeared to have worked under the intensive laboratory conditions of Comilla district and attempt to 'scale up' the model across the country weakened its character and left the formal co-operative embedded in the rigid bureaucratic structure of BRDB. Moreover, as increasing landlessness became the dominant feature of changing agrarian structure, the approach lost its relevance (Lewis, 1993: 50; Wood, 1985). Furthermore, in addition to the administrative inefficiency and corruption, critics point out that there is a considerable regional variation in agrarian structure. This feature is quite opposite to the image of a rural homogenous society of small and subsistence peasants and that explains why cooperatives could not yield expected success (Wood, 1994). They argue that poverty is not simply a problem of income differentials but also of power relations that constitute rural society (White, 1992).

Some analysts expressed discontentment that 'government prefers the messages emanating from the aid discourse than from any independent, local tradition of thought' (Wood, 1994: 8). Therefore, some argued that the agricultural policy of rural development that focuses on mechanized irrigation led to the over exploitation of ground water and over pumping of water resulted in increasing salinity<sup>11</sup> (Lewis, 1993). Furthermore, some argue that 'there has never

<sup>10</sup> In 1960s, Akhter Hamid Khan initiated 'Comilla Model' designed to benefit marginal and small farmers and landless who were organized into a two tier system of cooperatives, which, later in 1965-70 had developed into a comprehensive Thana/Union development planning format with focus on optimal land utilization and crop diversification.

<sup>11</sup> It is also argued that salinity has resulted due to intrusion resulting from reduced flows from the lower river Ganges.

been a comprehensive national policy for the rural areas, which have instead been subjected to a number of competing strategies undertaken by different government agencies, usually under the guidance and patronage of the international donors' (Hossain and Jones, 1983, cited in Lewis, 1993:49). Agricultural policies mainly concentrated on land-based production where fisheries and livestock, two major sectors were neglected. Though in 1993, decentralized Upazilla system of local administration emphasized these sectors, there has been only moderate improvement in services due to limited resource base and weak organizational structure (Lewis, 1993).

Women were gradually integrated to various areas of development policies during 1970s and such spirit was reflected in the creation of 'Women's Affairs Ministry' in 1978, first of its kind in the Asia Pacific region. Accordingly, various programs were introduced. Initially these tended to be either relief and rehabilitation measures providing food or wages for labor on rural infra-structure works or social welfare programs providing training in preventive health care, nutrition, literacy and handicraft production. At a later time, credit and income generating programs were introduced and in 1980, BRDB formed credit cooperatives for landless women under the rural poor program. Since 1980, the recognition of gender dimension of poverty and identification of women as a priority target group gained importance in public discourse. Programs channeling resources through women have been taken to deal with the causes that limit women access to resources<sup>12</sup>. During 1990s, more concerted measures were taken which involved direct capacity raising programs through public education and health.

### 1.3 Constitutional framework for women and public initiatives

In Bangladesh, the legal status of women is governed by the Constitution, civil laws and family laws (inheritance, marriage, divorce and guardianship rights) of all religions and as a result, there is no single set of laws that reflects the legal status of all Bangladeshi women. Patrilineal and patrilocal kinship systems have influenced the legal and social status of women irrespective of their religion despite women's rights to equality and affirmative action in respect to equality are guaranteed in the Constitution (articles 27 and 28). In such a situation,

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<sup>12</sup> Grameen Bank, the organization that pioneered the institutional innovation of providing micro-credit to massive numbers of poor women, inspired government programs in targeting women.



to improve women's position in the society, government passed the following acts in the recent years:

- The enactment of Dowry Prohibition Act of 1980 (Amended in 1982)
- Promulgation of the Muslim Family Laws (Amendment) Ordinance 1982
- Promulgation of the Cruelty to Women (Deterrent Punishment) Ordinance 1983
- Promulgation of (amendment) Ordinance inserting the new section (326-A) in the Penal Code providing capital punishment for acid throwing
- The Family Courts Ordinance 1985
- Recently laws enacted to curb women and child oppressions of different nature.

The Constitution, in the recent times, was also changed for further advancement and the principal of special representation of women in local self-governing bodies (article 9) was incorporated to create women's equal participation. It is however said that the benefits of this legislative measure hardly reached the poor women. White (1999:319), while pointing to weak institutionalization of state's policies, says that the 'inability to regulate relationships is shown in the successive failures of measures to prohibit dowry, enforce minimum age at marriage, effectively re-distribute *Khasland*<sup>13</sup>.

## 1.4 Emergence of NGOs and informal sector

During the early 1980s, international development institutions channeled their resources through NGOs to supplement the government's delivery system to reach the poor with an argument to create indirect pressure on the government to attain efficiency. The influence is quite evident in a World Bank review<sup>14</sup>, which compares NGO activities favorably with those of the state and recommends the expansion of NGOs to supplement government efforts and for improvement in delivery of services through competition. In the mid 1980s, in 'Aid Consortium' meetings held in Paris, both bilateral and multilateral donors advised the government to take NGOs as partners in implementing development projects. Subsequently, the government extended its recognition to the NGOs as supplementary institutions for de-

<sup>13</sup> *Khasland* means land under the government ownership.

<sup>14</sup> Poverty and Public Expenditure in Bangladesh, World Bank, 1990.

velopment and in 1988, government circulated a policy paper on collaboration with NGOs in development projects<sup>15</sup>.

However, it is argued that at operational level, NGOs faced immense difficulties in coping with bureaucratic red-tapism and rigid rules and regulations with relatively favorable public policy framework<sup>16</sup>. Such an argument shows an internal struggle that is 'critically subject to external influences and overt intervention' (White, 1999). Referring to World Bank's support for NGO sector, it is argued that 'the power of an institute such as the World Bank to define the terms of the debate is enormous because of the resources it has at its disposal' (White, 1999:309). However, during 1990s, banking on the phenomenal positive lessons of Grameen Bank, which is currently lending to approximately two million families (Wood, 1997), NGOs emerged in a massive proliferation providing access to productive resources targeting unequal rural power structure. Some argue that this proliferation has resulted because of easy availability of fund and donors' preference for NGO sector and reliance on informal sector. Critics argue that the current emphasis on women, particularly in credit programs, by both government and NGOs came as a result of growing global emphasis on 'self-employment' (UN, 1991). The idea behind micro lending for self-employment assumes that the society that leaves millions unemployed cannot morally justify its economic system. Thus the challenge is to design structures and mechanisms for promoting greater participation of informal sector – individual workers, producers, and entrepreneurs in the economy.

There is another way to look at the issue. After the liberation war in 1971, a new and dedicated generation of Bangladeshi egos came into existence where differences and self-interest were forgotten in the enthusiasm to reconstruct the country. NGOs such as BRAC and Proshika and many more were founded on the wave of idealism and hope, which pervaded Bangladesh after the independence. White (1999:321) writes, "clearly that time there was a tremendous surge of 'public spirit', people wishing to 'do something' for the fledging nation, and it was this what inspired the founders of many of the foremost NGOs of today" (first generation NGO leaders). They also drew upon the experiences of a young generation of Bangladeshis who had either been activists of some kind during the independence struggle or who

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<sup>15</sup> An overview of collaborative projects indicates three types of arrangements: sub-contract, joint implementation, and government as financier of NGO projects.

<sup>16</sup> The government of Bangladesh applies a range of statutory and administrative regulations to NGOs in order to direct their methods of operation and funding arrangements. A detailed structure exists for registration, prior review, project approval procedures and utilization of foreign funds by NGOs. The present Government elected in 2001 has further increased monitoring.

had initiated relief programs, which was a necessary part of its aftermath. This spirit worked and was witnessed again in the moments of national crisis like disastrous flood of 1988 and cyclone in 1991. Furthermore, some critics argue that political conditions in the aftermath of liberation were crucial for the emergence of NGOs 'as Awami League as a nationalist party inherited political office but rapidly abused its mandate in an orgy of incompetence and corruption. From the beginning of 1975, it engaged in the wholesale repression of political opposition ... as it attempted to establish an one party state under presidential rule' (Kramsjö and Wood, 1992:4)<sup>17</sup>. Witnessing the criminal neglect of the poor by the state, young Bangladeshis turned to volunteers and eventually funded NGO sector as the outlet for their frustrated ambitions (Kramsjö and Wood, 1992:5). Thus, the entry of the NGOs did not appear to lack any validity.

Gradually each of the NGOs evolved its own philosophy so as to how it would work with the rural poor. In 1996, 78 percent villages were covered by NGOs' rural development activities (World Bank, 1996).

In the following discussion, to indicate the sources of disempowerment of women, some background of the rural women, poverty- and gender- specific constraints they face in the context of Bangladesh have been narrated.

## 1.5 Dominant features of rural women in Bangladesh

The key to the social and economic (and often political) hierarchy in rural Bangladesh is the possession of land. As land ownership is a primary determinant of social position and to a certain extent survival (especially in rural areas), the pressure to hold on land or to acquire land is enormous (Alamgir, 1977). Land is considered the most secured form of investment and for landless poor the main means to gain control of land is through mortgage. In rural Bangladesh, land ownership puts a family in a powerful position to assert control over others in many ways. It could be by way of quasi-monopolistic employment in a labor surplus economy; through usurious money lending in a credit, capital, and welfare scarce economy; through the control over the allocation of land for tenancy production; and by the prices set for rents (Kramsjö and Wood, 1992).

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<sup>17</sup> Since the coup in 1975 till 1990, same repression by military and civil regimes continued (Wood, 1994).

Alike the male counterparts, the majority of rural women are involved in agriculture in the rural Bangladesh. Women perform a wide range of activities predominantly in food grain production. It includes selection and storage of seeds from the previous harvest, threshing, winnowing, drying, parboiling, husking and milling, storage of domestic and market stock, and even occasional field supervision. Besides, they are also engaged in income-conserving activities like household maintenance as well as fuel and water collection (Chen, 1986). While referring to women's contribution to the economy of the family and their ability to accumulate wealth and carry out financial transactions in their own right, Blanchet (1986) found an embedded character of economic roles in a peasant society like Bangladesh. She argued that the roles of women could not be separated by a sharp demarcation between social and economic spheres.

Many critics argue that, due to technological changes and growing landlessness, women have started to engage in wage and self-employment for cash income (Rashidan, 1988). Chen (1990) pointed out mixed impact of technological, trade, and market changes and indicated to the recent growth in certain export industries like garments, frozen fish and shrimp, handicraft, which largely rely on women's labor and suggested an increasing trend in women's labor-force participation. This increase is largely poverty-induced and Jahan (1989) says that the 'increasing pauperization and landlessness have propelled some poorer rural women into activities to increase household income'. Outside activities and remunerative employment have thus appeared to be convenient outlet for women in poverty who have a very little means to remain engaged in home-based production and supplement house-hold income for survival. Though according to Blanchet (1986), the ideology attached to the idea of women staying at home is still highly valued in Bangladeshi society (also see White, 1992).

Nevertheless, women in rural areas have started to engage themselves in a wide array of economic activities outside and besides home-based productions. Which include: 'petty trading and vending, subcontracted piece rate work, construction, processing and manufacturing and collective enterprise like group leasing of land and fish ponds and group ownership of rice or oil-mills including agricultural labor on other farms' (Jahan, 1989:4). Despite the fact that women's labor force participation has grown at a much faster rate during the last two decades, women participation continued to concentrate in low-income low wage rate jobs. Women are further affected by the seasonal wage variation and market fluctuations (BIDS survey reports,

cited in Jahan, 1989). Some argue that the social ascription of inferiority to women's work, ability, productivity, and docility enables employers pay women low wage rates<sup>18</sup>.

However, given a large surplus of unemployed and underemployed rural labor in the country, these unskilled rural women are highly disadvantaged vis-à-vis men in seeking outside remunerative employment (Baden, Gree, Goetz, and Guhathekurta, 1994).

The literacy rate for rural women is very low in the country. In 1995, estimated literacy rate for male was 49.4 percent and for female it was 26.1 percent (CIA-WFB, 2000). Urban-rural comparison shows an even greater gap. It is estimated that approximately 30 million females are illiterate though there is no legal bar as such on women education. Some of the general reasons for low rate of rural female literacy include: significant social constraints, insufficient number of free primary schools, difficulties in paying direct costs (books, pencils, clothes, food) and a lack of security and adequate rural communication systems.

Segregated education is preferred generally due to social norm of seclusion<sup>19</sup>, where the scarcity of female teachers and girls schools are also significant in deterring the spread of female education, especially in the rural areas. Norms of segregation and protected role for women (Blanchet, 1986; Papanek, 1990) further intensified by the 'fear of sexual harassment' (Kabeer, 1997) which also curtails women flexibility in exploiting even the limited niches open to them in rural areas.

Several studies have revealed that even for those who attend school, the academically oriented curriculum offered by formal institutions neither prepares women adequately to improve methods of work necessary in rural areas nor provides them with alternate educational qualifications that could make them employable outside their homes. Moreover, to what extent the formal schooling can influence women's personal attitudes about their own 'well being' and 'self', is a question of investigation (Chen and Mahmud, 1995).

Marriage is almost universal for rural women. Mahmud writes (1995: 3) 'women are generally married around the age of puberty, although there has been a slight increase in the age at marriage over the last one and a half decades'. Approximately, 75 percent are married before the age of 18 and the vast majority is married by the age of 20. An average Bangladeshi woman can expect six live born children during her reproductive life with high child mortality rates.

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<sup>18</sup> Stichtet (1990) finds while analyzing various studies of developing societies that female's lower wage and low-skill jobs have greatly related with household factors such as sex-role socialization and patriarchal control. These factors have impact on female labor supply and employers' demand for such labor.

<sup>19</sup> This ideology of seclusion expressed often in terms of honor, protection and avoidance of interaction with men.

High fertility rates have often been thought to represent a safeguard to ensure a small margin of survivors. A woman leaves the natal family at an early age to live with her husband's family. In Bangladesh, extended families have traditionally resided and worked together. However, there is a growing evidence of breakdown of extended family units as landholding is becoming increasingly fragmented. This nuclearization process is particularly marked among the poorer households. With the breakdown of joint family system, these women may lose their family support (Jahan, 1989) and may also lose the security associated with the extended family network (Chen, 1986). It is argued that, along with this breaking down, there has also been a weakening of women's normative entitlements to social support, leaving them vulnerable to extreme poverty and destitution (Sen, 1987).

Incidence of divorce or simply abandonment of women is particularly high in poor households (Begum and Greeley, 1983, quoted in Jahan, 1989). The rates of desertion, divorce, and migration have all increased over the last 20 years. As a result, 'nearly 15 percent of all rural households and 25 percent of landless households are headed by women' (Chen, 1990). In these circumstances, even when men migrate or seek employment, Chen (1990) argues that women manage daily subsistence for themselves and their children. Though in households headed by men the contribution of women to subsistence production by way of goods and service generation for consumption is also significant. The divorce and destitution make women and their children vulnerable, as Blanchet (1986:38) puts it, 'they (women) do not receive the *Den Mohr*<sup>20</sup>, which is stated in their marriage contracts' and 'nothing is provided for small children who usually go with their mothers'. Women who have been widowed or divorced are frequently remarried, unless there is a son or kin upon whom the woman can rely upon (Chen, 1986). 'Widowhood, divorce and separation are seen as threats to well being of rural women and their children. With the death of their husbands, even when there are kin upon whom they can rely for financial support, women lose the position and access they held as wives' (Alamgir, 1977:55).

Furthermore, 'migration whether by men leaving women behind or by women themselves has increased women's responsibilities that resulted in demand for employment' (Rothschild, and Mahmud, 1989). Very limited employment opportunities in rural areas is also manifested in increasing migration. Migrant women find employment in domestic service, a variety of informal sector occupations (including prostitution) and casual unskilled labor e.g. in the construction industry (Baden, Gree, Goetz, and Guhathekurta, 1994). Disaster conditions

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<sup>20</sup> Amount of money a husband is legally bound to give to a wife as per contract in marriage.

like river erosion, flood or drought, coupled with lack of local economic prospects, force an increasing number of village women to migrate with their children in search of relief programs or to go to urban areas where they can beg in anonymity (Farouk, 1977).

In local communities, localized cultural forms become integrated into the social practice of religion (Kabeer, 1991). In spite of 88.33 percent of the population being Muslim<sup>21</sup> and 98 percent Bengali speaking<sup>22</sup>, there have been cross influences between different religious and cultural communities as reflected in the adoption of dowry among the Muslims from the Hindus, for example. In recent decades, the rise of a dowry-based marriage system is also linked to pauperization process and increasing landlessness (Eggen 1990, cited in Baden, Gree, Goetz, and Guhathekurta, 1994). The reportedly increasing incidence of violence against women is also, in part, related to the phenomenon of dowry, whereby women are victimized and abused for bringing insufficient resources into the groom's household (Kramsjo and Wood, 1992).

Despite the participation in production and economy, there are unprecedented accumulation of evidences about sex-based inequalities in resource allocations and access to resources. Statistics have shown that the females receive less food than the males in intra-household allocations (Choudhury, 1986, 1987) and medical care (Chen, Huq, and D' Souza, 1981). Though globally women have a higher life expectancy, in Bangladesh women (59.9 years) have lower life expectancy than that of men (60.4 years), according to the CIA Fact Book (2000). Moreover, higher infant mortality rate for girl children (1-4 year age group) also demonstrates how quickly girls face discrimination after birth (Jahan, 1989). Besides, maternal mortality rate is also one of the highest in the world, due to malnutrition, frequent pregnancies, anemia and poor health care. This persistence of discrimination has been explained by Papanek (1990) as a 'culture of women sacrifice' which helps conditioning women to expect and accept their subordination within the household with diminished entitlements.

Beyond this household patriarchal control over women, the local decision-making and legal bodies (e.g. *Samaj* and *Shalish*)<sup>23</sup> further reinforce restrictions by imposing seclusion and enforcing prescribed gender propriety. *Samaj* is closely intertwined with class structure. These institutions are persisting due to the fact that they enable elite to exercise political and economic control over poor both women and men.

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<sup>21</sup> Hindu 10.5 percent, Christian, Buddhist and others together 1.2 percent.

<sup>22</sup> 250,000 Biharis and less than 1 million tribes (source CIA-WFB 2000).

<sup>23</sup> *Samaj* = Society; *Shalish* = informal rural court outside the formal judiciary system.



The institution of *Purdah*, on the other hand, defines separate spaces for men and women. Ideologically, *Purdah* reinforces the demarcation between an *insider* (woman) and an *outsider* (man). It is argued that *Purdah* limits the range of women's economic activities and their involvement in public spheres and decision-making process. However, restrictions sanctioned by *Purdah* differ according to age, life cycle and class of women (Chen and Mahmud, 1995). Kabeer (2001) observes that the notion of *Purdah* is closely interwoven with local understandings of class, social status, and gender propriety. White (1992:22) argues that '*Purdah* intermeshed with fear and distrust of women's powers of sexuality and fertility' and in material terms, '*Purdah* legitimates and facilitates the use of female family labor and sexuality while also restricting women's control of what they produce.'

It is important to discuss women of Bangladesh in the context of rural social structures and different socio-economic classes. Women's experience in Bangladesh is strongly differentiated by their class position (White, 1991, 1992). Some are generic to poor (both men-women face exploitation and dependency), while some are more specific to women including lower wages than men, lower share in production than men, subordination, etc. This class-based structure creates most unequal power relations in rural society as the rich control the paid labor opportunities.

Classes of households are generally defined in terms of men's labor and income. Very generally, according to Chen (1986:64), there are four structures of households, depending on the economic capability of men.

- Rich households: men can support their families well by cultivating their own land using hired labors or sharecroppers.
- Middle households: men earn enough to support their families adequately by cultivating their own land by themselves and at times hire others to work for them.
- Marginal households: men cannot support their families adequately by the produce of their own land and thus must also work as sharecroppers or wage labors.
- Poor households: men work as wage labors or sharecroppers but (as they own no cultivable land) do not earn enough for the subsistence of the family.

Thus it could also be argued in the context of Bangladesh it is often the poor men of marginal and poor households 'who have to deal with the emasculating contradictions between the norm of male provider and the realities of male unemployment' (Kabeer, 1997:7).

In this context of material reality, in most cases, poor men are somewhat compelled to ignore the social norms concerning women's work and overlook the questions that arise when their women get involved in remunerative activities. Therefore, the women of poor households



are more likely to get engaged in economic activities. Depending upon other factors, such suspension of norms that allows women to work outside may either continue to sustain or may be only temporary in nature.

In rural areas, most women possess roughly the same set of skills and perform the same set of activities although women from richer households find more time and materials and can hire other women to perform the same tasks in their stead (Chen, 1986). Women of marginal and poor households commonly perform the same tasks both within their own households and as paid labor in other households. Working in others houses as maid is not very rewarding in financial terms and is also rated very low in social terms (Blanchet, 1986). Begging, on the other hand, is socially unacceptable in rural society and women who beg usually 'don't count socially' (Alamgir, 1997). Blanchet (1986:16-17) has observed that though begging is the lowest kind of occupation, 'there are women beggars (and number is much higher than men) who get some respect. However, not so much as beggars, but as the women of the community who have led virtuous lives but have met misfortunes by being divorced, widowed or not having sons to support them. These beggar women still abide by the social norms'.

In brief, the sources of constraints are basically double-folded: gender as well as class, a situation coined as 'double disempowerment' by Friedmann (1992). Moreover, there is a complex interrelated and interconnected relationship between these factors in reality, which makes the understanding of the sources more complicated. The complexity of sources of disempowerment can only be understood empirically within varying sets of objective conditions in different situations.

## 1.6 Rural women and representation

Nearly all village women work long and strenuous working hours. A woman's work day is spent in various activities, which include domestic work (cooking, cleaning and child care), provisioning basic need for family (collection of fuel, fodder and water), as well as unpaid family labor for marketed production (Chen, 1986). The discourse of invisibility, unaccounted and non-productive participation of women in economy, eventually led to integration of women in development as 'target group' (Wallace *et al.* 1987; Abdullah and Zeidenstein, 1982). On the contrary, White (1992) observes that women's labor and family management responsibilities within the private family sphere are the sources of much *de facto* power, that rarely translate to formal authority. Critics of White however argue that women exercise such

power only by remaining apparently within the cultural norms of *femininity*, by internalizing the norms of patriarchy. In either case, some scholars are skeptical about the impact of women's remunerative labor, which many believe increases an already heavy workload of women in the household economy<sup>24</sup>.

Most attempts to portray the women in a traditional society indicate the existing cultural norms and rules of that society as essentially constraining factors. In this context, critics argue that the 'rules and norms are not just exogenous constraints, but are also resources, which are drawn in processes of negotiation' (Kabeer, 1997:5). Moreover, 'social life is about negotiating between cultural rules and calculating options and interests in a series of practical situations. Rules of course define and circumscribe options, but they do not comprehend them. It is important to recognize the range of actual behavior and the extent to which the rules themselves are matters of debate within the society studied' (White, 1992:10).

It can be reasonably argued that the determination of women's role in a traditional society like Bangladesh only by dominant male of each household in various stages of women's lives (women dependency and male patriarchy, see Baden, Gree, Goetz, and Guhathekurta, 1994) makes women totally 'inert' in relations. Eventually 'erases the experiences<sup>25</sup> of women and women become *sit*e rather than *sub*ject of the debate. Correspondingly, that debate only reflects the 'stereotypes', which take references from discussions amongst feminists in the west and establishes that as only legitimate feminism (Parmer and Amos, 1994). White (1992: 13–6) reminds that 'virtually every text on women in Bangladesh has been funded by foreign aid and ... over gender issues, the western aid community is openly critical of Bangladeshi society'. This does not however mean that these studies are incapable of pronouncing the women and their position, but incapable of barking up the right tree.

It is thus candid to argue that the conflation of 'status concerns' with the position of women in a society may allow injustice with inappropriate language of sweeping generalization of poor women, that lack sensitivity to their constraints, to respect their priorities.

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<sup>24</sup> Some studies held the idea that general effect of development is negative which involves various kinds of dislocation and disruption of traditional values (Lindenbaum, 1974). Some others reflect the concern over 'target group' orientation, by pointing to 'collusive relations between donor nations and the local state in how to get most out of a country' (McCarthy, 1984: 50).

<sup>25</sup> White (1992:137) expresses that male dominance and female submission is 'only a part of a story ... women may bow to the dominant culture and they also pursue strategies of resistance.' Wood (1994:152) argues that 'it has been interesting to observe over the last two decades in Bangladesh how prominent women have been in struggles at all levels of society, despite that society being typified by many outsiders as among the worst examples of female oppression'.

In status debate, Bangladeshi women have been represented as ‘poor’ ‘powerless’, and ‘pregnant’<sup>26</sup>. Therefore, they are seen ‘as silent and passive victims’ of patriarchy which help to describe them as ‘among the least negotiable in the world’ (Goetz, 1992:12). Perhaps, it reflects the ambition in politics of representation (Mohanty, 1991b). Which, critics argue, paves the way to reinforce their ‘muteness’ in the wider context (Kabeer, 1998). Kramsjo and Wood (1992:12–13) express that ‘passive’ (intransitive) and ‘active’ (transitive) images of women in Bangladesh depend on the intention whether to legitimate the *status quo* or ‘breaking the chain’. They assert that ‘there is an apparent paradox between the view, which dwells upon female subordination and the evidence of female social action. While it is not possible to deny the systematic disadvantages faced by the women, especially rural and poor, it is also argued that this paradox arises from the way the initial questions are asked about women. Much commentary proceeds from the question ‘how are women constrained’ instead of asking ‘what do women do?’”

In conclusion, I will cite just two of many examples of similar movements for justice spurring up from exploitations but not getting the significant exposures in development discourse.

**Dateline 7 November 1990: Paikgacha, coastal regions of Khulna district (Source: Anannaya, No-9, Vol-12, 1–15 March 2001)**

In Bangladesh, Satkhira and Khulna districts both are famous for shrimp cultivation with international market linkage. Environmental degradation due to this cultivation has been affecting the farmer families of that region since many years and gradually people were becoming aware and started to mobilize and oppose. The inhabitants of 22 number polder, especially women took strong opposition against that which had already damaged their cultivable land, poultry and drinking water supply. The owner and supporter of shrimp farming on 7<sup>th</sup> of November came by engine boats and attacked those families. In that incident Karuna Sarder died and 20–30 more women got injured including Rupban Bibi. Though it did not get proper attention and justice by the public apparatus but created an effect on women. Now those women are engaged in a joint-farming system.

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<sup>26</sup> Population Crisis Committee, Population Briefing Paper 20, June 1988.

**Dateline 11 May 1998 (Source: Anannya, No-9, Vol-12, 1–15 March 2001)**

The day has become prominent for *Khasland* movement when Joyeda died. In Debhata and Kaliganj area of Satkhira district, landless people wanted back their right and access to *Khasland* (land distributed by government to landless) from local influential people including political elite who forcefully seized and took control over the land. Moreover, to stop and to suppress their claims, they filed false cases against the all males. The female counterparts took the struggle in their hand in order to fight for their land, which took Joyeda's life.

# CHAPTER 2

## NGOs IN DEVELOPMENT: BANGLADESH CONTEXT

### 2.1 NGOs and their activities in Bangladesh

In all countries, civil society is composed of a matrix of different groups organized to pursue social and economic goals of the nations. In Bangladesh, it includes, among others, cooperatives, religious groups, business associations, trusts, humanitarian and development organizations, etc. While these organizations and associations have been contributing in different capacities for many decades in Bangladesh, since early 1980s, private non-profit voluntary sector, which is commonly referred to as NGO sector, is emerging as a distinct force with increasing participation in the country's social development. More particularly, 'organizations within the development aid channel that are institutionally separated from the state apparatus and are non-profit distributing' (Tvedt, 1998) can be termed as NGOs. Their emergence has been highlighted by many as a reflection of the neo-liberal ideology in world politics, which stresses liberalization of trade and finances and strict control on government spending, leading to cuts in basic social services. Others suggest, this attention is due in part to disillusionment with the effectiveness of government as engines of development and in part it grows out of NGO successes in mobilizing energies and creativity of the poor to solve their own problems.

NGO approach to poverty alleviation and human resources development in Bangladesh includes innovative approaches like conscientization, holistic, and minimalist. The 'conscientizing' approach suggests that the roots of poverty in Bangladesh lay in the fact that the poor are systematically disorganized by the economic, social, and political relationships<sup>1</sup>. It holds that the only long-term solution to the problems of poverty in Bangladesh is to assist the poor in challenging the relationships with increasing awareness and helping them to become organized, so that they could use solidarity as a means of escaping their exploitations – social, economic and political. Indicating the importance attached to this approach, Wood states (1994: 4) that 'the venality of successive governments, which also remained conveniently attached

<sup>1</sup> See BRAC's 'The Net' (1980) and Proshika Annual Report (1985).

to the image of rural Bangladesh as a society of homogenous peasantry, and the inability of radical parties to devise a meaningful rural programs beyond cliches about land reform, had prompted the growth of a number of developmental, poverty-focused NGOs’.

The ‘holistic’ approach maintains that the strategies should be focused on non-formal education, social and political awareness building and political mobilization to confront patriarchal power structures, particularly for women, to address the gender subordination (Ahmed, 1982; Hassan, 1985).

On the other hand, the ‘minimalist’ intervention or approach supports providing credit with minimal training or other supplementary support services (Hashemi, 1996). Which holds that the rural poor need more than consciousness, they need material assistance to help them generate income. Credit has been recognised as a key element in this approach, since it would allow the poor to break away from their dependence on traditional moneylenders and to invest in income and employment generating activities. More decisively, advocates of this approach argue that ‘credit creates entitlement to resources and thus in social context it plays significant role’ (Yunus, 1997).

Against this background, the Grameen Bank model of micro credit has proved to be a successful<sup>2</sup> approach (replicated in many other countries of the world), especially for the women in Bangladesh and as such it has had a profound influence on the debate over these approaches to rural development in the country. By the beginning of 1980s, a small number of NGOs went exclusively to one end of the continuum or the other, but a large number had sought a balance between these approaches.

Anu Muhammad (1988, cited in Baden, Gree, Goetz, and Guhathekurta, 1994) has identified some common features of NGO programs. The following paragraphs briefly narrate the NGO activities and their functions in Bangladesh:

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<sup>2</sup> Some radically argue that success lies mainly in terms of number of borrowers. Grameen Bank considers itself as special credit institute providing support to rural poor, specially women and working in 37,000 villages out of total 68,000 villages in Bangladesh (Yunus, 1997). It gives general, seasonal, housing, and technology loans (Hashemi eds., 1997) and also Grameen Bank’s design comprises several insurance funds that provide repeat loans during hard times (Shams eds., 1992).

### **Relief activities, Health and Family Planning activities, and Education activities<sup>3</sup>**

In other words, these programs can be termed as ‘service spectrum’ in a nutshell. The components of ‘service spectrum’ include: basic literacy, hygiene, sanitation, basic preventive and curative health services, hospital services for indoor and outdoor patients, and provisions for health insurance.

### **Agriculture activities**

NGOs provide the farmers with agricultural equipment, seeds, fertilizer, irrigation machine, etc. – sometimes without cost and sometimes at cheaper rates. Non-land based production activities like fisheries and livestock sectors have been identified as relatively neglected areas by formal sector, where NGOs are working by developing their own models. The prioritization of non-land based sources of income generation for the target group, an area which had been substantially neglected by government, is somewhat a NGO innovation (Lewis, 1993). This led to the concentration of efforts on poultry, food processing, social forestry, apiculture, etc.

### **Non-agriculture activities**

NGOs render income-earning activities especially for poor women and adolescent girls and boys. They extend their services by giving loans to entrepreneurs running small and cottage ventures. NGOs at times buy their products and sell those to local and international markets. The extremely low rates of return on such activities have caused many to question their merit. It has been argued that the supplementary part-time income is insufficient to challenge the wider labor market inequality and it perpetuates women’s concentration in a narrow range of low-paid wage activities (Mayoux, 1995). In fact, some NGOs in Bangladesh reject the idea of supporting such income-generating activities alone and they argue in favor of organizing the landless and women to strengthen control over assets such as land, forests, and water-bodies and strengthening their claims on government services.

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<sup>3</sup> NGOs initiate moves to operationalize mass education program with the help of available textbook or by their innovative methods of education like Non Formal Primary Education (NFPE), REFLECT, where both Children and Adult Education Programs are put into action.

### **Credit and Savings related activities**

It is argued resolutely that where more than half of the rural population in Bangladesh is landless and a large section of the rural population are excluded from the access to formal credit, NGO involvement in credit and savings activities in the late 1970s and early 1980s did much to change the situation. The Grameen Bank has pioneered institutional innovations in credit delivery and management, which has brought banking to the village and provided organizational substitutes for costly application and collateral requirements with a large female memberships. Wahid and Rahman (1993:158) argue that ‘... by providing economic strength through the creation of self-employment opportunities, the Grameen Bank has been able to reduce the dependence of a section of poor on the rich and thus has shaken the rigid nexus of patron-client relationship’. Under one of its core programs namely the Rural Development Program (RDP), BRAC has been expanding its credit component very rapidly over the last few years. It is working with a large number of loanees where 95% are women with 98% repayment rate and the total disbursement was US\$ 218 million in 1999.<sup>4</sup> It is claimed that the aim is to help create financial base for the members in order to cater income-earning activities.

### **Consciousness raising activities**

Conscientising activities of NGOs basically follow the pedagogical approach of Paulo Freire as the underlying principle for organizing the poor, to be able to fight against poverty and social discriminations. Proshika, a leading national NGO has most closely retained its original objectives of fostering local leadership and reducing exploitation. BRAC, under its social development program, emphasizes institution building and awareness raising and offers a wide range of supplementary services to bolster the development of leadership<sup>5</sup> and social development in its village organizations. These interventions are carried out through community meetings, ward federation, popular theatre, human rights and legal education, legal aid services, local community leaders’ workshops and human rights violation issues and cases. But critics argue that often these inputs are not sufficiently tailored to women’s gender specific

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<sup>4</sup> BRAC Annual Report 1999.

<sup>5</sup> The content of leadership training in many NGOs primarily includes rules and norms for group management.



needs. In recent years, it has been found that NGOs focused much less on facilitating the development of solidarity amongst the poor than on service delivery. Critics argue that BRAC's goal of forming federations of landless groups is now being underplayed and the meaning of 'institution-building' is shrinking to encompass merely the formation and induction of new groups.

### **Skills development and productivity enhancement<sup>6</sup>**

In general, productivity enhancement activities of NGOs include provision of training, technical advises, access to input, and other support services to members, which cover the sectors viz. irrigation, livestock, poultry, fisheries, social forestry and vegetable cultivation and sericulture. In terms of its support for skill development of members, some NGOs operate a sub-program, which mostly experiments with improved farming techniques but does not directly invest in helping members increase their rate of market engagement, an area strongly recommended to fight women's inequality. BRAC offers probably the most extensive support for enhancing the viability of small-scale enterprises and also experimenting with new higher profit income-generating activities under rural enterprise program (non-farm activities e.g. restaurants, poultry feed mills, chick hatcheries, mechanic workshops, apiculture, storage, and pearl culturing). Some of the programs also train women as para-vets or poultry vaccinators or tree caretakers.

## **2.2 Some observations on NGOs' relative advantages**

An instrumentalist perspective depicts NGOs as unburdened with large bureaucracies, relatively flexible and open to innovation, more effective and faster at implementing development efforts and responsive to grass-root needs (Edwards and Hulme, 1992). It is however essential to examine NGOs' potential for challenging and transforming the existing power relationships. It has been argued that 'since patronage remains an essential feature of economic and political relationships in rural Bangladesh, it is easy for both the state and, by extension, the

<sup>6</sup> We have seen that when asked why membership were sought from SUS or Uttaran, instantly majority responded that they expected to receive benefit, apart from credit, like skill training in certain activities to enhance their scope for employment.

NGOs to assume a brokerage role in the provision of resources such as credit' (Lewis, 1993: 55).

NGOs in Bangladesh differ in size, structure, location and orientation. They differ in scale, from small local groups working in just one cluster of villages to national organizations with a number of regional offices. In Bangladesh, the term NGO has become a fuzzy word that denotes all kinds of organizations including small and medium scale cooperatives, clubs, and a host of voluntary activities at the local level, which are registered with a number of ministries. While some operate in very close association with the government in various projects funded by bilateral and multilateral agencies, others are more autonomous. The NGO Affairs Bureau of the Government keeps records of foreign funds directly channeled through the NGOs<sup>7</sup>.

It has been argued that the structure of NGOs is conducive to bottom up decision-making and communication and feedback within the organization, as they do not follow any rigid hierarchic structure. But many argue that there are clear divisions by hierarchy within each NGO and this takes place within the idiom of participation, not of course in a sense of equality but rather a degree of informality<sup>8</sup> within a hierarchy of reciprocal responsibilities, in which every one knows his/her place (White, 1999). There is also hierarchy in terms of size. 'This is reflected in office holding within the ADAB<sup>9</sup>, and prominent in negotiations with government' (White, 1999: 314) as well as with donors. There is also a trend to professionalism replacing the volunteer spirit. Critics argue that professionalism is a direct response to effectiveness and efficiency needs which makes NGOs deviate from people's desired change to NGOs' own agenda.

Besides developmental projects and programs, in order to secure some independence as institution and to achieve a little autonomy, some larger NGOs have begun to set up business wings to generate some internal revenues, for example, BRAC's handicraft chain 'Aarong' and Proshika's garment industry namely 'Aparupa Garments'<sup>10</sup>. Riddle (1995:103) argues that

<sup>7</sup> The legal framework for NGOs in Bangladesh has two parts (1) laws under which voluntary, non-government associations of people are incorporated and given a legal identity and (2) laws regulating the relationship of such associations with the government.

<sup>8</sup> This is often seen that the male superiors are addressed as *Bhai* or *Dada* and females as *Apa* or *Didi*, denoting family terminologies.

<sup>9</sup> Association of Development Agencies in Bangladesh.

<sup>10</sup> Some argue that while BRAC's 'Aarong' may encourage and help local artisans and weavers, quite contrarily, garment industries are liable for destroying local weavers and petty traders (as it mainly import colour, fabrics and other necessary things from abroad and just use cheap local labour).

‘the growth of a commercial side to NGO activities reflects their professionalization and their development as an alternative career sector’. It clearly affects the kind of programs that NGOs can undertake. The advocates of NGO sector argue that the development of this profit making elements within the sector is aimed at attaining some kind of self- reliance.

To comprehend the nature of NGO programs and their effectiveness, above line of argument indicates the need to explore the NGO functioning in practice and NGOs’ interactions and relationships with donor agencies, national and local government and community people, a relationship that often takes a localized typical form.

## 2.3 NGO credit program: How it works

The above arguments therefore suggest that an emerging perspective on development call for an assessment of NGOs’ performance in using different methods of development interventions. One of such aspects involves the roles of borrowers in NGO intervention. The capacity building perspective of NGOs with regard to borrowers logically lead to a debate whether borrowers are architect of change or mere receivers of services provided by NGOs. It is argued that the active architects should be potentially self-reliant participants and partners rather than the passive recipients of development aid.

It is also argued that this perspective in participatory approach to credit involves coordinated and combined efforts of both NGO workers and borrowers aimed at amending the inappropriate approaches through a learning process and fulfilling the needs and aspirations of the borrowers. It manifests two-fold participation: contribution of both fieldworkers and borrowers in organizing, structuring, and supporting the program and acquisition of negotiation and decision making skills. This would mean that the provision of technical and physical inputs and supports are not only solutions to the problems, but also altering the local power structure in which poor reside<sup>11</sup>.

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<sup>11</sup> ‘NGO leaders in the 1970s and early 1980s were quick to realize that landlords, money lenders, traders or employers (often in combination) were linked to the poor ... in complex hierarchies of individual vertically aligned patron-client relationships. The vertical individual alignment and loyalty required of clients to their patrons was as contributing to the weakness of horizontal class solidarity among the poor, while at the same time creating a system of social cohesion serving to undermine the possibility of mass movements among the poor against the interests of the rich’ (Davis and McGregor, 2000:57).

Some insight into this can be gained by looking at the organizational mechanism of group formation, structure and functioning of a group and the role of women borrowers as well as group management and supervision of the fieldworkers<sup>12</sup>. The institutional mechanism begins with organizing borrowers into groups, where saving within a group is mandatory. Savings belong to the group and the group decides on its use. As a member of a group, each borrower is eligible for credit, but they must conform to certain NGO codes of discipline. Which include learning rules and regulations and attendance or participation in weekly meetings. In weekly meetings, all matters, which are of interest to members, are discussed. Their continued access to credit depends on the repayment performance of all group members; if any one of the group members defaults for anything other than emergency reasons, the future credit for all group members is jeopardized. Thus, peer pressure is strong. Within each NGO group, which consists of about twenty members, there is also a 'committee', usually comprising five members. Each group elects a leader or a chair and a secretary from among the committee members. The roles of each leader and committee member within the group are very significant. The group leaders, along with fieldworkers, play key roles in the selection of group members and management of groups and keep contact with other members. A form of leadership skill thus may develop while dealing with critical decisions of group management. On the other hand, while acting as agent or representative of other members, leaders become more responsible.

By way of repeated interactions and discussions within a group and with NGO fieldworkers, these women equip themselves with more social skills raising their social consciousness.

Many however argue that the participation process involves translating simple access to concrete presence in decision making and if such is not attained, the commitment for capacity building may turn out to be more rhetoric than reality. Hashemi (1995:107) points out that, 'beneficiaries are seldom allowed to make decisions on programs or budgets, or even to participate in monitoring and evaluation, their participation is limited to relatively inconsequential areas of decision making'. Thus this has raised a debate on how NGOs can serve the interest of poor.

Referring to field management of NGOs, many suggest that the selection of members and organizing them into groups begin with weak and fragile contact mostly through a mere survey and discussions with local people by the fieldworkers. There are evidences that the group members are often selected in order to please the village influential. Voluntarism becomes secondary to maintenance of good recovery rates, resulting in their harsh attitudes toward

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<sup>12</sup> It is out of the scope of this study to introduce an elaborate discussion on the management and the supervision aspects of the organizations.

the borrowers, using local influential and *Mastans* (Alam, 1996). It is also found that a single person may become member of several NGOs and such an opportunity may be used by some members to become moneylenders by extending loans to other members in crisis due to high rates. In Netrokona, BRAC is a new entrant in micro credit program and as such to expand their program coverage, they are ignoring the importance of necessary attention needed to identify and organize women borrowers. BRAC has been providing borrowers of SUS with an opportunity to become members of BRAC as well, which may lead to the problem mentioned above. On the other hand, the extent of freedom and discretion that the field workers enjoy in undertaking and implementing their program is also subject to criticism as the gradual emergence of NGO bureaucracy can not be ruled out.

This study suggests several advantages of having local fieldworkers. They can be efficient in selecting and managing the group through their comparatively easy access to members. They can also create intimate interpersonal relationship by becoming sensitive to local and personal problems of the members. They can understand better the socio-cultural reality of a particular area to motivate people. But it can also create complications if they purposefully serve the interest of the influential or if they are compelled to carry out the desire or dictation of the elite.

### 2.3.1 Blending formal with informal

Rural women's access to formal institutional credit has been almost negligible in Bangladesh (Hossain and Afsar, 1988). Moreover, it has been argued that the resources through the government agricultural and rural development programs have generally been usurped by the 'powerful' (Hashemi and Schuler, 1997). The reason for limited public sector success in meeting the needs of the rural poor, as argued by many, is that while the rural population facing a deteriorating resource base, the public sector institutions have given priority to a clientele of well-resource farmers.

Historically, it is evident that the poor including the women depend on rural informal system for credit. Studies have shown that the village women are often engaged in borrowing from informal sources, with the majority of informal loans made on a reciprocal basis between households, in small amounts, often in kind (Haque, 1989; Casper, 1992). Larger loans in cash carry higher interest rates – up to 100 percent or higher (Haque, 1989:33). There is a wide array of reasons for borrowing that includes, among others, production investment, as-

set purchase, consumption and even expenditure for social ceremonies. Blanchet (1986) finds that women borrow mostly from women and 'money lending is a flourishing business among the women'. Blanchet (1986:23) says that 'these money transactions between village women are done without witness, without written documents, and the interest rate is not always fixed at the time the loan is made'.

Informal credit has been vilified as an obstacle because of its association with usurious interest rates promoting chronic indebtedness amongst the rural poor. But it persists through the ages. Blanchet (1986) points out some factors that contributed in creating suspicions about rural co-operatives and encouraged people to do without formal or bank loans. Such factors include, among others, the history of crooks who have extorted money from poor illiterate women for so-called co-operatives; the climate of fraud intermediaries between sources of formal credit; and the traumas that the people face through the mal-practices of influential in the formal system<sup>13</sup>.

Some also argue that informal credit persists because it offers the poor borrowers a number of advantages unavailable from formal financial institutions. Informal borrowers and lenders are able to dispense with lengthy application and vetting procedures because they are familiar with each other and can make personal assessment of credit-worthiness. The transaction costs for the borrower such as travel costs and time cost both can be eliminated. Physical collateral may be dispensed with in exchange for moral or social collateral when respected villagers guarantee loans. And loans can be made in timely ways to respond to immediate production needs or emergencies. These comparative advantages of the informal credit system have been adapted to a range of institutional innovations in NGO sector in Bangladesh in an effort to target poor borrowers more effectively.

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<sup>13</sup> She found that an ex-UP member took bank loans thrice in someone else's name, though this was disclosed later, two innocent people were arrested and suffered a lot. She also doubts how independent the bank manager is from local power holders.

## 2.4 Government-NGO co-operation, NGO-NGO relationship and donor-NGO dependency

White (1999) writes that ‘... for the NGOs, working with the state offers an opportunity to expand the scope of their operations, broaden their influence and participate in the formulation of the national development agenda. The state on the other hand, may see the collaborating with NGOs as a chance to gain reflected moral glory, retrieve a hold on donor funds, neutralize potential opposition, and achieve more efficient and cost effective implementation of policy’. White (1999), pointing to the aid dependency, says that ‘... though the NGOs and the state are competitors, as they vie for favor with foreign patrons’, it is the only common interest for both (Riddle, 1995:105). This reflects how strong the influence of aid in the political arena of development and how that influence disguised mutual interest of collaboration between the government and the NGOs. Examples of such mutual interest in joint dealing of foreign aid were reflected in several cases. In the recent years, NGOs have participated in government’s distribution of unused government-held land (*Khasland*) to the landless as well as in the implementation of government’s ‘cluster village scheme’ to bring homeless households together in a new custom-built village settlement (Riddle, 1995). It was argued that for both government and NGOs, it was indeed cost-effective and increased credibility among the poor by serving their common commitment to help the poor (White, 1999).

Apart from White’s evaluation, the interaction is beneficial for both in another way. For NGO leaders, it gives an opportunity to come closer to power (individual interest) and also paves the way to enter into the mainstream policy determination (organizational interest). In return, political regime may seek support base in the NGO constituency.

This disguised mutual interest takes us to yet another point. In the political upheaval of 1990 leading to the forced resignation of President Ershad, the NGO sector was subject to bitter criticism as the NGOs kept silent and did not declare support for the pro-democracy movement in contrast to the commonly held notion that views NGOs as ‘catalyst for change’. There was an argument that NGOs had been too close to Ershad’s autocratic regime.

The above drive for NGOs to attain such proximity to power, in part, is due to the internal conflicts in the NGO sector. Internal conflicts and factional disputes within the NGO sector intensified their prevarication in declaring support as an opportunity for settling old grievances between some of the NGOs (White, 1999). This also reflects internal disputes within the NGOs in terms of competing political power at the level of state authority. Thus this dispute is not based on philosophy for ideological autonomy from the political parties



and the state power but with regard to maintaining harmonious relationship with the ruling regime. Therefore, it is palpable that NGOs are often intimately connected to the government in relationships that are conflicting, contentious and cooperating (Clarke, 1993; Farrington, 1993).

Currently the national government, pushed by the international development and donor agencies to make local institutions efficient in delivering services, have incorporated NGOs to perform many tasks which Union Parishad (lower administrative unit) and other local institutions have performed in the past. Local leaders have been trying to maintain a harmonious relationship with local NGOs and their staff as they can offer a vote-bank; even there is a competition to have good relations among various factions of the village. Quite reasonably, NGO staff gets special benefits from the local elite and this serves as strengthening centralization of power among the advantageous position holders. This mutual interest of the NGOs and the local elite might go against the interest of the poor.

There is also a relationship between the big and the smaller NGOs. Riddle (1995) has described that as forming a particularistic patron-client type where 'smaller local NGOs may receive funding through, or on the recommendation of, or as a result of advise from, larger NGOs; and this relationship may continue with broader ties of reciprocal (unequal) exchange' (White, 1999). Moreover, working with big brothers for smaller local NGOs sometimes increases tension with respect to their expansion of coverage.<sup>14</sup> This also reflects the lack of coordination of activities among the NGOs and absence of adequate consultation. But the borrowers often bear the consequences including withdrawal of membership and dependency on moneylenders to repay the loans taken from more than one NGOs. Thus the contradictions inherent in the NGOs' position in Bangladeshi society may make someone skeptic about the role of NGOs as peoples' organizations.

To depict donor-NGO dependency, it is suffice to quote here what Riddle (1995:135) has to say about Bangladeshi NGOs: 'the problem is that the records are not kept for use in the local office, but to justify themselves to head office, and ultimately to demonstrate accountability to donors. Moreover, a common complaint against staff of the larger NGOs is that they

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<sup>14</sup> Here we can cite the example of our study NGO – SUS in Netrokona. SUS as a local NGO has been working in 3 Thanas of Netrokona districts. But since BRAC, a large national NGO, started working there, SUS has been in all sorts of trouble with regard to maintaining memberships. SUS officials and staff suggest that with a view to take away their clients to BRAC groups, BRAC fieldworkers have been luring SUS members in the name of lower interest, smaller installments, and larger loans. SUS argues that members are unable to understand such technicalities of loan operations but due to apparent lucrative proposals from BRAC, some members of SUS left for BRAC groups.



spend most of the time in doing deskwork and live a lavish life and devote very small time in the villages with people’.

The above may imply two things: first, NGOs are accountable to donors and not to the people with whom they are working with, which suggests that increased funding itself is responsible for increased autonomy from grass root constituency (Tandon, 1994; Biggs and Neame, 1996). And second, ‘this upward accountability has skewed NGO activities towards donor-driven agenda for development rather than at indigenous priorities’, which for example, results in, ‘... the dropping of the adult literacy from NGO agenda due to the lack of donor interest in such programs’ (Hashemi, 1995:108-109). Riddle (1995:02) says that ‘they are clearly affected by external factors, such as shifts in international politics and development fashions’.

An example of this donor-dependency can be seen in NGOs seeking donor assistance to legitimate their activities. Hashemi (1995:109) remarks that when the women from Nijera Kori (a local Bangladeshi NGO) were involved in a violent conflict with the shrimp cultivators in southern Khulna district, the Dutch Ambassador visited the area to further foster the NGO cause, as the leadership of the organization asked for donor interventions.

This continued dependence on aid by Bangladeshi NGOs raises skepticism among more radical critics who suggest that this dependency is contributing in waning of transformation potentials of rural poor. NGOs are seen as agent of imperialism, which act in suppressing the target population’s move to break social hierarchy and structural subordination within the society and beyond.

Thus from above discussion it can be argued that to assess the impact, it is useful to try to understand what happens in a specific time and place beyond the stated and unstated intentions and goals of NGOs. But one should carefully avoid any simple generalization and must endorse ideological and functional diversities of NGOs.

## CHAPTER 3

# THE FRAMEWORK OF ANALYSIS

### 3.1 The existing debate on impact of credit on women

During the last two decades, Bangladesh has witnessed an increasing trend in the provision of credit to the poor, particularly the rural women. Non governmental organizations like BRAC and Grameen Bank have set illustrious examples of institutional changes to banking systems, which can provide the poor women with access to credit. Their efforts have inspired a large number of similar credit programs in other NGOs as well as in government development interventions.

Efforts to improve the flow of credit to rural producers in Bangladesh are not new phenomena. However, the history of efforts to improve the financial intermediation in rural areas was masculine and middle class one (McGregor, 1988). In this context, it is remarkable indeed that these NGOs appeared to have overcome obstacles in reaching poor. The poor have been shown to be a viable banking proposition in terms of higher rates of recovery. Equally eventful is the fact that majority of such poor borrowers is women. To eliminate gender related constraints on women's access to banking (e.g. the need to travel away from home and fixing suitable time), these programs have brought banking to the village, by simplifying banking procedures. On the top of it, group approach in the credit programs has organized marginalized sections of the population like women into self-reliant groups, which are arguably capable of resisting the structural inequalities.

This has been something new in the trend. Until mid-1980s, strong gender differentials could be found in the numbers of women borrowers in micro-credit programs compared to men. Since late 1980s, the situation has been changing rapidly. This situation must be, however, kept in perspective<sup>1</sup>. Targeting women as borrowers of micro-credit programs has found to be effective because it ensures that the benefits of increased income accrue to the general welfare of the family and particularly children and reduces overall poverty. At the same time, the advocates and practitioners of micro-credit have also found that women themselves have

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<sup>1</sup> Analyses of the reasons discussed in the Introduction.

been benefited from this access to credit by channeling cash in the family which improves their position and bargaining edge in the household, which are often linked to empowering outcomes. They also claim that the independent access to credit challenges the dependency notion of rural women in Bangladesh in a significant way.

However, many critics (Ackerly, 1995; Goetz and Sen Gupta, 1996; Hashemi, 1996; Kabeer, 1998; Mayoux, 1998a) have presented conflicting evidences contradicting the above claims. Thus the question that continues to trouble micro-credit critics is whether credit access contributes in empowering women. This concern has become a highly contested issue that led to several critical analyses.

Most evaluations of credit programs in Bangladesh show a positive impact on household outcomes (income, wealth, asset accumulation) and individual outcomes (employment, health, and nutrition) and tied that to the position of women in households. Some studies relate increased income and employment of women with increased decision making capabilities of women in households (Todd, 1996). Pitt and Khandeker (1996), in their study on three programs<sup>2</sup>, have found that credit to women had more effects than credit to men, which endorses the potential of micro-credit in empowering rural women. Hashemi, Schuler and Riley (1996) stress that group approach helps women to establish an identity outside the family and gives them experience and self-confidence in the public spheres. Schuler (1996) suggests that one of the reasons of reduction of violence is women's increased participation in social networks outside the family due to credit programs since the chance of 'public exposure of domestic violence' creates a fear among the violent men. Some also indicate that credit program reduces 'the relative isolation of women' (Hume and Mosley, 1997).

On the other hand, studies that drew attention to the negative impacts of credit access suggest that micro-credit only helps better consumption and welfare of the family without much pay-off for the women themselves (Hossain et al, 1988). Goetz and Sen Gupta (1994), pointing to such negative implications, suggest that it is largely the men who benefit from women's loans, as they are able to use their socially conferred power to control or 'appropriate' any new resource that enters the household.<sup>3</sup> Furthermore, it is argued that when loan misappropriation occurs, women bear the liability from which they only benefit indirectly, and that results in conflict, even violence within the household relations. Ackerly's (1995) evaluation of the impact of credit programs focuses on 'market access' as route to empowerment that used

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<sup>2</sup> Grameen Bank, BRAC, BRDB's rural developments programs.

<sup>3</sup> Hulme and Mosley (1997) term this as 'tokenism'.

'accounting knowledge' as an indicator. Her argument draws deeper attention of those socio-cultural constraints on women's access to market, where women lack control over a critical phase in the production process. Therefore, the negative analyses of impact of credit access not only refute the claim that credit programs have 'empowered' women, also claim that these women may have been left worse off (Kabeer, 1998).

In this context, Todd (1996) argues that the line of reasoning that focuses on who uses the loans and who gets the benefit distorts 'what actually happens within families'. Wright (2000) suggests that women employ men in loan use due to their reliance on men as partners, hence he contends that evaluating the impact of micro-credit by ignoring the socio-cultural context is only a 'western-feminist interpretation of the situation'.

Kabeer (2001) says that analytical contradictions are evident in the impact evaluation of Goetz and Sen Gupta. While they refute positive contributions of micro credit, they classify women into five categories depending upon managerial control spectrum and within this spectrum, they put divorced, widows, and separated women as capable of controlling their loans. Indicating to this finding, Hulme and Mosley (1997:121) suggest that 'given that such women are usually regarded as the most vulnerable in Bangladeshi society, this suggests a significant advancement in their capacity to engage in economic activity'.

It is argued that none of the larger micro-credit programs has succeeded in moving women out of the traditional income generating activities since the bulk of loan taken by women are generally used for small activities like paddy husking, petty trade, livestock rearing, etc. This trend in the use of loan, many argue, does not evoke any conflict in gender relations and maintains the subordinate position of women and further 'reinforces the established gender roles' (Hulme and Mosley, 1997). In addition, Kabeer (1998) points out that credit access only has increased women's level of economic activities but not the range, as there is 'no evidence of radical change in gender division of labor, specially in occupational terms'.

The preceding discussion indicates that while 'targeting women' in credit programs is becoming a widely advocated and applied intervention in poverty eradication, contrasting claims with respect to impact of such programs on women has made the situation somewhat perplexing.

In my opinion, a great deal of above confusions has resulted from the exclusion of women who are involved in such interventions by way of ignoring their views. Thus there is a genuine need to look at the relevant issues from women borrowers' perspective with a view to tracing the missing pieces and putting them together to fill the gaps in the puzzle. This study is based on the premise that when we look at the impact of credit access from the divergent angle of

the concerned women, things will fall in the right places and some of the many perplexities will disappear.

### 3.2 The purpose of the study

The purpose of this study is to examine the extent to which the credit programs are able to make ‘differences’ in the lives of rural women in Bangladesh. The intention of such an analysis to look at the “changes” from the borrowers’ perspective is neither to overrate the importance of ‘measuring income’ nor to suggest that the ‘well-being is subordinate to income measurement’.

In order to avoid a too critical theoretical rigor, it was intended in this study to understand the ‘changes’ in women’s material and social lives, where the women themselves could explain and contribute in expanding our knowledge relating to the ‘changes’ in the gender relations. I believe that taking an account of what the women think and consider important, by encouraging them to describe their world in their own terms, creates a compatible position to analyze the problem in question. On the other hand, it extends the intellectual and emotional ability to reach people (Denzin and Lincoln, 1994). It paves the ways of a qualitative research that is concerned with individual point of views through detailed examination of cases rather than making generalization by locating a group of subjects (sample) within a larger population and testing hypothesis or presumptive materials (Patton, 1990; Smith, 1994). This study also holds that “it is important to maintain the analytical distinction between women as a socially subordinate ‘category’ and women as a highly diverse group of ‘individuals’ and to recognize that how individual women experience and act on their access to new opportunities will reflect some combination of their structural positioning and their own unique personal histories” (Kabeer,1998:68).

While stressing on individual women’s perspective, I was also cautious about the fact that cultural rules, norms and values not only tend to devalue women’s wellbeing in many societies but also to militate against recognition by women themselves of the spectacular lack of equity in the ruling arrangements (Sen, 1990).

### 3.3 Research Question

Broadly speaking, this study examines the impact of credit in term of ‘changes’ occurred across four dimensions as discussed later, particularly from the perspective of women borrowers and assesses the empowerment potentials linked to such ‘changes’.

In order to do this, the queries this study seeks to address broadly relate to three levels. First, the study takes accounts of women borrowers as they reflect on the ‘changes’ due to their credit access. Second, it attempts to interpret their accounts of such ‘changes’ to put the study into a perspective. And third, it also probes some of the relevant concerns that have been debated in other impact assessments, which ‘ranges from causal criticism from skeptical and cynical ... to more informed questioning from scholars, who nevertheless rely on secondary sources for their information’ (Todd, 1996:9).

With this view in end, this study aimed at answering the following research question:

*How critically important a ‘credit access’ is in bringing about ‘changes’ conducive to promote conditions for rural women to move from a position of marginalization to greater centrality in gender relations – at household and in the community?*

The concepts pertinent to the above question are elaborated in the following section.

### 3.4 Key theoretical concepts

Since the study looked at the ‘changes’ in gender relations, first and foremost an understanding of the term ‘gender relations’ is important. For the purpose of this study, gender relations would mean the relations between women and men in a variety of settings. In the words of sociologists, many of these are ascribed relations, that is relations a person is involved in on the basis of her position in a network of kinship and affinity (i.e. relations by birth and through marriage); many of them are also achieved relations, that is relations established on the basis of a person’s involvement in the economic, social and political life of her country.

The analysis of the findings of this study also hints at the empowering potentials of the perceived ‘changes’. Therefore, it would be wise to elaborate the concept of empowerment though the term ‘empowerment’ is highly contentious (Mayoux, 1998; Kabeer, 1999).

Sen and Grown (1987), while writing for DAWN<sup>4</sup>, have urged to harness the cause for transforming all inequalities between and within nations to support people's potential to lead creative, environmentally sound lives especially from the vantage point of poor, particularly women. Dependency feminists, who originally demanded 'empowerment', argued that 'empowerment is about people taking control over their own lives, gaining the ability to do things, to set their own agenda, to change events in a way previously lacking' (Young, 1993). The key words related to empowerment are: access, control, entitlement, decisions, awareness and participation (Oakley, 1991; Overholt, 1985; Korten, 1980,1986). For Young (1993), empowerment includes both individual changes and collective action to alter the processes and structures that reproduce women's sub-ordinate position because women share a common experience of oppression and subordination. The idea is to see how women's practical needs can become or be transformed into strategic concerns. Therefore, critics encourage that to initiate process for sustained changes, collective actions must be tide (Batliwala, 1994). Bhatt (1989) argues that organizing is crucial for collective actions and suggests that 'organizing means to bring people together to think through their common problems to agree on their common issues, to decide on common action, and to forge common ideologies'.

The preceding discussion suggests that the concept of 'empowerment' itself may mean different notions in different contexts. Thus, it can be even more difficult when it is needed to measure 'empowerment' as evaluation of micro-credit programs' (Hashemi *et.al.* 1996; Todd, 1996; Moyoux, 1998a).

In this context, I refer to some important cautionary remarks of Kabeer (2001). First, empowerment should be conceptualized in an understanding of the relationships of dependence, interdependence and autonomy, which characterize gender relations in cultures, structure of risks, incentives and opportunities they generate. Second, empowerment is a complex phenomenon and it has multiple dimensions. Third, it is important to avoid narrow, unidimensional conceptualization of empowerment which feed into dichotomous models of 'change' where women are judged to be either empowered or not empowered on the basis of how closely they conform to a particular indicator. And finally, there should be a distinction between 'forms of change' which have been prioritized in the feminists literature and 'forms of change' valued by those whose lives that an intervention (credit in this case) is seeking to transform.

Considering the above, this study (a) examines 'changes' occurred in various dimensions, discussed later, due to credit access, particularly from the perspective of women borrowers

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<sup>4</sup> Gita Sen and Caren Grown have written the theoretical and epistemological grounds for DAWN: Development Crises and Alternative Visions: Third World Women Perspective (1987).

and (b) assesses the empowerment potential linked to such changes. Thus it looks at both emic meaning and etic significance attached to such 'changes' in gender relations, an aspect of investigation stressed by micro credit critics. It allows this study to relate women's diverse individual experience and collective strategies. More importantly, this approach helps apprehend how women themselves perceive traditional gender-specific constraints in local context. Furthermore, the approach assumes 'change' as a process having multiple dimensions, which are interrelated and interdependent, promoting one dimension, reinforcing the values of other dimensions 'as in practice the distinctions in dimensions often get blurred' (Carr, Chen, Jhabvala, 1997).

While I heard the voices of the women to take an account of their understanding of 'changes', within each of the four dimensions, to make the focus of discussion more specific, analyses concentrated across certain variables within each dimension for the purpose of interpretation. This does not mean that the discussion within one specific dimension should always remain confined to such variables rather it was purposely done to reflect on the debated concerns on those issues raised by other analysts in this field. The choice of such variables was a conscious one in the sense that in most other studies, those variables either raised debates or yielded contradictory evidences.

Thus, in my opinion, further investigation across those variables, based on the testimonies of the women borrowers concerned, would provide some meaningful insight into the debate. Therefore, the 'changes' in gender relations in this study have been traced within a framework that includes the following four dimensions. Originally, the following dimensions were suggested by Chen and Mahmud (1995) while formulating a general conceptual framework for impact analysis. While using those dimensions in this study, I have however gathered information from the women borrowers' perspective across the dimensions and the variables within each dimension evolved as I conducted the fieldwork. Therefore, each of the four dimensions, while they may carry several meanings, in this study carried some particular connotations as briefly outlined below.

*Perceptual:* Changes in self-perception on the part of the women as well as changes in the perception of the women by others. In this particular dimension, I examined how women perceive their own contribution in the household and how they perceive their self-interest in the process. Moreover, the findings have been complemented by the opinions of the husbands and the NGO fieldworkers.

*Material:* Changes in access to and control over material resources. In this study, this dimension has been examined by three variables: decisions on loan use, accounts keeping, and land purchase behavior.



*Relational*: Changes in contractual agreements and bargaining power in various types of relationships. Within this dimension, 'bargaining power' is used as a variable to understand intra-household relationship and relationship with the community in terms of mobility.

*Cognitive*: Changes in the level of knowledge, skills, and awareness of wider environment. This particular dimension has been examined from the women's point of views alone.

At this point, it is important to note that in reality the above different dimensions may overlap and flow into each other and 'changes' in one area may advertently or inadvertently have inevitable repercussions in other areas.

### 3.5 Methodology

A qualitative research, as a set of interpretive practices, ranks no single methodology over any other. The essence of qualitative research is a commitment to some vision of the naturalistic, interpretive approach to its subject matter (Denzin and Lincoln, 1994). The word 'qualitative' implies an emphasis on processes and meanings that are not rigorously examined or measured (if measured at all), in terms of quantity, amount, intensity or frequency. It rather stresses the socially constructed nature of reality, the intimate relationship between the researcher and what is studied, and the situational constraints that shape the inquiry. Some argue that the reality can never be fully comprehended; only approximated (Guba, 1990, cited in Denzin and Lincoln, 1994). Therefore, qualitative research relies on multiple methods to capture as much of reality as possible. With a view to put the analysis into this perspective, changes through credit access with respect to (i) land ownership of women borrowers' (ii) non-land asset of women and (iii) other income sources, have also been examined. The above 'quantification' aimed at reinforcing certain data and interpretations to summarize the qualitative findings in quantitative terms. However, I am aware of the risks involved in premature or overly extensive use of the quantification as a 'security mechanism' as cautioned by Spindler and Spindler, (1992, cited in Denzin and Lincoln, 1994).

The most insight in this study is gained through the eyes of the women borrowers who illustrated their perceptions of the relative changes in their gender relations at household and community levels, transpired over the years. The analysis aimed at relating women's observations along the four-dimension framework for tracing 'changes' across perceptual, material, relational and cognitive dimensions.

The study typically focuses on relatively small number of women. While dealing with 40 women borrowers, 20 each in Satkhira and Netrokona, selection was purposefully done to achieve a two-fold goal: (a) to produce a wealth of detailed information and (b) to increase understanding of the cases studied. While dealing with cases in details, I had no intention no make any generalization. And the logic of purposeful sampling e.g. selecting information rich cases for study was effectively met in the study. The length of membership qualified the selection of women borrowers. All borrowers are involved with two NGOs' credit programs for about 8 years or more. The underlying assumption of this basis was to better capture the impact of credit on borrowers occurred over the years. (Profiles of the women borrowers are given in Table 2).

While dealing with a small sample study, a great deal of heterogeneity can be a problem because individual cases are so different from each other. In this context, critics argue that the maximum variation sampling strategy<sup>5</sup> turns this apparent weaknesses into strength if any common pattern emerges from great variation that are of particular interest and value in capturing the core experiences and shared aspects or impact of a program (Rubin and Rubin, 1995). In my cases, a great deal of heterogeneity emerged due to the inclusion of Muslim majority women, Hindu minority women, and outcaste women among the Hindus. I assumed that such maximum variations in my purposeful sampling that captured the heterogeneity in the society could prove to be a worthy strategy if any common pattern in the findings could be reached. In-depth unstructured and semi-structured interviews of 40 female borrowers were conducted, 10 women in each of the four villages. And to supplement their views, information was collected from 40 husbands through a short semi-structured interview. It was believed that through the interview it would be lenient to comprehend what success meant to the poor women and to an academician or analysts. Moreover, interviews have taken to affirm the vision of feminists (attuned to post colonialism and post modernism) who decried the tendency to construct and speak for women within the framework of 'defining the others' (Kirby, 1991, cited in Olesen, 1994). Interviews at times fail to grasp some important issues and as such, in addition to interviews, to capture the crucial events that could provide useful insight to such 'changes', *life histories* of 4 women borrowers have been narrated in the analysis.

The social class of the informants were from survival and subsistence levels. They were in their life cycles from young bride to older mother (including divorced and widow), married between 20–45 age group.

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<sup>5</sup> Maximum variation strategy in purposeful sampling aims at capturing and describing the central themes that cut across a great deal of participant variation.

The Focus Group Discussions (FGDs) with 20 fieldworkers of the NGOs, 10 in each district, added an extra dimension. Fieldworkers' jobs usually involve the formation of groups, training of group members, disbursement of credit and recovery of loans. Fieldworkers include both male and female fieldworkers. In this study, fieldworkers, in the end, acted like co-researchers providing useful clues to my problem. While acting as facilitator, I just raised the issues without making my intentions exposed and then left it mostly with the fieldworkers to decide the course of discussions. From their conversations, I extracted the relevant and pertinent issues to provide an additional angle to look at the 'changes' in the women borrowers.

### 3.6 Site and NGOs

The study is based on fieldwork conducted in two districts namely southwestern Satkhira district and northeastern Netrokona district of Bangladesh. Both the districts are far away from the major cities of Bangladesh. This I believe could lead to a better understanding of the situation than in the studies conducted in and around the major cities, particularly capital Dhaka.

The selection of two NGOs in two districts is also significant in several ways. First, both the NGOs namely *Uttaran* in Satkhira and SUS in Netrokona are locally based NGOs unlike the most national-level large NGOs. Thus it can be assumed that while BRAC, Proshika, RDRS, etc. are working on a national basis with their single program being replicated nation-wide with regional offices, *Uttaran* and SUS, because of their limited focus in one or two districts, could address the local needs. Secondly, while the available literature and studies indicate that some significant studies have been conducted to assess the impact of credit programs of larger NGOs, the activities of local NGOs have so far been ignored, which I believe can be valuable in the discussion on NGOs in contemporary Bangladesh. In both Netrokona and Satkhira districts, larger national NGOs like BRAC are new entrants, while *Uttaran* and SUS have been working in their respective areas for quite some years.

A purposive sample procedure was applied to select the villages<sup>6</sup>. The selection of villages was done on the basis of (a) density of SUS and *Uttaran's* credit groups in a village and (b) duration of credit programs in that village. In four villages namely Bishwanathpur and Deopur in Netrokona district and Panchrukhi and Aatharoi in Satkhira district, more groups were found and credit programs have been in force for quite some years.

### 3.6.1 Background of the study NGOs

I assume that relatively small and local NGOs have not moved away from grassroots and their agenda, unlike larger national NGOs and perhaps still focus on the needs of poor rather than donor and corporate interest as Wood and Sharif (1997:46) have called them 'critique in practice'. Moreover, Jain (1989, cited in Friedmann, 1992) argues that successful micro-level programs/projects are not 'generalizable'. He also points out that 'charisma' and 'dedication' associated with and financial and ideological investments are crucial which make it difficult for 'duplication'. I would also like to suggest that consciousness or political awareness raised through the 'leadership' and the strategies of their operations are meaningful in discussing the 'impact and success'.

#### Uttaran

Satkhira district is situated in southwestern coastal region of Bangladesh. The southwestern part of the country is a disaster-prone area, affected by frequent natural problems like floods and cyclones and man-made disasters like waterlogging resulting from unplanned embank-

<sup>6</sup> The British to facilitate their censuses and tax collections activities divided the countryside into village units called *Mouzas* and these continue to exist for official purposes to these days. For the rural people, village means living in a place called immediate neighborhood (*Para*) with cluster of houses, almost all with solid mud structures, most with thatched roof but few with tin. *Paras* are sometimes separated from each other by pond or open field and sometimes are adjacent to each other. A number of *Paras* together form a village. A *Para* is basically formed along the community arrangement. It could be Hindu or Muslim households living together in a place (for example, in my study, Hindupara in Biswanathpur village and Rishipara, for outcaste in Atharoi village). A *Para* consists of a complete or incomplete patrilineally extended group of kin or *Gushti* (lineage group). Within a *Para*, the basic social unit is the *Paribar* (family). Members of a *Paribar* dwell in a *Bari* (Homestead). It may be only women's husband and children or it may include husband's brothers, their wives and husband's parents.

ment construction and water salinity due to shrimp cultivation. The population is a mix of Muslim and Hindu communities with about 28 percent outcaste poor.

*Uttaran*, meaning ‘upliftment’ in Bangla, started working in the field of social campaign and advocacy in 1985. In the beginning, the organization emerged out of a social movement when a bunch of progressive youth, including school and college teachers, stood by the struggling women oppressed by the landlords around Jatpur village of Satkhira district. The unity of the youth consolidated as the rich farmers unleashed torture, eviction from the homestead, arson, and rape for grabbing their land. During the same period, for the betterment of the outcaste of the region, which constitutes 28 percent of the region’s population, a school called “*Samakal*” was established.

*Uttaran* has a two-fold approach – social movement for breaking the cycle of deprivation and exploitation and struggle for survival through access to productive resources, actions and leadership. *Uttaran* was registered as a development organization in 1987. Since the inception, *Uttaran* has implemented diversified programs to address the problems of inequality, deprivation and injustice.

Initially, *Uttaran* aimed at equipping rural poor through groups to deal with their social, environmental, health, economic and cultural predicaments and making them self-reliant in their quest for upward mobilisation. As the group formation evolved to a matured stage, *Uttaran* devised social awareness programs for its members and for other community people. It started extending legal aid to poor women and the outcaste to fight against the social injustice and attempted to strengthen the *Shalish* system in the community for quick disposal of disputes. In 1989, it adopted the strategy of self-reliance aiming at making poor economically independent. Thereby, micro-credit program of *Uttaran* constitutes a part of its human development program. Small groups of members are called ‘primary organizations’. The members, subject to certain conditions like completion of adult literacy course, participation in weekly meeting, bi-monthly savings (Taka 2-5) in banks through passbooks, are entitled to credit. Loans are collateral-free and subject to intensive monitoring and supervision. These groups are run by documented rules and regulations and field organizers facilitate smooth operation. Each group has a 5-member committee consisting of a chairperson, a secretary, a cashier, an education and legal cadre, and an environment and health cadre. The committee is formed, either on consensus or by election, in every two years. This provision for election infuses democratic norms and develops leadership skills.

The groups (primary organizations) under the coverage of each area office form a 'federation'<sup>7</sup>. The aim is to achieve greater goals and objectives through better co-operation in order to safeguard the common interest of all groups through political and administrative linkages at the upper tiers of the local government.

Over the years, *Uttaran* has grown to employ over 215 community members as regular staff and another 600 as part-time staff (including teachers and plant care-takers), serve over 25,000 rural families and cover an area of 7 Upazilas in 3 districts. At present, there are 911 groups of 13,601 women and 6,745 men in 391 villages. These 911 groups have so far deposited a saving fund of Taka 8.5 millions and the members have so far received Taka 15 millions as credit. The overall realization rate was 98 percent in 1998.

### **Sabalamby Unnayan Samity (SUS)**

Netrokona, a low-lying district, is known particularly for its extensive *Haors* (large tracts of low-lying land submerged with water during rainy seasons). The district is mainly situated in the old Brahmaputra flood plains between the Shomeswari and Mogra rivers. The land is vulnerable to seasonal flooding and flash floods from the hills to the north. In six out of ten *Thanas*, more than 75% of land remains submerged with water for about four to six months of the year. The district is situated in the northern part of Bangladesh, bordered by Sunamgonj district to the east, the Garo hills and India to the north and Kishorgonj district to the south. Muslims form 87% of the total population, whereas 11% are Hindu and 1% is Christian. Two major economic activities of the region are fishing and rice and jute cultivation.

In the early years, SUS started making handicrafts with some women and adolescent girls from the community who were socially, politically and economically oppressed. Later, with a vision to protect the livelihood of poor especially women and to safeguard their rightful place in the society, SUS started working in 1986<sup>8</sup> with 8 women and 3 men staff. Most of them were local people of Netrokona town with hardly any management skills. But with a lot of hard work, inspiration, and commitment and inspired basically by their personal sufferings, SUS has excelled under the leadership of its executive director, Ms. Rokeya Begum, who has

<sup>7</sup> In 1998–99, the federations played vital roles in two specific movements. While the “*Khasland*” movement in Debhata aimed at ensuring the right of the landless people on the government land, the second movement compelled the implementing authority of a government development project viz. Khulna-Jessore Drainage and Rehabilitation Project, to redesign the project to make the project more environment-friendly.

<sup>8</sup> SUS registered with Social Welfare Ministry in 1986 and with the NGO Affairs Bureau in 1990.

devoted her energies to fight for the sufferings of the women that she has gone through herself. With her zeal, commitment and compassion, she has pushed forward the organization to grow. Now the outstanding credit of SUS stands at Taka 3.55 crores (US\$ 763.000)

Institution building through group approach and increasing social awareness among the target people are the main objectives of the Social Development and Credit Program (SDCP) of SUS. Therefore, the group is the entry point of this program. All the activities are based on *Samity* (group). Important social issues are discussed in the groups for awareness building. SUS has introduced savings to encourage the women to accumulate capital and SUS also provides credit to generate their own income. Part of the micro credit activities includes training to develop skills of both individuals and *Samity*. Skill training includes homestead gardening, petty trading, fish farming and handicrafts. SUS assumes that *Samity* would be graduated through a process of education and skill training over a period of six years.

Each group consisting of 20 women has an executive committee with a president, a secretary, a treasurer, a para-legal advisor, and a health advisor. The committee is formed, either on consensus or by election, in every two years. To develop leadership among all borrowers, the above portfolio rotates during the project period. SUS provides credit at 10 per cent flat service charge. Credit is recovered within 52 weeks through weekly installments. The first two weeks are given as a grace period.

The following table (Table 1) briefly outlines certain features of *Uttaran* and SUS<sup>9</sup>:

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<sup>9</sup> *Uttaran* was registered as a development organization in 1987 and SUS started to work in 1986.

**Table 1: Basic feature of Uttaran and SUS**

Features	<i>Uttaran</i>	SUS
Goal	Human development through poverty alleviation	Human development through poverty alleviation
Role	Direct lending	Direct lending
Loan Size	Taka 1,000–Taka 20,000	Taka 1,000–Taka 10,000
Class eligibility	Own max. 0.5 decimal land	Own max. 0.5 decimal land
Caste	Outcaste and Untouchables	N/A
Other criteria	Completion of adult Course	3 months training in group
Gender	Predominantly women	Predominantly women
Interest rates	Non-subsidized 15 Percent	Non-subsidized 10 percent
Repayments	Fort-nightly	Weekly
Emphasis on	Group based and individual lending	Individual lending

### 3.7 Field Work

As a PhD research fellow of a research project namely “NGOs in Development” of the Department of Administrative Science, University of Tampere, Finland<sup>10</sup>, I conducted this field study in Bangladesh. The fieldwork was conducted in phases. In December 1999, I visited Netrokona and Satkhira districts to grasp an overall idea of the places and to make contacts with the NGOs. Later during February-April 2000, I conducted the main fieldwork. Upon return from Finland, I once again visited one of the two districts – Netrokona in September 2001.

The Academy of Finland funded the research project and the research team was consisted of seven post-graduate researchers from Finland, Nepal and Bangladesh. While all the members of the project worked as a team, each member however focused on separate and individual theme of work leading to their PhD dissertations. The project had a multi-disciplinary approach researching different aspects of NGOs in development including management and sustainability of NGOs, political economy of the sector, funding of NGO programs, impact of programs in various sectors in different countries with a comparative perspective in view. This has certainly benefited my work as it offered an opportunity to look at my research problem from a broader perspective. Though the project started in January 1998, I was included in

<sup>10</sup> University of Dhaka, Bangladesh and Tribhuvan University, Katmandu with six senior scholars are involved.



the team in January 1999. While most of the time was used up in Bangladesh, I stayed about a year in Finland. I was funded by the project and also received a grant from the Center for International Mobility (CIMO) to work in Finland under the guidance of my supervisor and that also provided a scope to attend advanced courses offered by the Women Studies Department of the University of Tampere. Both my relevant academic background at the MPhil level at the University of Bergen, Norway and my professional experience, have significantly contributed in my inclusion in the team. During 1995-97, I studied the sustainability aspects of NGO education program in Bangladesh, as part of my MPhil degree. On the other hand, I have been an insider of the NGO sector in Bangladesh since 1993 in different capacities. Therefore, while I was benefited by the work of other team members, I also could provide some input for the overall success of the research project. Selection of my research topic was to some extent influenced by the overall objectives of the project.

Within the framework of this project, my academic background in public administration could have logically dictated my selection of a research theme pertaining to managerial and organizational aspects of NGO activities. Moreover, my postgraduate study of sustainability of NGO programs also could have justified that. But while I conducted my field research in 1996 (for MPhil), I found a significant gap between the written documents on NGO impact and the real life conditions of beneficiaries, which was out of scope of my study to examine. Moreover, I worked for a NGO for quite some years and dealt mainly with women and gender issues of NGO programs and I witnessed in most of the cases that there was less room for women (those who receive services) to talk about their own views. And I have also witnessed a dreadful hungry picture where poor are fighting for survival. Thus the activities of NGOs working to create survival condition for the poor attracted me immensely. When I was given the opportunity to work for this research project, an interest developed over time to examine the impact of NGO activities on women led to my selection of this impact study of micro-credit.

The primary intention of this study was neither to make any scholarly contribution nor to advocate any policy or practice *per se*. Rather it was intended for the women involved in the program and to make their voices heard. Whether such 'voices' have any academic or policy implication is a different consideration.

Initially, I experienced disadvantageous circumstances to approach and to get closer to the poor women and to learn their experiences in the real world. My urban up-bringing and academic background initially made me somewhat an outsider in the rural setting. However, being a woman I was fortunate and since I was a local in a broader sense (Bangladeshi), I

could eventually work out a way to get closer to the women. Moreover, Fatima Halima, a friend of mine since my youth, who is presently a dedicated women activist working for a local NGO and Ms. Asha, a NGO practitioner and a local of Satkhira district, extended their invaluable help. On the other hand, Mr. Motiur Rahman, an unemployed local young man and Ms. Hasiba, a primary school teacher in Netrokona, immensely lend their hands during the fieldwork. Nevertheless, my previous work experience in the NGO sector also helped me in sorting out the initial problems.

The dialect of the rural areas could easily pose another problem for me. In Netrokona, they have a typical dialect, which could be difficult to understand for anyone coming from the other region. Since I am personally linked to this region through my ancestors, I was rather familiar to such dialect. On the other hand, the dialect in Satkhira is very close to the formal Bangla dialect and as such it was very easy to communicate there.

My selection of two NGOs viz. *SUS* in Netrokona and *Uttaran* in Satkhira was primarily influenced by an intention to look at the work of local NGOs rather than the larger national NGOs. Both the NGOs are regionally based with their headquarters in the field thus largely represented the local NGOs in the country. Secondly, while the areas of operation of the two NGOs are far away from each other, their programs are almost identical and comparable in terms of credit-based development packages with smooth flow of external funds. And finally, both the NGOs represent success stories of local leadership committed to social development with specific policies and programs to deal with women issues. Thus, it was assumed that both would give a representative picture of the NGOs of such credit-based programs within a bit varied geographical context.

My study, as noted earlier, aimed to look at changes that result from credit access and to examine the empowering potentials of such changes. To do so, primarily 40 women borrowers, 20 each in two districts were selected. It was deliberately decided to ensure that they come from somewhat similar economic background and are involved with credit groups for fairly long time assuming that such would give a better picture of the impact occurred over a period of time. For all 40 women borrowers, open-ended unstructured and in few cases semi-structured interviews were conducted personally by myself and some part of the conversation with them was recorded and some was written. The recording part of it was of particular interest to them. Many of them insisted to hear their voices as it was recorded. For the borrowers concerned, I did not rely on any second-hand sources. I spent quite a reasonable time with the borrowers – at their homes and in their work places. I stayed quite close to the villages in a small house provided by Asha in Satkhira and by Motiur in Netrokona. This helped me

in looking at their work closely that did not come up in the conversations and helped me in coming closer to them personally.

Therefore, no set was arranged for any interview. I visited homes for several times and looked for a scope at their convenient time so that they could discuss informally at ease in a leisurely mood. The move was to make a shift in their attitudes towards me, from a *Mehmaan* (guest) to a *Mita* (friend). I did not hide my intention of the study and they too eventually became interested to speak out their views. A sense of contribution encouraged them to come forward. It may seem surprising that all of them expressed their willingness to appear in real names in the study, something I guess connotes their assertiveness. I felt that most of the women were eager to talk and to express their ideas and to share their emotions as that provided them with a kind of 'sense of relief'. My conversation was not limited to my topics only rather they expressed their emotions and their happiness and sorrows.

Let me tell a few stories to give a little touch of my personal experience in the field. Jahanara, who has reached to a position by now where she could even contest in local body election in Satkhira, burst into tears when she recalled her past. Once upon a time, as if she was telling a fairy tale, poverty was so cruel in her life that she could do nothing but to watch her son die without any food and medicine. She could not think of taking her son to a doctor and could only give boiled cauliflower to her son for seven days before he died. She cursed poverty and wished that it were only a nightmare in her life. Things have changed now and she has left that dark part of her life behind. She could afford to contest in the last election and planning for the next one. Her story was so touching that I got carried away and went back to her home several times during my stay in Satkhira.

Hasnu Ara who also hails from Satkhira, unlike Jahanara, once had a happy family and she still relishes that memory. She used to do nothing before. Her husband was a school teacher, who loved her a lot and was able take care of everything needed for the family. He once met with an accident when he fell from his by-cycle and became paralyzed. That was the beginning of her journey through the darkness. Her suffering, as she was telling me, was so traumatic that hardly any word could express her feelings. As their only source of income was gone with her husband's disability, she had to go out to the cruel world, with no education and no skill. Her husband's physical sufferings and scarcity at home reached to a proportion that at certain point she ended up as a housemaid in a nearby house. This was such a disgrace for her that she wishes she had forgotten that memory by now. She has also gone through that phase now and she is happy that she could share her story with me. I could not get hold of what made Hasnu Ara disclose her life to me.

I also recall the cheerful face of Bahanur's husband who was so proud of Bahanur's success that he was excited to do something to make me happy when I visited their home in Satkhira. He could afford only a little but his desires knew no bounds. I had been to their home twice and each time he came up either with coconut drink or papaya to treat me. Bahanur enjoys her husband's enthusiasm about her work and their happiness ran through me like a soothing breeze.

On the contrary, I have encountered an event that I wish never happened. Mahbuba in Netrokona was so eager to talk to me. One day, I saw her sneaking around while I was talking to someone else. A few days later, I ended up at her place as I was going through a *Para* (a small part of a village). I thought I would talk to her. She agreed and we were talking in their small courtyard. In the middle of our conversation, her husband came in and called her inside the home and scolded her rather harshly and asked her not to talk to me about their problems. Mahbuba told me that her husband was not getting his salaries (he is a school teacher) for several months and thus was a bit upset. The following day, I went to their home again, I had a nice talk with both of them.

I also followed the life history of some of the cases to trace the changes initiated through credit access in some special events, particularly in their crisis situations. This added an additional dimension to my overall findings. I also assumed that the picture would remain incomplete if viewed only from women's perspective. Relations largely concern both female and male. Therefore, women borrowers' spouses were interviewed and they appeared in the study anonymously.

The focused group discussions (FGDs) were conducted among 20 fieldworkers, 10 in each district, especially local and women fieldworkers, who are involved particularly in micro-credit programs. The intention was to see if they had experienced any change among the borrowers and what change they want to make and a possible correlation. As they prefer anonymity for professional reasons, no personal identification has been attached. Their selection was done, as they were available and Asha in Satkhira and Motiur in Netrokona helped me in that. The selection was dependent on fieldworkers' willingness to talk and their convenience because they spend most of their daytime working hours dealing with credit issues in the field.

### 3.8 Limitations

This study aimed at hearing the ‘voices’ of the women borrowers about their ‘subjective’ conditions with regard to changes due to credit-access. Once I heard them, I attempted to interpret their voices, a style primarily maintained in the feminist qualitative researches. Such an approach carried the risk of distorting a subjective voice of a woman through the process of ‘interpretation’, because interpretation itself a subjective process often influenced by the researcher’s bias (Olesen, 1994).

Moreover, with regard to how I heard their ‘voices’, with what authority, and in what form, were also important. Referring to Lewin’s (1991, cited in Olesen 1994) warning that respondents’ accounts might get mediated when they come into the interview by the researcher’s position and authority, I was aware of the risk that in my case, even before women could raise their voices, my position and background and the set-up for interviews, could well mediate their voices.

In view of the above limitations, while I acknowledge that certain degree of my subjective position might have influenced my interpretation, I consciously tried to minimize such in several ways. I tried to get closer to women personally so that an intimacy could grow between us and the women could talk freely, exposing their reality, requiring no ‘filling-in’ tasks on my part. In order to attain that and to avoid a situation where my position and authority as researcher could dictate the women’s ‘voices’, I have gone through an informal process of intimacy and mostly gathered information outside the recorded interviewing.

I went to the field with hardly any pre-set variables to look at, which could dictate our forms of conversations and my observation in the field and this in turn helped me avoid creating women’s everyday world as an object of my study. Conversely, women were rather given a free reign where they could endlessly reflect on the ‘changes’ that occurred in their lives over the years. My variables in the analysis came about from their own accounts of their lives at a later stage just for academic purposes.

Moreover, in order to enrich the quality of my interpretation, I took help of *triangulation* or the combination of methodologies in the study at two stages. While I emphasized on the use of qualitative tools, certain degree of quantitative measures were also done in order to see the tangible changes. Furthermore, while I primarily focused on my interactions with the women, apart from the males’ opinions, I also took help of the understanding of the fieldworkers who are dealing with the women borrowers for years. Fieldworkers, in essence, acted as co-researchers in the study.

This study does not reflect on the cases where woman borrowers dropped out consciously or left credit groups under compulsion for different reasons in different circumstances. Therefore, the factors that contributed in the exclusion of women from the credit group activities could not be ascertained in this study. The incidents of dropout however, I believe, do not nullify the merit of a success story.

**Table 2: Profile of the Women Borrowers**

Sl.	Name	Age	Years in credit program	Age at Marriage	Education	No. of Children
1	Duljan Khatun (widow and entrepreneur)	40	10	12	Adult-literacy training ( <i>Uttaran</i> 6 months)	3
2	Bashanti Rani Das	25	8	12	Upto six grade in Govt school	1
3	Khuki Dasi	32	7	11	Adult literacy training of <i>Uttaran</i> 6 months)	4
4	Parula	22	7	11	Upto grade-3 in Shamakal	2
5	Aruna Das	30	8	12	Adult literacy training (6 months)	3
6	Rizia Begum	42	11	13	Adult literacy training (6 months)	4
7	Momina Begum	32	11	12	Adult literacy training (6 months)	2
8	Sufia Begum	40	11	12	Adult-literacy course (6 months)	3
9	Shabiron	39	10	11	Adult literacy course	2
10	Bahanur (an entrepreneur)	30	10	13	Adult literacy course	2
11	Jahanara (UP contestant)	37	11	13	Adult literacy course	2
12	Rabeya (UP contestant)	41	11	11	Adult literacy course	4
13	Marium Begum	30	10	12	Adult literacy course	4
14	Asia Begum	28	8	14	Adult literacy course	2
15	Momena	21	6	14	Adult literacy course	1
16	Hozufa (separated )	30	11	14	Adult literacy course	1
17	Hasnu Ara (widow)	37	11	12	Adult literacy course	2
18	Achiron	30	7	12	Adult literacy course	3
19	Halima	40	7	11	Adult literacy course	7
20	Hamida	38	7	11	Adult literacy course	3
21	Geeta Rani	40	6	13	upto grade 5 in Govt. school	4
22	Josna Rani	30	6	15		2
23	Sabita Rani	40	6	15	upto grade 4 in Govt. school	3
24	Aroti Rani	26	5	14	Adult literacy course and TLM	4
25	Lolita	25	4	12	do	3

Sl.	Name	Age	Years in credit program	Age at Marriage	Education	No. of Children
26	Mojida	35	4	15	do	6
27	Shova	26	4	16	do	4
28	Bakul	25	4	15	only TLM	2
29	Shirina Begum	30	7	15	only TLM	4
30	Asia Khatun (elected UP women member)	40	8	10	TLM and adult literacy course +mid-wifery training from SUS (4 months)	0
31	Mossammat Reba (separated)	37	4	13		3
32	Rasheda	22	5	14	SUS-TLM	3
33	Kamola Akhter	38	5	15	do	4
34	Monjura Akhter (widow and disable)	43	5	13	do	1
35	Monjura Nargis (UP contestant)	33	5	16	up to grade 9 in Govt. school	6
36	Robina Begum	30	5	13	TLM only	4
37	Fatema Begum (widow)	45	6	12	SUS adult course	4
38	Mahbuba	30	6	12	upto 9 grade in Govt. school	4
39	Hamida Begum	40	5	14	SUS course	3
40	Begum Akhter	28	5	11	do	2

## CHAPTER 4

# TRACING THE CHANGES

The method applied in this study, as discussed in Chapter 3, logically dictated the structure of my presentation of the findings in this chapter. This study looked at the ‘changes’ experienced by women borrowers across four dimensions viz. perceptual, material, relational and cognitive. While all the dimensions are mutually exclusive and changes in one of the dimensions may advertently or inadvertently lead to changes in others, these demarcations across dimensions are academic constructs only to facilitate a convenient presentation. Thus, my study findings within each dimension and their implications are presented under separate captions in this chapter and I have made an attempt to relate the findings in different dimensions in the concluding chapter to sum up my observations.

In short, the four dimensions used in this study have combined both ‘loan uses’ and their ‘outcomes’. In other words, when taken together, the dimensions will interpret both the ways in which loans have been used by the women borrowers and other members of their families as well as their outcomes and impact as perceived ‘changes’. While the material dimension shows the process of loan use with respect to decisions, accounts keeping and investment pattern, other three dimensions viz. perceptual, relational and cognitive show the outcomes of such loan use in the forms of ‘changes’ in self worth, perceived contribution, mobility and market access, and political participation, in other words, ‘changes’ in gender relations at home and in the community.

It is important to point out that rather than deducting from selected aspects of women’s behavior, in this study, I relied on the personal testimonies of the women borrowers because perception of change vis-à-vis empowerment contains subjective elements. Therefore, incorporating women’s perceptions into an evaluation may help to clarify the impact of credit on women. With this view in end, I was encouraged to use a participatory approach to evaluation, which involved the women themselves in determining the important ‘changes’ in their lives attained through credit access. While I relied on women’s personal testimonies, I also made an attempt to explain my findings on the basis of my understanding of the context, as I see it myself as well as through the eyes of interpretation of other scholars.



## 4.1 Perceptual Dimension

The perceptual dimension was one of the four dimensions that I used in this study to trace the ‘changes’ in a woman borrower’s life. In this particular dimension, I examined how women borrowers, upon receiving loans, have perceived their ‘own contribution’ and ‘self-interest’ in the dynamics of household relations. Apart from capturing women’s perceived picture of the changes, I also took an account of what their male counterparts opined about such claims, with a view to broaden our understanding of the process. I assumed that it would not have been a correct step to look into the women’s perceptions in isolation.

Sen (1987), in one of his writings, holds that one’s ‘individuality’ coexists with a variety of different ‘identities’<sup>1</sup>. An individual can be a man or a woman, but at the same time, he/she lives a life as a member of a family, a class, an occupation group, a community, and a nation. All these identities of a single person may exert influence on his/her perception and can make it difficult for an individual to recognize ‘own individual interest’. ‘Understanding of one’s own interests, wellbeing, obligations, objectives, and legitimate behavior is influenced by various and sometimes conflicting influences of these diverse identities (Sen, 1987:6). For example, based on empirical observations of family-centered perceptions in some traditional societies like India, Das and Nicholas (1981)<sup>2</sup> argue that the idea of personal welfare may itself be ‘unviable’. Sen (1987:6-7) states that “it has often been observed that if an Indian rural woman is asked about her personal ‘welfare’, she would find the question unintelligible, and if she is able to reply, she may answer the question in terms of her reading of the welfare of her family.” However, many feminists do not consider such a family-centered perception of wellbeing as essentially detrimental to women’s personal wellbeing and interests.

Thus an understanding of ‘perception’ is vital because it has an influence (often a major impact) on actual states and outcomes. Sen (1987:7-9) has identified four important reasons to draw attention to this perceptual aspect. First, ‘there are considerable variations in the perception of individuality even within a traditional society, and the lack of a perception of personal welfare, where that holds, is neither immutable nor particularly resistant to social development’<sup>3</sup>. Second, since the lack of personal interest, combined with great concern for

<sup>1</sup> Taylor (1991:34) suggests that what we mean by identity is “who we are, where we’re coming from”. As such it is the background against which our tastes and desires and opinions and aspiration make sense.

<sup>2</sup> Cited in Sen (1987:6-7).

<sup>3</sup> Sen asserts that the process of politicization – including a political recognition of the gender issues and process of economic change such as women’s so-called ‘gainful employment’ and ‘outside work’ can itself bring about sharp changes in this perception.

family welfare, may help to sustain traditional inequalities, it can be an error to take the absence of protests and questioning of inequality as evidence of the absence of that inequality. Third, personal interest and welfare are not just matter of perception and there are objective aspects of these concepts that demand attention even when the corresponding self-perception does not exist. Wellbeing of a person may be seen in terms of a person's functioning and capabilities: what he or she is able to do or be<sup>4</sup>. And finally, it is important to distinguish between a person's wellbeing and agency. As a person, one may have various goals and objectives other than the pursuit of his/her own wellbeing. While there are obvious links between a person's wellbeing and the fulfillment of his/her other objectives, the overall success as an agent may well not be closely connected and certainly may not be identified with that person's own wellbeing. It is the agency aspect that is most influenced by a person's sense of obligations and perception of legitimate behavior. These perceptions, while influencible by politics and education, may have relevance of their own, but they must not be confused with the person's wellbeing or alternatively be taken as an evidence of unviability of any personal notion of wellbeing.

Thus, Sen (1987:10) suggests that a person's perceptions are important indeed and they may be extremely important in 'understanding what social and familial arrangements emerge and survive'.

In line with Sen's reasoning, in this study I wanted to see if the 'self-interest perception' of a woman is essentially attached to her personal wellbeing and to what extent such wellbeing reflects family wellbeing. On the other hand, while women's contributions are well recognized these days by development analysts, either in economic or non-economic terms, it is important to see how the women borrowers themselves perceive their own contributions. I assumed that such perception of contributions could be one's self-worth and could act as a personal strategy to initiate changes.

Prior to presenting my study findings, I want to refer to another study on women saving groups of Save the Children (USA) in Bangladesh. The study pointed out that even when the level of income is not high, women are aware that their income is critical to some important segments of family investment, particularly expenses related to children. The study also showed that the women control at least a portion of the income (Naved, 1994). Blanchet (1986:10), in another study, found that women who earn money through their own separate

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<sup>4</sup> Sen (1987) elaborates that the ability to be well nourished, to avoid escapable morbidity or mortality, to read and write and communicate, to take part in the life of community, to appear in public without shame.

activities keep it separate from the family assets, which are controlled by their husbands and they often succeed in using such money for the purpose of their own preference.

At the outset of my presentation, it may be appealing to note that the majority<sup>5</sup> of women borrowers in my study reported their lack of involvement in any separate income earning activities prior to their joining a credit group. Thus, it was an ideal condition to interpret my findings because it could be assumed that my respondents have had better scope to trace 'changes' over time with regard to their 'self-interest' and 'perceived contribution'.

My study findings around this perceptual dimension present a rather positive picture of women's 'perceived contribution' after they have acquired their credit access. All women borrowers remember their sense of self-worth when they first earned something through this credit access. However, my findings with regard to women's perception of their 'self-interest' in such changes is quite subtle in the sense that it often expressed as a priority of the future of their children and the stability of their family. Which was also articulated by their social positions and economic opportunities. In other words, it is rather very much subjective in nature, which endures the claim that 'self interest is contentious' (Molyneux, 1985).

While the women borrowers were asked to talk about what constituted their most important contribution, with very little exceptions, most of them ranked their money earning capacity as the most vital one. All of them appeared quite happy with their present earning ability, whatsoever little and their contentment is suitably reflected in one of the statements of Bashanti Rani Das (U)<sup>6</sup>:

"I used to work hard before at home. But could not earn any money. Now I have two cows and I earn money by selling milk. I can run my family better and I am happy about that. My two girls now go to school and I have money to buy medicine when they become sick".

Similarly, Lolita (S) of Netrokona comments:

"Income has increased, so now our children can go to school. We can buy necessary dresses (*Jama Kapoor*) for them.

An assertion of Rizia Begum (U) echoed other women's identical feeling:

<sup>5</sup> Except a few borrowers of Uttaran credit group in Rishipara village in Satkhira, who were previously (and still are) wage laborers in agriculture.

<sup>6</sup> Hereafter, U = Uttaran and S = SUS.

“Cash (*Nogod Taka*) is very important for me. I had no cash before, so could not do anything on my own. I had to exchange goods before with others and had no choice. Now I can earn, save, and think and plan for tomorrow (*Bhobiswat*), which was not possible before.”

The above is a common realization of all women borrowers so far their ‘perceived contribution’ is concerned. This ‘earning capacity’ of women borrowers has opened up a new avenue in their thought pattern and they are apparently very much aware of it.

Beyond this immediate ‘perceived contribution’ of cash earning capacity, the majority of women borrowers appear to have gained ‘confidence’ and want to share their newly attained knowledge and skills with others. Moreover, exposures to new sets of ideas through social supports have also made them more assertive.

In this context, Shabiron (U) says:

“We meet every week in group meetings and Apa (fieldworker)<sup>7</sup> tells us important things about health, nutrition, education, our rights, marriage, etc. Now we keep more information (Khobor) and can talk about these with other people like Apa.”

Momena (U), hinting at the importance of group discussions in acquiring knowledge, says:

“I had no idea of many things that I know now about our health, our *Apa* tells us all about those, whatever we are learning is helping us at home. Helping me as well as my child”.

Rizia Begum of *Uttaran* hints at the learning process when she says:

“We knew many things wrong (*Bhul*) about taking care of a baby when a baby is born. Now every one of us in my group knows how to do it right and how to keep a baby healthy. Many mothers took suggestions from us and we help them to go to hospital when necessary.”

In this context, I recognize that the credit programs, due to their interactive group approach, open up a thoroughfare to know more about different life skills and the women eventually become more aware of ‘contribution’ that they can make in their families as well as in the community. Most women consider their present practices regarding better nutrition, health care, girls schooling, etc. as their ‘contribution’ towards family well-being which at times are identical to their own well-being.

<sup>7</sup> Commonly a female fieldworker is referred as Apa, meaning an elder sister.

The social prestige<sup>8</sup>, according to them, has also increased after joining credit group, both within the family and in the society. The women borrowers' perceived 'contribution', in terms of earning and more assertive roles in family and in the community, in return, have increased their 'social prestige' and most women are aware of such 'change'.

Parula (U) states that more distinctly:

"We had no money before and had no prestige (*Izzat*). As we have some money now, every one gives us importance. When I visit others now, they give me mat (*Katha*) to sit and give importance to what I say".

In Netrokona, Shova (S) endorses the above in other words:

"Now everyone speaks good of me, as I have some money now. They say that I am intelligent. People invite me in occasions and seek advice at times. I can feel the difference (*Parthokko*) between before and now."

More assertively, Rabeya (U), a local election contestant, explains:

"If you don't earn why should I show respect to you? Now as I earn, I have *Izzat*"

Most of the women borrowers are happy that they have attained one or more benefits through their credit access. Apart from monetary benefits, in terms of increase in earning and expenditure, they have experienced that they could successfully negotiate decisions in favor of girls schooling and against girls' early marriages. Importantly, they are now able to relate such 'changes' to their 'perceived contribution'. The majority of the women borrowers are sending their girls to primary schools. While the women borrowers are able to send their girls to schools due to their increased income, at the same time, they perceive the importance of girl's education as an investment for future.

Khuki Dasi's (U) following statement is only one of many such realizations:

"I did not go to school. My mother was a fool (*Boka*) and she accepted whatever others said and school was far from our village. I have learned over the years working with group; you don't lose anything if you learn, so I send my daughters to school (*Samakal*, a *Uttaran* school). If they learn they will have good days. We will wed them off, but so what, she can carry her knowledge (*Biddya*) to wherever she goes. And you know I am a legal aid of my

<sup>8</sup> Commonly known as *Izzat* in rural areas meaning respectful in others' eyes.

group. I know about equal rights. I am sending my daughters to school. As I am earning now, they are going to school”.

Women borrowers' reservation in sending their children to school after the primary level and their understanding of pros and cons involved in such investment in education also provide some insight into our understanding of the social reality.

Many women borrowers have suggested that since there is only a limited number of paid jobs available in the formal sector, they are afraid of sending their children – both boys and girls – to higher schools. Moreover, higher education, beyond primary level, may eventually make their children disregard manual labor and this false notion of labor may lead them to frustration if they are unable to find salaried job. This might have several implications and can make the families more vulnerable. Those frustrated educated youth might become drug addicted or might even force their parents to sell their land asset to arrange money in order to get a job in the middle-eastern Asian countries. They might also become hopeless unemployed youth. There are also some girl-specific factors related to this situation. Many scholars have argued that the general reason for not sending girls to school is social norm of keeping girls separate from boys. While I do not refute the fact entirely, my experience also indicates a different explanation. The most of the borrowers now fear that their girls, on their way to school, might face sexual harassment or oral abuses from the ‘unruly’ boys or men, commonly known as ‘*Mastan*’. In the recent days, this has perhaps become a more menacing reason than anything else that prevents parents from sending their girls to school.

My next question concerned women's awareness of their ‘self-interest’ in credit access and resulting benefits. I wanted to look at this aspect of ‘self-interest’ as perceived by the women borrowers on the basis of their perception of present ‘workload’. There has been a debate that credit access, while does not change the traditional division of labor has increased women's workload and hence further worsened their condition. Many claim that credit access does not help in questioning the traditional division of labor and helps maintaining the *status quo*. I however believe that such an argument must take into account of what the women have to say about it.

I have seen that the women borrowers are generally contend with their present workload, despite the fact they work about 13-14 hours a day on an average (including their household affairs). They justify this longer workday on the ground that at the end of the day it adds to their family income and subsequently increases their self-worth.

One explanation of this, as Kabeer (1998:30-31) argued “is related to women's enhanced sense of self-worth, of bringing something of value to their households”, because of remunera-

tion and social recognition and "... status of being a supplicant in relation to men". Such a perception of contribution in a way, I argue, makes the women ignore the increased 'workload' and its distressing impact so far as their 'self interest' is concerned.

At this point, it may be useful to look at the division of labor within the household and relate this with women's perception of their increased workload to comprehend possibly what makes the women accept such workload as it is. Generally women are considered to be responsible for household activities with variable degree of assistance from their husbands in the forms of water collection, childcare, and occasional cooking. I found that this mind-set is primarily oriented to the *wifely* responsibilities and duties entailed by marriage in Bangladesh and women have generally accepted it. Thus even after an increase in their workload due to credit access, they rarely renegotiate this division of labor so that their husbands could undertake a greater share of domestic chores. The ideologies of female altruism or self-sacrifice make it further complicated through an ideal model of 'good wife' that persisted through the ages. Among the Bengali Muslims, the word '*Lokkhi*'<sup>9</sup> refers to a wife who is thrifty, hard working, who is so proficient in home management that there is never want (Blanchet, 1984; 1986). On the other hand, 'lucky is the man whose wife is *Lokkhi*, he is respected and his wife is admired' (Todd, 1996:98). Thus, the groom's family prefers 'docility' in a bride and in return, she gets gratitude from her husband and kin. 'A good wife is one who makes sure her family granary is never empty and keeps everything in order, but those who never quarrel' (Blanchet, 1984:42).

Sabita Rani (S) and Momena (U), in a similar manner, echoed the above notion:

"My husband and his relatives always praise about my aristocracy (*Bongsbo*), because we never fight with each other and we talk in a low voice even at home. And I feel good about that too. Everyone in my community also appreciates my husband that he has a good wife" (Sabita)

"I have never seen my sisters to brawl and my mother never complained against my father in her life. And that is why my father could give our hands to good grooms" (Momena)

"Why won't I work hard at home, these are my duties. So I work hard and I don't feel bad about that either and I never complain about that. I don't have any fuss (*Abhijog*) about this workload so I can avoid quarrel" (Momena)

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<sup>9</sup> In the Hindu pantheon, she is Lakshmi, the goddess of grain and the goddess of plenty.

“I work about whole day, if you keep idle, you will be in trouble and you will face scarcity (*Obhaab*). I don't like that” (Sabita)

In this context, Momina Begum (U) echoed many others in the following words:

“Children, my husband, and me – this is my family. Can anyone live alone? It is hard to live alone. So they are everything to me. What will happen to home if women don't work. Why do you think our husbands are any different? They feel for the children also and take care of children at times. Since they mostly work outside home, most of the time we take care of the children and feed them”.

However, it is also true in some cases that the internalization of patriarchal norms and values can be directly traced with regard to women's perception of 'self-interest'. A typical comment of some women in this regard goes like the following:

“Men can take rest, but not women.

Bashanti (U) however portrays a different picture when she reports that her husband spent about Taka 2,000 for her treatment last year when she was ailing, an incident she could hardly imagine earlier when she had no cash contribution in the household economy. Similarly, Jahanara (U) informs that they are now able to spend money for treatment of the family members, including her own.

The above examples may logically lead us to literature on women status in rural Bangladesh that presents a situation where women are deprived of their right to healthcare and where limited resources are available for treatment, the situation is even worse for women. I am however neither arguing that the situation for women has remarkably altered due to credit access nor that the ideology attached to women's self sacrifice has changed markedly. Nevertheless, with regard to healthcare, I am hinting at a changing trend where a woman is increasingly having greater share of income that credit access yields.

Likewise, most women now feel that their interest, a feeling of satisfied desire, is being better served now with regard to the purchase of clothing, *Sari* in particular. Previously, women have hardly had any choice of their own in purchasing *Sari*. They usually could afford only one *Sari* at a time. Most of them are having better experience now since they can afford more than one *Sari* and they can buy *Sari* of their own choice on occasions and during festivals. Most of the women attribute this change to their 'perceived contribution' as earner in the household income.



### Males' perspective

While I attempted to look at how the males, mostly husbands, thought about these 'perceived contribution' of women borrowers, they have portrayed a picture of their women with more 'assertive' and 'confident' look. Though in an indirect way, most male counterparts have expressed positive impact of credit on the women in terms of increased skills and confidence. Rather than raising any conflict, most male respondents believe that credit access has made the women more active and persuasive. More importantly, most of the males apparently have recognized that credit access has increased women's mobility, a change that has been positively accepted in the society.

Most of the male respondents believe that due to those 'changes' in their womenfolk as a consequence of credit access, most women are now more assertive with enhanced confidence and public speaking ability. More importantly, male respondents suggest that the women are more willing to take initiatives to bring about changes in their livelihoods. In Satkhira, Bahanur's husband, while pointing to the changes in Bahanur's attitudes, says:

“Bahanur used to remain behind the *veil* before joining the savings group. She could hardly speak even before me. Now she runs a business (rice mills) and does her own work in the mills and goes out to market her products on her own. She has been mingling with many people everyday.”

Jahanara (U) was a contestant in the local body election in 1997 and was lost by only 13 votes. When asked about Jahanara, her husband says:

“Jahanara did not usually come out in front of my brothers in the earlier days. She is changed now. Now she is giving public speeches (*Bhashon*) every now and then. She is taking care of household activities too. She is even encouraging other women to be like her. She does not feel shy (*Lojja*) anymore to talk to anybody outside home.”

Similarly in Netrokona, Asia Khatun's husband, who is about 65 now, comments on Asia in the following words:

“Asia mainly takes care of all work since I am old now. She had problems in taking care of everything before she joined SUS. She is now more intelligent (*Buddhimoti*). She takes care of both households and business activities. She is even involved in politics as UP member. So she remains busy all the day – at home and outside – but she manages fine”

Above examples may indicate that the phenomena of women 'staying at home' and 'not coming out' in front of others may not necessarily due to something 'unbreakable' on social and religious accounts. It is perhaps due to the lack of opportunities for the women to take part in social and political spheres outside home that kept them rather 'inward'. With increased opportunities through this credit access and group activities initiated by the NGOs, women's involvement in public spheres is on the rise. I believe it may also have some influence in re-shaping the ideology that attributes 'home' as women's only domain. In households, where poverty is chronic, this may lead to some soothing 'changes' for women, so far as the perception regarding women's domain is concerned.

With regard to extending their helping hands to women in household activities, while most of the male respondents show their willingness, they find it difficult in real life because of some practical reasons. Since most of their time men are engaged either in agriculture field or in business, they can only give very little time to household affairs.

Bakul's (S) husband indicates another aspect of this when he says that while he wants to help her wife, in practice he does not do so because of the fear of shame that others might ridicule him if he shows too much affection and love. Similarly, Momena's (U) husband is also afraid that if he helps Momena, people might call him 'womanly' and thus 'feminine image' attached to household activities in Bangladeshi context, in my opinion, refrains him from taking part in such activities. In all, my general impression is that the traditional division of labor which confines women to household activities only is not that binding even in the rural context.

## 4.2 Material Dimension

This has been the most commonly used dimension to assess the impact of credit in most other studies. It basically involves the process of loan use and decisions on credit access, loan use, investment, etc. This particular dimension may include a wide array of indicators concerning the entire process starting from the decision to take credit through use of loan to investment of profit. In this study, I have decided to look through this dimension by using three variables: decisions on loan use, accounts keeping and land purchase behavior.

My choice to use such variables was triggered by the fact that many other studies, using these, have generally led to negative verdicts on the impact of credit on women borrowers. For example, Goetz and Sen Gupta (1994) used 'managerial control' of women over loan as an

indicator of empowerment and concluded that majority women in their study exercised little or no control over the loan use and thus painted a rather grim picture of the impact of credit access. Ackerly (1995), on the other hand, took 'accounting knowledge' as the indicator of transformative outcomes and argued that the women, who were able to report on the input cost for loan-funded enterprise, its product yield and its profitability, were empowered. She also concluded that only a few women were primary managers of loan when viewed from this perspective. Interestingly, while all these studies acclaimed an emerging trend of 'cooperation' within home through credit access in the forms of 'family partnership' and 'joint management' of loan use, none of the studies recognized such 'changes' as positive ones. On the contrary, Montgomery (1996) even went on to assert that 'jointness' in the management of loan use and income were merely examples of disguised male dominance. In their arguments, only the exercise of autonomous female authority was counted as evidence of empowerment (Kabeer, 1998).

While commenting on the negative verdicts of those studies, Kabeer (2001) questions the conceptual clarity of indicators used and validity of the premises of such studies. Pointing to Pahl's (1989) distinction between *control* (the ability to make policy decisions concerning the allocation of resources) and *management* (implementation of policy and budgeting which merely involves keeping track of income and expenditure), Kabeer (2001) contradicts with Ackerly and Goetz and Sen Gupta. She argues that Ackerly's measure of empowerment was ambiguous because it did not distinguish between women who acquired their 'accounting knowledge' through an active involvement in the control and management of their loans and who acquired merely through a budget keeping kind of role. On the other hand, Goetz and Sen's index of 'managerial control' was also ambiguous, Kabeer (2001) continues, because it made no distinction between decision about loan use and decisions related to implementation.

I agree with Kabeer's reasoning that policy decisions on loan use constitute separate problems and are more important than the decisions relating to mere management of the enterprise to which such loans are used. However, I also contend that the indicators used by Ackerly, Goetz and Sen Gupta, and Montgomery could provide important and interesting insight into the issues related to credit-induced 'changes' if put into an appropriate perspective. In this context, Kabeer (2001), as well as Hashemi, Schuler, and Riley (1996), suggests that the perspective should include concepts of 'cooperation', 'family enterprise', and 'jointness' in decisions and accounts keeping since these are the issues that are given due importance in the real life context by the women borrowers. Thus, I believe that the use of such indicators,

which previously hinted at negative implications, could lead to altogether different conclusions if put into right perspective. My selection of the above indicators was based on such an apprehension.

Apart from the above aim to look at the ‘changes’ across these variables within this material dimension, I also wanted to examine the line of reasoning that suggests that women generally take part in decisions on some confined ‘safe issues’ like day-to-day expenditure, childcare, education, etc. and remain largely suppressed from being ‘decisionable’ over hard issues, for instance, decisions on loan uses in business or control of loan, purchase of land or other valuable resources (Giddens 1979). I believe that decision-making does not only rest in the ability of some actors to initiate, decide and veto decision, but also in the ability to reduce obstacles to take decision over *non-decisionable* issues. Therefore, my following presentation of findings makes specific reference to this debate at appropriate places in the discussion.

With regard to *decisions on loan use*, let us begin with some comments made by women borrowers. While Bashanti Rani (U) says, ‘My husband is very concerned. We discuss everything and after that we decide’, Khuki Dasi (U) says ‘We make decisions mainly together’. In most cases, the bottom line is the same when it comes to the question of decision-making behavior, indicating a ‘jointness’ in decisions.

In most cases, women took decisions jointly (75 percent) with their male counterparts with respect to loan use in business. What is more important an observation in this study is that the women appear to be somewhat more comfortable in taking decisions jointly and they do not consider it as a curtailment of their independence. While a consensus decision is reached, women felt more secured. It also appeared that in severe scarcity, women fear the risks involved in independent decisions that could result in failure. Moreover, many women borrowers suggested that consensus decisions had always lead to assurance of help from the male counterparts in crisis.

Referring to the above, Lalita (S) says:

“We discuss all relevant matters, even the use of loan and what to do with the income. If I am sick, he helps me. So we keep each other informed so that one can help each other in crisis (*Bipaad*). He knew more about business than me in the beginning, so I took his advice (*Poramorsho*) and we decided together. Now I am also learning”

Confirming the above, Rabeya (U) comments:

“Since it was something new for us and we have to pay back loan installments, it was always good to discuss and decide together. Otherwise I could make loss (*Lokshan*). When I have had problems in paying back the installments, my husband helped me”.

Rabeya’s statement has some special significance which may justify the ‘jointness’ in decisions in the sense that ‘repayment of installment’ appears to be the most alarming aspect of this credit and a ‘jointness’ in decisions on loan use somewhat mitigates that fear, with the assurance of help from the counterpart.

At times, jointness in decisions may result from the fact that males are more mobile and have better access to information and market, which give them better edge in decisions. Thus even women sometimes prefer their men to make such decisions. For example, Momina Begum (U) says:

“He better purchases the cow for business. He knows better where to get better cows at cheaper rates. I don’t move around in the market. So he knows that business better. On the other hand, I buy the thread for stitching mat (*Katha*), which I know better. Do you think I am a fool (*Boka*)? No, I also decide about group activities in agriculture field. I also keep the group accounts. I am the cashier and I have to do that.”

However, in some cases, women think that their husbands are more competent and thus should make such decisions. Shirina Begum (S) notes:

“My husband’s wisdom (*Gyaan*) is better. He is somewhat educated (*Bidyaaan*) too. I can only put my signature. So he can decide better. However, about the daily household matters, I can decide alone (*Eka*). But where to invest money, which business to do, these are difficult ones and my husband can decide better. “

While both of the above arguments indicate the importance of ‘mobility’ and ‘access to information’ in decisions, I have also observed that such situation is changing over time as more women are also becoming exposed to market and information through credit access.

Geeta Rani (S), who has been involved in handcraft business for more than 7 years now with loan from SUS, asserts that she makes all major decisions on the use of loan and she has access to market in order to sell her produce. Moreover, for women who are widow, divorced or separated, the assertive roles in decisions are even more vivid. Dul Jan Khatun of *Uttaran*, who lost her husband a long ago, gives an example of how women may take charge of all decisions, if needed.

“From buying to selling, I take care of everything myself. Those who help me as labors, I pay them at piece rate basis, Taka 5 for each mound (about 40 Kgs) of rice. Moreover, I take care of all household activities too. Cooking, washing cloths, cleaning house – everything. I am doing well in business since I can do all things. Those who are idle can’t do anything. My daughter also helps me, but she is mostly involved with her study.”

Apart from the decisions on loan use, women believe that they can now play more active role in major household affairs, commonly referred to as hard areas of decisions, better than ever before and their husbands also listen to them on these issues. Their male counterparts are now more compelled (in some cases inclined) to involve them in decisions involving investment in business and asset purchase and house building, etc.

Asia Begum (U) categorically says:

“This is our money. I also say what to do with that, what to buy or not, where to invest (*Khatano*) and what to do with the profit (*Labh*).”

Aruna Das (U), pointing to a specific incident, says:

“We made some repairs in our house. And I asked my husband to do that and he agreed. Next year, I want to make a tin-shed house if we can make good profit this year. My husband is also willing”

Thus rather than becoming autonomous female authority, women are nearing that point where they acquire the ability to reduce obstacles to take decisions over non-decisionable issues.

Rizia Begum of *Uttaran*, who has been with credit group for 11 years, narrates her development that supports my conviction:

“We were in deep poverty. We could not even manage two meals a day. My husband and son were agriculture labors, so could not manage work for the whole year. After joining group, I also started to work as labor. I understand that I could not just stay at home. First, I borrowed Taka 2000 and invested that amount in rice trading. I made good profit. I suggested my husband to extend our homestead (*Bari*) and then we used my profit in extending our homestead. It was only 5 decimal before. Over 5/6 years, we extended that to a 10-decimal homestead. I did that in my own name. I am growing vegetables there and some potato as well. Now we have tube well and ring slab latrine. I have decided to do all that.”

Nevertheless, it appeared that in ‘safe issues’ concerning day-to-day expenditure, children’s education, care, etc., women’s voice is even more expressed.

The decision pattern vis-à-vis joining a credit group is also pertinent and some elaboration on that point may be useful. A review of this issue gives a very positive indication of women’s active role in decision making, apart from loan use. While in most cases, women have been successful in reaching a joint decision to enter credit groups (through negotiation), in some cases women even pursued their male counterparts in such decisions.

**Table 3: Decisions on Joining Groups**

	Who decided to join the group		
	Self	With Husband	With Others
SUS	9	6	5
Uttaran	7	3	10

What is implied here is that the women were not previously put into such situation (scope to join a group) and thus their ability to make a decision to explore outside world was not put into test. Micro-credit programs have opened up an avenue where women could make a decision in favor or against joining such gainful activities and women’s behavior proved to be somewhat decisive.

In this context, remarks of Dul Jan Khatun (U) reflect a broader perspective of the dynamics:

“People used to talk about a lot. They wanted to stop me. They said it was not a good choice to join a group. Many argued that we would be forced to go out of homes and would thereby lose our prestige. But I thought I had no prestige at all before. So I did not listen to them. My husband however did not say anything about it. We were in deep poverty and probably he thought that if I could make some money, what’s wrong in that. You know even those who asked me not to join a group, later themselves joined *Uttaran*.”

While the above illustration indicates an increasing role of women in decisions on loan use and decisions in changing their course of lives, my second variable within this dimension namely ‘accounts keeping’ has been used to evaluate the participation of women in production and implementation of their invested business. It has been argued that ‘accounts keeping’

is of vital importance and it is an important indicator to measure women's participation in production as means of control.

It is not necessarily true that since women are generally illiterate, they are ignorant or are unable to keep accounts. Traditionally it has rather been a common practice for a woman to hold money that her male family member or husband earns which she hides in a bamboo hole or in the roof or keeps in a trunk. Women save and keep that money for the purpose of future emergency and it also indicates prosperity of the family. This does not however necessarily mean that she has control over that money. It may only mean however that she is able to keep accounts and husbands or others depend on them as 'manager' (*Grihini*) of a household. It may well mean that she has the information over household resources and earnings. In a study, Blanchet (1986:5) writes that 'women save like mice, patiently and diligently ... In Bangladesh villages, the handful of rice which is put aside each time a meal is cooked is not only rational planning, it is a ritual gesture. Saving is a virtue of womanhood ... a beggar woman also saves'. Further she adds that they do not save for 'herself' but for the prosperity and to cope with the crisis of family as a manager of household or '*Grihini*' (housewife). Thus savings and importance attached to savings and also accounts keeping are not a new adventure for them. It also suggests that women play a role as a manager of a household.

In this context, story of Atarjan in Satkhira (not among the 40 cases) may throw some more light into this. Atarjan, presently a dropout of a credit group is 56 now and a widow. She was a member of a group named *Ulosby* for about 7 years and was one of the early members in 'tree plantation program' (co-sponsored by *Uttaran* and Local Government Department). She withdrew her membership in 1998 because of her altercation with one of the fieldworkers who used to keep the savings accounts update with *Uttaran's* office. Atarjan revealed that a field-worker had misappropriated her money and recorded wrong figures in the account statement. This gives an example of the fact that even so-called illiterate women can also understand and are able to keep accounts in a way that serves their purposes.

While the above discussion indicates that women are aware of the importance of accounts keeping, I also mentioned earlier that it does not necessarily relate such practices with their control of those accounts. With respect to my particular cases in this study, let us now see the changes that occurred with women's involvement in credit groups in terms of their control over the accounts.

Regarding accounts keeping, both payment of installments and savings were pertinent issues. Savings moreover took the forms of individual savings maintained with banks and NGOs and group savings kept with banks and NGOs.



It appears that all women borrowers in Satkhira and Netrokona have accounts with banks and maintain passbooks. Both NGOs – *Uttaran* and SUS – have made it compulsory for all members. My findings suggest that while all women borrowers are aware of their repayment installments (how much to pay, when to pay, etc.), not all are aware of their present amount of savings with the group. However, all of them are aware of the amount of the money they have saved individually with bank or the NGO. This development may reflect, in part, the efforts made by the NGOs and credit programs. This saving mechanism with banks in particular can make the difference by ensuring women's control over the savings.

On the contrary to the above picture of savings accounts, borrowers' accounts keeping of income and profit, which is kept at a borrower's end, may not initially appear to be a smart one. Particularly in Netrokona, majority of the women borrowers of SUS credit programs reported that they prefer to keep income related accounts jointly with their male family members – husbands and sons (and to some extent with their daughters). While I do not out rightly reject that as a discouraging trend, I want to point out that in Satkhira, contrary to Netrokona, I have witnessed a rather contrasted picture. In Satkhira, women borrowers of *Uttaran* credit program almost invariably suggested that they prefer to keep their income accounts with themselves. The reason, as the most women put it, is that they believe that their loans invested in business have earned such income and hence they are the ones who should keep the primary information of income.

Since I moved from Netrokona to Satkhira for the field study, such a difference did not go unnoticed. So I decided to look at this issue in some more details and after my second visit to Netrokona, I realized that it was mainly the approach of the NGOs towards their borrowers made the difference. While in Netrokona, SUS left it with the borrowers to decide the matters concerning income related accounts keeping, in Satkhira, *Uttaran* made it a part of their awareness building campaign and encouraged borrowers to keep income accounts by themselves. While I do not intend to pass any verdict on it, still it can be said that the NGO approach can very much make the difference.

In addition to this observation of 'accounts keeping' of individual loans, with regard to group business of the borrowers, I have found that about 60 percent women are update with business and profit related accounts of group business. This, in my opinion, is quite a reasonable achievement reflecting women's control over resources, which is recognized an important feature of the economic control and autonomy by many.

Let us now discuss what the borrowers think about such joint accounts keeping, either with husband or son. As I go through my cases, remarks of Shabiron (U) and Lalita (S) echoed many other women who preferred to keep joint accounts:

“There is no harm if my husband keeps the *Hishaab*. This is our money and we spend it for us and for our good. As we all trust (*Biswash*) each other, I find no problem in it. Moreover, it is also good that everyone knows the accounts, so when one is sick or away, other can manage” (Shabiron).

“My son can calculate, so whenever I feel bad to do so, I ask him to do. I think he is good in doing so” (Lolita).

The above statements depict the way the women emphasize the importance of family and how much they trust the notion of ‘togetherness’ in family life vis-à-vis family income, as in many cases, women’s credit access led to family businesses.

In the context of Bangladesh society, the version of individual control over accounts keeping or decision-making could have been considered extremely ‘anomalous’ on the part of women (Kabeer, 1998), where there is considerable ‘interdependence’ between household members, where, apart from husband, son or daughter could be highly dependent/desirable partners. However, in this regard, Kabeer (1998) suggests that there is a highly ‘unequal interdependence’ in such household relations, which is partly ‘emotional’ and partly ‘material’, and gender unevenness in relation to resources and opportunities made women far more dependent on men than men on women.

A possible correlation between material basis and emotional basis can be subtracted, with regard to the ‘unequal interdependence’ as it appeared in my observation.

Attesting the above finding, Achiron (U) says:

“Although we keep ‘*Hishaab*’ together, I know exactly how much money is in business and how much is coming from that. Because I know how much I borrowed and how much I need to save with the group. My husband understands that this loan I got from the group. And I also know that without me it was difficult to get that loan. So he has to listen to me what I say about the use of money and how I want to spend it.”

From the above statement it can be argued that women’s ‘claim’ over the use of income is quite clear and this demand or claim is based on their understanding that their (women’s) money has been invested in such ventures. Thus it would be fair to make an argument that, in my

study, women have moved from ‘unequal partners’ to a condition where they can play the role of a near ‘equal-partners’, in terms of their enhanced control over income.

Moreover, I would also like to mention that in the cases where women have moved for their group enterprises, the situation concerning the income related ‘accounts keeping’ is remarkably better (e.g. rice mill ownership by women borrowers in Satkhira).

Within this dimension, the land purchase behavior is perhaps the most important variable of empowerment advocated by the feminists. It is argued that land ownership has the potential for addressing the inequalities and it underpins women’s subordinate status in any society. Agarwal (1994), in this regard has said, ‘any significant involvement in women’s economic and social situation is crucially tied to having independent land rights’. Furthermore, it is evident that when family-based entitlements begin to break down, women have fewer resources to fall back on. Though credit may not necessarily change male-biased ownership pattern of land, my findings however reflect a somewhat commending picture.

In the context of my findings, a very careful general conclusion would be that despite the increase in income, households are yet to attain a certain point where they could add some meaningful assets in the family wealth. There are only a very few cases where women could accumulate some savings and could purchase some new asset (i.e. land) and they have also registered their own property in their own names. Sufia (U) discloses:

“Now I have 5 *Katha* (about 8 decimal) of land in my own name. We are using that for potato cultivation. My son and husband work hard in the land to make profit.”

Many of the women borrowers informed that it does not suite their conscience to register a piece of land in their own names as it goes against the patrilineal values of inheritance. Some are inclined to such patrilineal values because it favors the very notion of parenthood, where both parents are willing to see a brighter future for their children since asset in father’s name goes to children through inheritance. Some others however are so conditioned by the patrilineal values that they are unable to raise any question.

Fatema Begum (S), a widow, says that she prefers to keep her land in the name of her son in order to protect it from his uncles-in-law. She also wants to secure her position in future as mother can traditionally have some control over a son’s income at least till his marriage.

Most of the land acquired by the women in these cases is leasehold and legal titles remain with the owners. A remarkable change has also been found with respect to the fixation of terms with landowners. Reba (S), in this regard, says:

‘It was not very easy with landowners 2 years ago when I took his land first time. He behaved with me like a master (*Malik*). Now as I took more land this year from him and gave the promised share (*Bhag*), I feel he is a little changed. His second wife came to me and talked to me rather nicely. She was praising about my performance and me. I know this is because I am doing well in farming. But I know that he is such a person who would never reduce his share. But I don’t care. I can make calculation and know the market price. If I wish I can take lease from another party. This is the reason why he and his wife behave nice with me.

Though the above does not imply any formal change in the sharecropping system, women nevertheless perceive this as their increased social prestige in the community.

Thus the general situation is that the most of the borrowers’ households are yet to reach a position where they could buy any land, as I argued earlier. About 60 percent could only take lease of a piece of land for cultivation to ensure a source of income.

### **Males’ perspective**

When I approached the male counterparts to ascertain their position on the above issues, they have somewhat validated the women’s views. Male respondents have confirmed that their womenfolk have now acquired more skill in making financial decisions with better accuracy.

Asia Khatun’s (S) husband says:

“My wife now can keep the money and *Hishaab* which I had to do before. She remains better informed than I. It is good to keep money matters with a wife who can deal with it better”

As regards taking lease of a piece of land, Rabeya’s (U) husband says:

“We have taken lease of this land with the money borrowed by my wife. So this is her land too.”

Perhaps this recognition is unprecedented in a society where both preference and entitlement favor male. However, I do not claim that the above can be generalized for all my cases. Still what I intend to argue that credit access has the potential in bringing about such ‘changes’ as the above illustrations suggest.

### 4.3 Relational Dimension

Even though the position of women constitutes a separate problem of investigation of its own, Sen (1987:1–2) says that ‘this does not mean to analyze male–female relationship within the household as unnecessarily divisive ... poverty, undernourishment, escapable morbidity or avoidable mortality strike men as well as women, and the lives of all members – male and female of households at the bottom of the pile are plagued by severe deprivation’.

However, it is also a reality that in the context of South-Asian countries, while both men and women suffer in extreme poverty, women experience a greater lack of power in meeting basic needs. It is due to women’s relatively disadvantageous position that perpetuates very high degree of inequality in practice (Carr, Chen, and Jhabvala, 1997). Such disadvantageous position of women is usually reflected in their weaker bargaining edge on resources. Thus when a limited resource is available to a household, women are usually deprived.

It is also important to recognize that ‘household bargaining can not be treated as analogous to bargaining between unrelated individuals within the household’ (Kabeer, 1995:109). It is observed that women’s bargaining behavior in intra-household relationship is like more co-operative rather than conflictual. Though bargaining process involve elements of both conflict and cooperation (Hart, 1992), Sen (1990) suggests that household negotiations can best be understood in terms of cooperative conflicts because cooperation is required to maintain the unit.

The most likely explanation of this cooperative conflict is that women do not risk conflict<sup>10</sup> as their position in the face of household disintegration resulting from such conflict is generally worse than that of men’s (Sen, 1990). An integrated family, in the context of Bangladesh, ‘allows them to escape from some of the more humiliating consequences of their marriage disintegration ... and in Bangladeshi society husband still offers a form of social security’ (Kabeer, 1998).

Thus, it is perhaps critically important to see the relative position of women within the relational perspective, in order to assess the ‘changes’ that such credit access brings about, if any, in the relations. With this end in view, in this study, I have used only ‘bargaining behavior’ as the variable to trace the ‘changes’ in relational dimension at two levels: (a) contractual marriage relationships and (b) community relationships in terms of mobility.

‘Bargaining behavior’ reflects the ‘bargaining power’ that the women use in optimizing preferences in their own favor. White (1992:136) reported that ‘the women clearly recognized

<sup>10</sup> Though this lack of conflict may provide a room for perpetuating inequality, as discussed earlier.

some relationship between economic activity and power relations in the household. Work that gained income did result in greater centrality in household affairs'. Some others also indicate that there is a casual relationship between 'bargaining power' and women's 'perceived contribution' (Sen, 1990; Osmani, 1998). In this regard, White (1992) argues that women's room for better maneuver in bargaining crucially depends on the quality of the relationships with their husbands. In poverty, male's normative commitment and responsibility usually erode (Cain et al., 1979) and a number of writers have noted higher rates of divorce and desertion among poor and landless group (Choudhury and Ahmed, 1980; Kabeer, 1995).

I have already discussed the 'changes' that credit access brings about in women's 'perceived contribution' relating to cash income in the earlier section of this chapter that helped women to be more assertive and contribute more effectively, increasing their self-worth and credibility in the community.

How such 'changes' affect their bargaining behaviors? Women borrowers in my study opined that they are now contributing tangible outputs in household economy and as such they are in a better position than before to negotiate different issues with their husbands. While in the past their husbands hardly consulted them in decisions, now husbands come forward to talk and women approach them to discuss various issues. This is due to the fact that both husbands and women themselves understand that women are now acting as earners (tangible outputs) and thus they have the right to express their opinions on relevant matters. This has brought about a positive force in their family ties, marriages and conjugal relations.

My above observation of changing 'bargaining behavior' of women is quite significant because women's credit access, in an indirect way, helping their marriages to survive.

In this regard, Bahanur (U) says:

"We had no money before, even to buy rice. We used to fight with each other because of starvation. Now we have money for three meals a day. So there is less quarreling (*Jhogra*). You know hunger makes a head hot. We now talk and even gossip about many things, talk about our future, children's education and he listens to me."

Rasheda (S) confirms this when she says:

"Last year, my husband spent a huge amount of money when I fell sick. He could not afford to do that before in the early years of our marriage. Now he can. Why wouldn't he do that? Now he understands that I am also working for this family."

A logical explanation may indicate a better ‘bargaining edge’ for Rasheda and Bahanur and a better relation with their husbands, due at least in part to their credit access. Changes in relations are reflected in the better consideration for an earning wife and in diverting more family resources for her than the males used to do before.

A number of women borrowers in this study reported declining incidences of physical violence against them. There are examples of women who directly attribute such decline in domestic violence to improvement in their household economic situation resulting from their access to credit and subsequent income.

Begum Akhter (S) says:

“We used to pass on days without proper meals in the past. That led to frequent quarrels. My husband sometimes even beat me. Now whenever my husband comes to home after work we have food to eat. He is happy and behaves well with me. He is not bad anymore. One winter it was too cold and he had nothing to put on. He wanted my *Sari* but I had only two and one was wet. He than started to argue with me and at one stage he beat me and I was so afraid that I run away and took shelter in Fatema’s (a neighbor) house. After joining *Uttaran*, things are far better now. We are doing well in grocery shop (*Mudir Dokan*). He remains busy. I have two goats and a 5-decimal leased land now. I work hard and he does the same and yet we never quarrel in the manner we used to do before.”

The evidence of improved conjugal relation over the years is also reflected in cases where it appeared that husbands now-a-days extend their hands in petty household affairs, traditionally considered to be women’s domain of work.

Monjura Nargis (S) puts it in the following words:

“Now I need to go to group meetings and at times to NGO office. If my husband is at home at that time, he looks after my children. One day, just before the election, as I was a contestant I needed to go to various places to meet many people. I just forgot that we had nothing to cook at home. There was only some rice at home. He (my husband) managed some vegetables on his own and cooked for my children. When I was returning home I was a bit afraid. But it went fine and everything was all right. This I could not think before. I remember the days when he was against my joining SUS *Samity*. Now I am earning and I don’t feel any inferior”.

The preceding illustrations therefore show that increased worth of women at home is largely reflected in increased consideration that women now receive from their other family members, particularly their husbands, which usually lead to an improvement in the quality of marital relationship.

I have also seen that the self-employment in the form of family ventures<sup>11</sup> run by money borrowed by women have created a greater reliance among the family members. This, in turn, makes family ties stronger with greater cohesion among family members as they engage themselves in the field or in home-based productions. As a family worker, everybody depends on everybody else and can keep a close supervision over each other's work. Within this household context, therefore, apart from this potential for joint family ventures, credit access contributes in reaching better family ties.<sup>12</sup>

In the wider context of broader community within this relational dimension, women borrowers informed that their mobility outside home in the initial years sparked criticisms from all quarters since such increased mobility was set out to question the traditional norms and values in the society. As the years went by and women started to come out, their mobility has gained reasonable acceptance in the rural social behavior. Referring to that, Jahanara (U) says:

“At first, I had to go to group meetings secretly. I had to even avoid my husband. Nobody liked it at that time. At present, I have no problem in going to *Uttaran's* office in public. Even I go to market along with my husband to sell our product”.

Similarly, Reba (S) asserts a common opinion of many SUS members in Netrokona when she says:

“Now I can go to market easily and can even work in the field, if needed. Nobody considers it as bad anymore or does not argue that women do not need to do that. Before joining *Samity*, I thought how could we as women get out of home. Now I myself am working in the field. And you know even my husband now wants to take me back at home. Why you know? Because I have money now and I have prestige in the community”.

However, while the above is a general picture, deeply rooted traditional norms of accepted behavior are still sustained by quite a few like Halima (U) who says:

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<sup>11</sup> Since poor can't hire labor, as that hiring requires extra expenditure, women prefer their children and husbands to work together, giving rise to family ventures.

<sup>12</sup> Assumption of household co-operation does not necessarily mean that individual may not exhibit altruism engaged in anti-strategic behaviour such as selfishness or egocentrism. In an exceptional but not too rare case, we have seen that one female borrower exhibited more autonomous and plucky behaviour (in local context) as she is experiencing a new life style (as earner). She made her mother-in-law to leave their family house, and her husband could not resist that as he could not play the role of 'bread-earner' and often he has to suffer the rough edge of wife's tongue.



“It is alright moving around in the neighborhood. But how can I go to *Bazaar*. It is a matter of my prestige (*Izzat*) “

Interestingly, with regard to women’s access to market, especially physical presence, my findings are puzzling. I have witnessed that women borrowers are now participating in various affairs, either as entrepreneurs or as wage-workers<sup>13</sup> and visiting neighbors, natal homes, *Uttaran* and SUS offices, banks, local public offices, court offices along with group members, friends, husbands or alone. In contrast, their access to village ‘*Hut*’ or *Bazaar* in business connection is rather very limited.

This I suppose is linked to ‘gender propriety’ or ‘status concern’ that is attached to class-consciousness in the local community (together with the ideology that expects women to stay ‘inside’ home). In rural areas, people who can afford to avoid personal interactions in *Bazaar* and can employ labors to take care of the things in *Bazaar* are often treated as solvent and aristocrat and are more honored in the eyes of the others. Women who visit *Hut* and *Bazaar* are often considered as belonging to lowest strata of class hierarchy. More ironically, they are considered as having low moral character and are often called ‘*Bazaaira Meye*’ or ‘*Beti*’ (female from *Bazaar*), in the negative sense of the words, since such involvement goes against the locally accepted values and notions of ‘gender propriety’.

Most women borrowers, in my study, while expressed their disposition to move out of these restrictions imposed by the norms of gender propriety, feared the risks involved in such challenges considering their social position and family honor. The impact of this class concern and social norms thus adds an additional intricacy in the kind of things that women can do and should not do among the better off families. It has been reflected in the withdrawal of women from manual labor as the family income increased through credit access in some families. This is often seen as an indication of rising family status. This may reflect puzzling implications of impact of credit-access.

Let me cite an example.

Halima (U), now mostly remains busy with household activities<sup>14</sup> and her husband does the business and repays the installments to *Uttaran* on her behalf. Previously when their crisis was severe, Halima went out to join a group, earned a credit access, worked at home

<sup>13</sup> Wage-labor is less preferred, as it curtails autonomy and compels to work under others authority, less lucrative than self-employment as most of the borrowers suggest.

<sup>14</sup> Here again we would like to remind that the value attached to ‘*Grihini*’ or housewives as manager of household affairs is significant in Bangladeshi society.

and outside, went to market to sell her produce, etc. As their economic situation changed for better, her husband has taken over the entire charge of the business and Halima has gone back to her old duties of household affairs. For her husband and even to Halima, womanhood should qualify by the norms which hold the notion that rather than working outside home in the agriculture field, for example, one who can afford to stay at home and can take care of entire family affairs should do so. This credit access of Halima, by increasing their family income, has given back her that lost pride, she believes, as she doesn't need to go to market or field anymore while her husband can take care of that.

I however want to clarify that Halima, in this study, represents only a few minority and thus the major trend has been a different one with more women coming out of home and seeking an access to market.

Yet, with respect to Halima's case, some more elaboration is needed. About this public forms of labor and marketing of products by women themselves, Kabeer (1998:65) comments that 'it was not only lack of confidence that kept women out of the market place, nor was it necessarily fear of male intimidation. Rather it was the social connotations of women's presence in the market place' and she suggests that 'independent access to credit has made their own abilities to make choices and their men's abilities to protect their honor.' I also want to add, with regard to Halima, that it is not the lack of confidence on her part but a kind of resistance to break the social connotation of women's presence in the market may well explain it. I discussed this while referring to the concepts of '*Bazaaira Meyè*', in contrast to an aristocrat. Yet this distinction entails the isolation of the better off from less well-off women in the community where representation of gender propriety relates to ideal construction of gentle women category, which often segregates women according to class structure in Bangladesh.

At this point, it is better to note that the term 'market' in Bangladesh denotes several forms of market such as **regular stores**; **local Bazaar** in close vicinity; *Hut* (main *Bazaar*, which often takes place fortnightly or weekly in an open space for one or two consecutive days); **door to door trading**, etc. So when we talk about women's limited (or restricted) access to 'market', we often refer to regular stores and *Hut* (the main *Bazaar*), where people sell and buy business goods. Women like Halima and a few others may not physically appear in such *Hut*, but this does not mean that they do not participate in markets of other forms and they often play an important role in details, like what should be brought or sold.

My observation is that with a few exceptions like Halima, many women do appear physically in the main *Hut* to buy raw materials and to sell their products, as I found in my study. For example, Geeta Rani (S) sells her products (handcrafts) in district market and buys raw materials from local market.

In some cases, I have seen that women at times engage their daughters to sell eggs or milk from door to door within and far in the community to save time. But commonly it has been found that they (more particularly older generation) prefer sending their husbands, sons or male relatives to *Hut* and regular stores or to local market to collect day-to-day necessities or to sell products.

However, with respect to access to market, Hamida (U) adds a different dimension to it. After receiving three loans and working in agriculture field as labor for many years and doing different trading by herself, like buying rice and making *Muri* (puffed rice) for some years, Hamida is no more working in field as labor or running the business herself. She has invested her credit money in *Rickshaw* and her husband does the rest, from pulling *Rickshaw* to the repayment of loans. Hamida believes that this investment is giving her a steady return. She relates this withdrawal to her comfort. Though there is a risk that this sort of withdrawal may increase dependency on her husband, but for her, this is not the case as she is actively keeping record of profit of her business in *Rickshaw* and maintaining the business with other group members (joint farming of potato cultivation).

The above example of Hamida thus takes us to several important points. First, women are learning to diversify their investment so that their dependency on one investment is reduced. Second, women are investing in such businesses (*Rickshaw*, in this case) that can involve other members of the family, which in turn, may increase steady family income and better family ties through employing unemployed family members (even husband). And third, beyond this 'family venture', women are also investing in the group businesses (leased land cultivation, rice mills, etc.), which keeps women informed of the outside world.

More importantly, however, in the most vulnerable cases, access to credit also protected them from some other important enigmas. Both in the cases of *Uttaran* and *SUS*, I have seen that credit also brought about an added benefit for some women and now they do not need to work for others as household maids<sup>15</sup>, which they consider as demeaning and humiliating. I believe that an opportunity to escape from this sort of occupations has reduced the chances of exploitation and violence against them and relieved them from humiliation. Women, who used to work as maid before, can now run small ventures like raising chicken or goats. In this manner, Monjura Akhter in Satkhira, who is now making *Jhury* (baskets made of bamboo) and selling those in the market with the help of her mother (as one of her leg is deformed and she can not walk long) has somewhat reduced her dire vulnerability for existence.

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<sup>15</sup> A desperate choice of occupation for women with a few alternatives.

Hasnu Ara from Satkhira also resembles the same. She was compelled to work as maid after her husband's premature death but through an access to credit and eventual success in small business, she is now leading a life with dignity, as she puts it in that way.

Finally, within this relational perspective, I want to narrate a case of a woman borrower. I believe that it will provide many insights to women's access to credit.

“Before Reba joined SUS credit and savings group, her husband, without taking her consent, married another woman (which was not even accepted by her in-laws) and Reba, within one year left her home and took refuge in her natal family. But due to severe scarcity, she was again forced to go back and live with her husband's family with her two children. After about 2 years of humiliating and disgraceful struggle, learning from a fieldworker, she managed to become a member of a SUS group without informing anyone. She then started selling chilies from house to house and within one year she could get a different place to live, quite far from her husband's place. In the first place she got the land from her brother who bought that for her and gradually she paid back from the business income. The community and her brother helped her (as her brother also used her borrowed money in trading chilies). Now Reba is a group leader of a group called '*Jiggasha*'. She has her own homestead and her three children (one born later) are going to schools and she has 5 decimal of leased land where she is cultivating rice and employing two daily labors. She faced tremendous problem in 1998 flood as her most poultry died but she successfully recovered by the next year. Her husband now is willing to take her back once again, as she is yet to seek formal divorce. But she thinks that it is good that she is living independently and separately and it is also good that the children have confidence on their mother and also have formal connection with their father. This case reveals how credit can safeguard a poor woman's interest and priorities in conjugal conflict where outcomes might favor women. As her vulnerability reduced, she could curve out strategy to fight against the injustice and restore own interest and choice.”

### **Males' perspective**

There is a general agreement among the male respondents that increased income through women's involvement in credit programs has contributed in making their relationships better. Most husbands acknowledge that severe scarcity and frustration previously led to some kind of violence. Since they are now more involved with their wives in more issues it has brought about a change in their attitudes toward relationship.

However, with respect to some cases where women went back to engage themselves again in household affairs only, Halima's (U) husband gives some insight. He suggests that in the initial years severe scarcity compelled him to accept his wife's participation in agricultural pro-

duction outside home as a wage labor. But now they do not need it anymore as their condition has gradually improved. Certainly, on his part, this would mean a kind of 'protection' for his wife, but it also may indicate that his 'class-consciousness' guided him to protect the family prestige or honor after attaining some degree of solvency.

Quite intriguingly, I have also seen that Mahbuba's (S) relation with her husband was not improving despite some solvency due to credit access. As a primary school-teacher, he (husband) was supposed to maintain a reasonably affluent life than his fellow people in the community do and to take the responsibility of earnings (as the traditional society demands). Rather for last five years, Mahbuba is maintaining the family with her money, as her husband is not getting his salary regularly. This situation often triggers violent reaction from her husband (as I have witnessed during my fieldwork) due to his inability to earn what he needs, as he himself puts it in that way. In this regard, it might be interesting to note Schuler (1998) when he writes '... in some cases, however, providing resources to women and encouraging them to maintain control over these resources may provoke violent behavior in men, because they see their authority over their wives being undermined'. While Mahbuba's case may have some relevancy to what Schuler has said, this could also be an isolated case.

Mahbuba's husband's position could be summed up in a way that as the poverty is so compelling, he can neither resist his wife's involvement in credit as long it adds to their family income nor fully can accept the fact.

## 4.4 Cognitive Dimension

Finally, to trace the 'changes' in knowledge, skills, and awareness about the wider context of the women, I looked at the cognitive dimension of change in the broader sense of the word 'political'. Such an intention to look at the 'changes' from this perspective is based on the premise that 'empowerment' could be traced in women's ability in organized activities and subsequent reflections in their involvement in social and political realms.

In support of this perspective, some studies suggest that despite an increase in income-earning opportunities, women may continue to replicate – rather than counter gender in-

equalities (Mayoux, 1998b)<sup>16</sup>. From this perspective, access to credit can be seen as having no impact unless the programs or interventions directly address the issues of suppression, exploitation and deprivation.

The very basic and general idea of this support services or programs of NGOs is that conflicts of interests may be suppressed from the consciousness of the various parties involved (through vertical alignment of patron-client relationship), thus may prevent conflicts between dominant and subordinate groups. It may eventually serve the interest of the dominant. For poor therefore it is important to understand the hierarchical structures and alignment. This is only possible by organizing poor directly through horizontal linkages. This may lead to collective actions to confront and challenge practices and relations that preserve the *status quo* and serve the interest of dominant. Given this, following the pedagogical approach of Paulo Freire (1970)<sup>17</sup>, NGOs have taken up awareness raising approach with comprehensive support services by organizing poor into groups.

The consciousness gradually emerges within individual through social and economic engagement in different activities and experiences in different dimensions. But to re-assess the alternative ways and to question the prevailing power structures within and outside households, something else is needed, sometimes a push, sometimes a support. This 'push' or 'support' may make the difference because otherwise 'women may be aware of the circumscribed nature of their lives without necessarily knowing what to do about it' (Kabeer, 1995:228) or how to go about.

Here I want to elaborate a bit on the credit programs of studied NGOs. The credit programs of both NGOs are basically initiated by the formation of groups. The groups are called *Samity in case of SUS* and primary organization in case of *Uttaran*. A number of groups together form a federation to have stronger horizontal linkage to intensify the demand through vertical network at Union or Upazilla levels. And for both organizations, all their activities include these groups and evolved around attaining broader objectives of human development. Under this human development as a core program, provision of credit for enhancing self-employment opportunities and giving women an access to productive resources, is basically a sub program or can be termed as a component of human development program.

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<sup>16</sup> On the contrary, some studies contest such claims and Kabeer (1998), for example, has pointed out that enhanced income levels made possible by access to credit alone lead women to invest in their daughters' education. In the long run, this has the potential to transform gender relations. However, she also contends that it needs to be recognized that women's economic contributions have to reach a critical level to challenge existing structural inequalities (Kabeer, 1998; Osmani, 1998).

<sup>17</sup> The pedagogy of the oppressed.

My study NGOs, with such a comprehensive approach, aimed at providing credit along with an integrated package of supports, ranging from training and skill upgradation, marketing, technical and legal aid supports, to social interventions in health, education, and advocacy. Thus the aim is to enhance the capacities of women through credit access for wider reflections in socio-political contexts. These services are claimed to be an investment in building women capacities to lessen their vulnerability.

Considering this perspective of *Uttaran* and SUS approaches, I assume that this line of reasoning needs to be tested in real life context. Therefore, I aimed at looking at these issues in my study.

Let us commence with women's vulnerability to physical and sexual harassment and violence. These are reflections of gender dimension of poverty, because poor women in particular are most exposed to risk of harassment and are least able to remove themselves from violent situation and as such they may have to stay with their violent male counterparts or may accept the sufferings. Because the alternatives to such seem to be bleaker, added injustices from various class-based antagonisms<sup>18</sup> may make their condition further vulnerable.

In this context, NGO-offered legal aid programs, collective actions, and mobilization on social issues, can play a pivotal role in a sense that such activities may eventually lead to adoption of strategies to question these injustices and initiate struggle. And this is an essential quality of politicization.

Let us narrate one of our women borrower's cases to elaborate the merit of above argument and exemplify the relevance of the case. Hozufa has been a member of *Uttaran* credit group.

“Hozufa a separated woman, living with her natal family members and running a business of raising cows and goats mostly with her brother as a joint business in which she has invested her borrowed money. She works as wage labor in others' field. She has also received group loan, which they have invested in collective farming for rice and potato and they (group) have about 15,700 Taka savings with the bank. Her son is now studying in grade 8 in a government high school and previously he went to *Shamakal*, a *Uttaran* school. She inherited a homestead with 2.0 decimal of land from her father before he died in 1998. Her father gave that land to Hozufa so that she could survive as she was separated from her husband. She informed that she has no individual savings as she had to spend her money to run a legal case, falsely sued against her younger brother by the political elite of that area.

Her life reveals the importance of politicized activities and legal aid programs of *Uttaran* in several ways. 10 years back, when she was married, her husband and his other

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<sup>18</sup> It may be police harassment, property feuds, false allegation, forcible eviction, extortion and assault all which are more likely to reinforce the poor peoples' dependency on powerful sections of the community.



relatives forced her to give her only son to her brother-in-law, as he had no child. As she refused to do so, her husband and others filed a false case against Hozufa alleging that she had stolen Taka 10,000 and a few grams of gold and gave that to her natal family members. They tortured Hozufa physically and tried to throw her away and keep the son. But she managed to escape along with her son from that house and went back to her natal family members. Her father and others tried to file a case with the police department reporting such violence but could not do so as her husband was quite influential and had good connections with local police authority.

Later, after a year with parents, she became a member of *Uttaran* credit group and she, along with other members, attended legal right training sessions of the group several times. She started to feel her situation that needed a solution. With the help of the legal cadre (Monwara) of her group, she exposed her problem to *Uttaran* management, as every member of a credit group is entitled to have support of *Uttaran* legal aid program. Accordingly, after some consultations among themselves, they took up the matter with the police and with the help of *Uttaran's* identity; they managed to file a case against her husband and other family members in the local court. Finally, after fighting almost one year, Hozufa was granted separation and got the custody of her son”.

The above story may lead to a logical argument that an issue, which is usually branded as private one, has attained some kind of organizational adherence. While seeking assistance from *Uttaran*, Hozufa was aware of the kind of choice and trade-off she was about to make after a possible break-up in her marriage. Without the support of NGO credit group and its networks and legal programs, most likely it would have been difficult for Hozufa to get separated from her husband and to go through a legal process to get custody of her son.

Hozufa's case takes us to yet another point that women are not homogenous and as such are facing different problems in different situations. Given this, NGOs' supporting services are particularly important to cater the needs of individuals and group problems in different contexts. Thus NGOs' organizational supportive programs may prove to be of vital importance to curve out a 'will' to question and challenge the social relationships. However, I would argue that this sort of programs have vital strengths to pressure and challenge exploitative practices, structures, and hierarchies, even when women enter the public domain.

Next example from Satkhira district further clarifies my position. I have witnessed a strong solidarity among women group members and consequent group pressure that led to a women movement to fix their terms of labor and wage rates in agriculture. It is important to point out that women initiated that movement even before they had an access to credit. At that time women were only member of groups formed by *Uttaran* and *Uttaran* was only organizing awareness-raising programs to infuse a sense of togetherness and solidarity among the



poor women. It was a time when women were facing social sanctions from the social elite and religious clerics and were not allowed to work in agriculture field as daily labor. *Uttaran's* consciousness-raising programs through group process ignited a sense of deprivation among the women and consequently that led to a larger movement that eventually received support from many quarters. Women earned their right to work in the field but again they faced 'inequalities' in wages vis-à-vis men. *Uttaran* stepped in once again and the subsequent movement for better wages through women's groups was a more difficult one as it targeted the discriminatory wage fixation by the local landowners. That even led to considerable success with women wage labors now earning more than before.

Khuki Dasi (U), who works in agriculture as day labor comments,

"I used to get Taka 15–20 per day previously. The owners of land (*Malik*) now pay Taka 25–30 for a day. We don't work less than men do. But we still get less than the men do."

The preceding illustrations of Hozufa's emancipation and women's labor right and wage movements in Satkhira thus may prove the claim that the poor as individual lack material and political clouts to challenge the structures and distribution of entitlements. Their capacity to resist and transform through their collective strength, on the other hand, is significant. And NGOs, through their supportive programs and collective identities, can bridge this gap. In my study, women portrayed their journey as: "we were sheep in our sty, now we are a flock of sheep, which has increased our mobility from one village to another without fear. A fox can still take one, but we can at least fight for that sheep'.

While cooperation or solidarity may emerge and exist naturally, organizational practices with material supports make it stronger. Moreover, it offers a form of 'group' outside the kinship, where women share responsibilities and choices, which offer them an additional identity in the society.

I have witnessed a direct impact of this group solidarity in a group called '*Pubali*' in Netrokona.

"Monjura Akhter, a poor disabled widow member of a credit group, was able to pursue her livelihood with the help of other group members and organizational supports. Nargis, group leader of '*Pubali*', informed that they knew that any default on the part of Monjura in repaying loans would jeopardize the chances of other group members in receiving loans. Still they accepted Monjura as a group member and took the chance because they valued Monjura as an acquaintance in the community and thought about her wellbeing. When Monjura had problems in paying back the installments, the group extended help and at the end of the day Monjura survived."

It follows from the above that while the group solidarity helped Monjura in ensuring her minimum wellbeing, the group principles and compliance, either encouraged or enforced other members to take charge when Monjura was in crisis, for greater interest of group's continued existence."

Similarly, a strong sense of solidarity was also evident among the outcaste among the Hindus in Satkhira. Bashanti Rani, Khuki Dasi and Aruna Das are outcaste from *Rishi Para* of *Aatharoi* village. They all expressed that after becoming member of group and having been gone through various activities, involvement, and discussions, they now know each other better and understand their problems.

Khuki Dasi says,

"We don't always go to *Uttaran* or *Apa* for every single thing. We try to solve our group related even personal matters ourselves. What is the point of a group otherwise..."

Apart from the above, before I move to my next example of impact of support services and programs in-built in credit delivery, echoing Kabeer (1995), I must make it clear that 'will' to fight or to carve out niches against oppressive measures should come from within. And such realization could not be imposed upon. It has to be self-generated. However, newer kinds of senses are generated due to women's newly acquired access to intangible resources like analytical skills, social networks, organizational strength, solidarity, and sense of not-being-alone. In this study, I have seen that while a few women are getting more involved in politics driven by self-awareness, some other are motivated by organizational approach of the NGOs to become more active in local level politics. For example, while imbued with the spirit of women cause, Jahanara (U) contested in a local election, other women members of credit group pursued Rabeya (U) to represent them. Jahanara, who earlier lost her first son as her family was in deep poverty, highly acclaimed the approach of *Uttaran* in mobilizing women since she believes that *Uttaran* is providing a space for women which was not there before in their society. Her expression conforms the idea that the involvement through different group processes of mobilization may make the women rethink of the 'self' and may encourage them reprioritize their concerns from individual wellbeing to collective identification of priorities.

Finally, I would like to say that the provision of credit was still the main attraction. While invariably all borrowers emphasized such supportive activities, many borrowers indicated that it was the credit that motivated them to join groups.

Bashanti Rani (U) says:

”If I can not buy food what is the use of learning many things. I know we are poor and we are illiterate, but stomach needs food, my child needs food. And we need work. If we don’t get work always then what to do...”

The above argument compels us to think that the struggle to stay alive appears to be an over-riding priority of the poor. Thus NGO programs must provide room for poor men and women to prioritize the extent to which the tangible and intangible needs should be met. This does not certainly mean a decrease in ‘complementary packages of resources/services’ or to undermine the collective actions or politicized functions. Rather I argue that both the needs should be met. Thus it can be argued that ‘credit plus’ approach might turn out to be crucial. But it also needs to be noted that wider environment and macro policies should match to create an enabling environment for change.

Nevertheless, the general conclusion of this dimension may be that in generating politicized activities about the social inequalities of class and gender, *Uttaran*’s impact is more vivid than that of SUS. It is also true that in the initial years, *Uttaran* as an organization was much more capable of mobilizing and raising awareness than what they do now-a-days. It has opted to adopt such an approach that emphasizes more on credit disbursement activities aimed at reducing poverty than on social change. This shift might reduce the very effectiveness of their credit plus approach.

## CHAPTER 5

# 'CHANGES' IN WOMEN: FIELDWORKERS' VIEWS

The focus group discussions with the fieldworkers of *Uttaran* and SUS intended to grasp the understanding of the fieldworkers about the 'changes' in the women borrowers as have witnessed such changes through their dealings with the women over the years from a close proximity.

Why did I decide to ascertain the fieldworkers' perspective? Fieldworkers' jobs usually involve the formation of groups, training of group members, disbursement of credit and recovery of loans. Therefore, from a NGO's point of view, they are the persons who are constantly in touch with the women borrowers for the attainment of overall goal of a credit program and therefore are more informed of the situation of the borrowers than anyone else. In this study therefore the fieldworkers complemented my findings in several ways, as the following paragraphs will show.

It has been widely accepted by policy makers and practitioners and several studies have also reasonably substantiated that the NGO service delivery mechanism has several advantages when compared to public delivery mechanisms and hence has created a space to overrate NGOs on the ground of efficiency differences. It is generally claimed that NGO model for participatory rural development involves coordinated and combined efforts of NGO fieldworkers and borrowers. For both, this is a process of doing and gradually becoming familiar with the contextual realities. Given this, I assumed that it was important to look at several aspects from fieldworkers' standing, as they are the persons who deal with the borrowers in real lives and thus can provide some important explanations of my findings. Moreover, an understanding of the nature of participation of field-workers vis-à-vis borrowers in a program would give an important insight of the overall program impact.

For several reasons, I was keen to appraise the above issues deliberately from the fieldworkers' perspective. While the success of NGO credit and savings programs has been mainly achieved by the built-in mechanisms of credit group approach involving strict staff monitoring of borrowers' repayment schedules and conforming group disciplines, it is also a fact that the success largely depends on the role of the fieldworkers. Fieldworkers are the kind of medium through which the program goals are achieved. And as such, their participation can

go beyond a mechanical job of mere disbursing credit or scaling-up of the program or implementing top-level policy directives, when they become involved in issues affecting women borrowers directly with regard to health, environment, violence and their rights. How and to what extent they are able to do so, depend on many issues (identity, interest, power, domination) and factors including, whether their organization is committed enough and able to encourage them effectively; borrowers receptivity to fieldworkers; and how and to what extent the fieldworkers are concerned with women borrowers; or engrossed with program goals of women upliftment. I was interested about the later factors and I have seen that almost all of the women fieldworkers (17 out of 20) work due to their economic insolvency and in many cases are the prime earners of their families (parental or own). Since economic needs mainly drove them to such occupation, there was hardly any scope to over romanticize the issues of participation from their part. However, this does not mean to say that they could not be motivated by the cause of women upliftment.

Since 1980s, involvement of women fieldworkers in credit programs has increased significantly. While there were about 100,000 women development workers on a wide array of programs in 1987 (Jiggins, 1987), the present figure should be much higher. Several studies have examined different aspects of the working of fieldworkers. Still, it is important to investigate why the development organizations like NGOs particularly employ women fieldworkers and what role the fieldworkers play in the credit delivery mechanism. With regard to this, it is important to understand whether women fieldworkers have better access to rural women and whether they better conceive rural women's needs and problems. However, employing women to manage credit operations is a path breaking form of employment in Bangladesh. The work itself encounters considerable social resistance in a society like that of Bangladesh and as such has great potential to break the existing structure of the society. Therefore, there is no doubt that these women, through their visibility and mobility in the rural areas, are in unique position to act as social initiatory.

To be specific, in order to see the 'changes' as perceived by the fieldworkers, I have palpated only the surface of the issues related to *participation* in NGO development perspective, since I was curious to have an account of the dynamics of 'targeting women' in practice. I was inspired by feminists' reasoning, which assumed that engaging women at the staff level as well as targeting women as borrowers by providing 'access' from instrumental perspective, could not ensure their effective participation in development initiative. Therefore I proposed to look at the issues of *participation* of women fieldworkers. However, my concern was neither to go into details of the experiences of the fieldworkers in real world situations nor to examine

organizational structure and management style in implementing the development goals.<sup>1</sup> In essence at this stage of my study I intended to see what ‘changes’ the fieldworkers intended to bring about for the borrowers and what ‘changes’ are in the offing in reality as the fieldworkers work.

With regard to targeting women, contradictory reasons have been found which raised a notable debate. It is generally argued that women in Bangladesh have become a priority target group of NGO credit programs with an apprehension that women are essentially ‘altruistic’ and most ‘undeserved’. Thus this targeting ‘both fills market niche and, in a modest way, redresses class and gender-based social inequalities’ (Hashemi and Schuler, 1997:3). But a number of scholars have suggested that there are efficiency reasons behind targeting women. Based on testimonies of informants (both fieldworkers and borrowers), Rahman (1999) shows that women are accepted in the credit programs because of their ‘positional vulnerability’. He explains ‘vulnerability’ as women’s limited physical mobility and their culturally patterned behavior (shy, passive, and submissive). Thus they suggest that when women are deliberately chosen as clients and are targeted by fieldworkers, the goals of credit ‘disbursement’ and ‘recovery’ and subsequent ‘scaling up’ of such programs are better attained<sup>2</sup>. Therefore, my understanding of the problem lies in the debate that credit programs are allegedly targeting rural women and women fieldworkers are engaged in such targeted efforts of NGOs on the grounds of program efficiency, sustainability and scaling up<sup>3</sup>. Many argue that if such is the underlying reason then the very cause of participation is frustrated and the merits of the claim of changing gender relations defunct.

In the following paragraphs, I will discuss the issues of targeting women as borrowers and the deployment of women fieldworkers in such efforts from fieldworkers’ perspective and relate those to my findings to see if such allegations are endorsed by my study as well.

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<sup>1</sup> Scope of my study and methodology do not permit very detail examination of these issues beyond research problem.

<sup>2</sup> Some others go beyond this efficiency motive and suggest that through group targeting, community is differentiated by status (landless) and gender (women) and thus it becomes difficult for the vulnerable in a community to get united and to form an alliance to fight together for common causes.

<sup>3</sup> While scaling-up drive of a fieldworker may compel her/him to ignore issues beyond credit disbursement and recovery, it may on the other hand infuse a sense of professionalism as she/he becomes exposed to situations demanding value judgement and decision-making. However, there is an agreement among the scholars that the success of a fieldworker in scaling up of credit programs by increasing mere number of borrowers should not be an indicator of her/his performance at the management level because it may divert the focus of a fieldwork and make her/him engrossed with this preoccupation only. For more on this, see Matin (1998) and Sinha & Matin (1998).

In this study, both male and female fieldworkers agreed that it is easier for women fieldworkers to approach women borrowers – existing and prospective – in our socio-cultural settings. For a woman, who has not been a credit group member yet, it is a bit uncomfortable to talk to a male fieldworker. On the contrary, a female fieldworker can approach both male and female clients with an idea of credit without creating much fuss.

Apart from this convenience in reaching out women borrowers by women field workers, both male and female fieldworkers revealed that they find it easier to deal with women borrowers for obvious reasons. Beyond women's docility and reliability which make the jobs of the fieldworkers easier, I was a bit uncomfortable to see that an underlying reason that women borrowers are easy to control and more vulnerable to force has somewhat motivated male vis-à-vis women fieldworkers to target women. It makes the task of ensuring compliance easier for them and as such help achieving target of membership expansion. Though the fieldworkers did not express it explicitly, it was somewhat subtle in their remarks as shown below. Let us now extract some conversations from my focus group discussions with the fieldworkers (FW).

FW 4: We don't exert any pressure to recover loan. But women are always willing to pay the installments in time.

FW 2: Even when they (women) have problems, they somehow manage it before the due time. Since most women stay at home, we can meet them always and remind them about the dues. They tell us about their problems but we tell them that for their betterment, they should manage to pay the installments in time.

FW 3: If a man fails to pay the installment, he can run away from the village, but a woman stays back and we can always approach her.

FW 10: But it's not true for all...

FW 4: Well, women have the habit of savings, so they can manage to pay the installments. Men usually don't save money and so they often find it hard to pay and thus default. It's hard to recover money from them.

FW 3: Women also default, but they are very compromising. They try to make us understand their circumstances and we try to understand their position. (Conversation with fieldworkers in Netrokona)

Above may lead to an argument that when it comes to the question of repayment of loan, while a man can default basically for his courage and mobility, a woman may become victim and suffer. The fieldworkers generally agree with the argument that women borrowers are more flexible and it is easier to train them on group disciplines. Such an observation thus somewhat conforms the allegations that women are deliberately chosen on efficiency grounds.

While the above may look a bit paradoxical with respect to the question of participation, it does not however annul the claim that the women, through a group process, become more organized and their individual social and even collective alertness increase. Most fieldworkers reveal that apart from various benefits that borrowers receive through credit access, there are some indications of 'change'. They acknowledge that women borrowers have become more aware of various issues of health, education, and their rights. Fieldworkers suggest that their women clients are sending their children, particularly girls to school and fieldworkers have noticed that women borrowers do play important roles in those decisions. Most fieldworkers have resolutely asserted that credit access has certainly increased women's mobility.

Given this, it manifests that 'targeting women' in credit programs serves a dual purpose of attaining program efficiency and raising individual consciousness at the same time. Some of my dialogues with the fieldworkers are extracted and presented below to justify my above argument.

FW 4: It's easy to convince women. They are better listeners. They want to change their fate. Women are simple and we can trust them.

FW 2: Simple, but they do understand what we want to do. You just need to convince them. Men are more skeptical.

FW 4: Yes. Women want to change and they understand that credit and income will help them in sending their girls to schools and treating family members when sick.

FW 3: That's right. I have seen that women are more concerned about their family than the men are. But it's not that they always listen to us. They sometimes work as they wish with the money. At times they succeed and at times they fail.

FW 1: Women are easier to communicate with. But they not only listen to us they also come up with ideas and suggestions.

FW 5: Not all of them do that.



FW 7: Not all. In the early years, hardly anyone even talked in the groups. They were mere listeners. They feared to talk. Thought no one would listen to them. It has changed.

FW 1: I have even seen them to talk about family planning and they talk about political parties and about their support.

FW 5: Now many women think that group meetings are places to talk about their problems – personal and common. Do you remember what they did with regard to wage rates?

FW 2: During our fight for better wages in agriculture, most of them first talked about it in the group meetings and then we organized.

FW 3: Yes. And even in the Union Parishad (local level) election most women talked about their votes in the meetings and selected a candidate to contest in the local election.

FW 5: But there are many women who do listen and talk about their problems and but can't fight with their husbands or males and finally listen to what their husbands are asking them to do.

FW 2: You can't think every one is same and does exactly the same.

FW 1: That's right. But I think such problems are decreasing. In the beginning, it was too often. Now they even convince their husbands and even husbands are coming for credit so that they could earn more. (Conversations of fieldworkers in Satkhira)

Beyond this endorsement of change, it is also evident from the above that fieldworkers have noticed an awakening insight among the women borrowers.

Conversation continues...

FW 9: In the yearly years, women were afraid of social norms and sanctions. Do you remember that at that time, numbers of absentees in the group meetings was high? We even had to go door to door to convince them and to give them courage, time and again, to come and join group meetings.

FW 2: Do you remember that at times we had to meet their husbands at their homes and work places to request them to send their wives to group meetings. Job was very hard at that time. That is no more needed now. And even the new entrants don't face such problems.

FW 4: This is because many women are members now and they are convincing each other.

FW 9: That's right. There was a time when we had to accompany women (to and from home). I even accompanied many to markets when they went there to sell their mats. I don't remember anyone asking me to do that these days. They are doing that on their own.

FW 4: But not all are doing that personally. Some are sending their husbands and sons to sell the products.

FW 9: That's true. But at least they have convinced their husbands to do that for them. They don't need us.

FW 3: But I think we still need to help them...

FW 4: Well, not everyone tells you their problems. That's true... (Conversations with fieldworkers in Satkhira)

From the preceding dialogues, I understand that in the initial years they (FW) faced obstacles in convincing women (and their husbands) to move out and to join group activities, and with the passes of time, things have changed for better. While the earlier members had to break the social norms and practices and thus faced stronger resistance, newer entrants are in a better position since their mobility has already gained considerable acceptance in rural society. Apart from this, with respect to women's access to market, there is still considerable resistance, as the fieldworkers assume, but they also endorse that situation is slowly changing as more and more women are seeking an access to market.

However, it appears that even if we think that the notions like women's reliability, docility, less mobility, etc. initially triggered the 'targeting of women' as borrowers for program efficiency as a hidden agenda, such a goal was not an end in itself. The impact of such a strategy went beyond this efficiency goal and nearing the attainment of pledged end of kindling women cognizance.

It also appears from the above dialogues that fieldworkers have succeeded in winning community acceptance and the villagers are seeking their help in resolving problems like gaining a market access. This acceptance, in a subtle way, may lead to the infusion of more radical messages inherent in their work over time.

Regarding fieldworkers' participation in the process, I would generally argue that it mostly serves the purpose of attaining designed goal of the program. Thus it also endorses the argument that fieldworkers are employed mostly because of their better edge resulting from their easy access to women in a conservative society, in return the women feel comfortable with

women while communicating. Nevertheless, while their access and communication contribute significantly in resolving the issues raised and felt by women borrowers, on the other hand, it is quite apparent that in the absence of women fieldworkers, these issues might not have been communicated properly.

The sincere involvement of women fieldworkers for improving women borrowers' situations is also evident. Following conversations better reflect on this argument.

FW3: I don't like my family environment, my father does nothing, there is always want (*Obhaab*). Once I needed some money and asked for, my older brother refused me. I got angry because I knew he got his salary that day. Though I cannot blame him totally, as he has to take the burden of 9 members of our family. So I joined ...

FW: 2: I had to give up my study for poverty and then I had to look after my home, I felt bad as my sister-in-law used me like maid, then I joined.

FW 6: Why am I here? My sister is married and since we could not fulfill the dowry pledge, her in-laws still blame my parents, and she is still suffering. I don't want to be like that. It is difficult sometimes, as I am unmarried to get closer to the community. They don't think it is decent for an unmarried girl to roam, but I don't feel like that. Why should I suffer for their judgment? I like doing job with women borrowers...I feel good when I can do something for them.

FW 10: It is indeed hard to care and consider every thing but it is our job (*Chakri*). So I am doing that. (Conversation with fieldworkers in Satkhira)

From the above, two things become evident. While some (FW 10) consider it as a mere job, others (FW3, FW2 and FW6), due to their personal hardship and position in the society, think that there is something to do for change and such a realization inspires them in their work.

FW 6: I am a woman and I have to work hard to stay alive, and I need to keep children in a good condition, this is the message constantly I am getting from our women.

FW 10: I know that. They love children and love to stay within family more than anything. But it is our duty to make them understand what is right to do in crisis and what is their claim over their families.

FW 6: But we spend only limited time with them. Is it possible to convince them?

FW 10: You are a woman, if you can understand your own sufferings (*Koshito*) they will do the same. But they sometimes don't want to say many things, just to avoid quarrelling. I think it is wise just to make them a bit tricky, not to quarrel but apply tricks to convince and get things done.

FW 1: Absolutely women love family and they don't want to quarrel ... (Conversation with field workers in Netrokona)

In all, the above also indicate an urge of the fieldworkers to pave a way for the women borrowers so that they could sort out a course to meet the exigency. Thus it boils down to the fact that the fieldworkers' participation is a complex one and it would not be wise to jump to any conclusion on that issue because one could not negate the essential contributions of the fieldworkers.

In sum, fieldworkers' perspective in this study served the purpose of triangulation by minimizing researcher's bias in one hand and added more insight into the study findings through the eyes of the fieldworkers, on the other.

From a program perspective, according to the fieldworkers, women borrowers made the job of the fieldworkers easier due to women borrowers' apparently more docile and law-abiding nature. At the same time, as an end product, women borrowers made better use of the loan money, according to the fieldworkers, resulting in better impact of a credit program on women borrowers in terms of their more assertiveness and increased mobility and participation.

## CONCLUSIONS

Change in gender relation, as in any social relations, is a complex process to comprehend because it involves intricate household relations and socio-cultural dynamics. It is even more difficult a task to trace out the direct correlation between a particular change and empowerment of poor, particularly of women. Despite that this and some other studies have indicated increased well-being for poor attained through micro-credit. It however cannot be taken for granted that changes in well-being or increased income can inevitably be translated into empowerment, particularly for women. On the other hand, it is also difficult to say that empowerment can be achieved simply by engaging target groups more directly in program planning and implementation. In most cases, target group policies are primarily oriented to ensure the efficiency of program outcomes rather than directly aiming at empowerment. Nevertheless, since most women borrowers perceive and recognise certain changes rather positively, an examination of the situation will facilitate a better understanding of 'empowerment potentials' linked to such 'changes'.

In the context of 'socio-cultural setting' of rural Bangladesh, in my opinion, any assessment of women's empowerment needs to be located within the notion of 'centrality'. In other words, it is more appropriate to view the empowerment of women borrowers as a process of moving from marginalization (pre-credit scenario) within the household and the community to a position of greater centrality, inclusion, and voice (post-credit scenario). Thus in this study, I aimed at examining *how critically important a 'credit access' is in bringing about 'changes' conducive to promote conditions for rural women to move from a position of marginalization to greater centrality in gender relations – at household and in the community?*

It is also important to note that most of the relevant studies, while investigating empowering potentials of credit, have so far derived conclusions from women's roles along uni-dimensional indicators such as 'accounting knowledge' (Ackerly, 1995), 'managerial control' (Goetz and Sen Gupta, 1996), and 'cash management' (Montgomery, 1996). This uni-dimensional approach has inherent drawbacks as it undermines the other aspects while highlighting only one. Such an approach has very limited implications in a situation where there is no agreed upon definition of empowerment.

Thus, I designed this study across a multidimensional framework of analysis involving perceptual, material, relational and cognitive aspects with a view to trace changes in women's lives. I also believed, while using such a framework, a clearer picture of the problem could be perceived if viewed from the women's point of view, as they perceive such 'changes' in their own socio-cultural context. However, it is important to note that all the dimensions used in the analysis are inter-linked and interrelated, while change in one may reasonably lead to change in others.

In this concluding chapter, it would not be appropriate to elaborately discuss the impact of credit on the well-being of the family. There are several evidences of such positive impact, as reported in other studies and I have also discussed my findings on this while tracing the changes across different dimensions in the earlier chapters. In the conclusions therefore my focus is on the 'changes', as perceived by the women borrowers across the four dimensions, as I hint at the 'empowerment potentials' linked to those 'changes'.

### **'Credit' and 'changes' in general**

Prior to presenting my main argument vis-à-vis research question of this study, I will discuss some pertinent findings as regards wellbeing of the women borrowers in a nutshell, in the following paragraphs.

It was found in this study that all women borrowers in two districts (Netrokona and Satkhira) categorically reported that credit access had markedly reduced their earlier reliance on informal village credit sources (e.g. local moneylenders) ever since they have become member of NGO credit groups. In my opinion, this presents a positive impact of these credit programs and a change that may well lead to decreasing the incidents of exploitation by the traditional moneylenders.

With regard to quantitative impact of credit on women who have received loans, my findings are presented across three variables. I am little cautious about this presentation in the sense that it was not the purpose of this study to measure the 'changes' in the women's lives across 'well-being' *per se* based on any base-line of asset, which the relevant literature on such methodology would otherwise recommend.

Following presentation sums up the present state of asset and income position of the borrowers along three variables.

**Table 4: Asset and Income Position**

Variables	Uttaran	SUS
Land owned by women	Ownership 20%, lease 70%	Ownership 10%, lease 60%
Non-land asset	Savings with Bank (Group and individual)	Savings with SUS (Mainly individual)
Other income sources	Wage labor in crop cultivation	No other sources

Above presentation suggests that about 20 percent families of women borrowers of *Uttaran* credit in Satkhira have released their land that they had mortgaged to local moneylenders before their access to credit and thus have got back the title of the land. The corresponding figure for SUS borrowers in Netrokona is about 10 percent. However, when it comes to the question of acquiring leased land, the figures are rather high (70% and 60% respectively), indicating a link between access to credit and access to land, the main means of production in rural economy.

With regard to non-land asset, women now have savings either in bank accounts in Satkhira or with NGO in Netrokona. With respect to additional sources of income, while women do not generally work in the field as wage labours in Netrokona, women in Satkhira are working as wage workers. As such, as it appeared in this study, most of the women borrowers in Satkhira can make payment of instalments from other income sources like wage labour in agriculture and accordingly they find it not so difficult to repay. On the other hand, since most women borrowers in Netrokona are not involved in activities outside credit-invested business, they are facing some difficulties in making weekly repayment of loans.

In addition to the above account of land and non-land asset ownership of women borrowers and their families, other 'changes' in the women's lives across tangible indicators like clothing, medical care, education, housing, etc. are presented in the following table.

**Table 5: Well-being Related Tangible Benefits**

	Clothing		Health care		Children's Education		Housing		Other Income e.g. Cattle raising, poultry	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
SUS	18	2	15	5	17	3	12	8	11	9
Uttaran	17	3	14	6	19	1	15	5	16	4

Yes = Perceived change since credit access

No = Perceived no change

I do not however want to draw any conclusion by relating cattle raising and poultry to credit access alone because traditionally this has been a common practice for many rural women to maintain little poultry at home and sell eggs for some extra family income apart from growing fruits and vegetables, sewing quilts and makings mats. Many women also raise cattle and take part in share rearing<sup>1</sup>. Since most women were involved with these traditional activities even before they received credit from the NGOs, it is hard to make any direct correlation between the credit access and 'change' across this particular variable. It was particularly difficult to assess the changes in asset accumulation, as I had no baseline (documented) to judge my findings against that. I had to rely on their memory to trace out the perceived changes and compare their past to their present condition. One thing however became evident from my discussions with them that most women were finding it increasingly difficult to stay engaged in such practices (like cattle raising) due to extreme poverty and with the joining of credit groups, the situation has changed a great deal. Thus a conservative explanation of 'changes' along these indicators would be that while women are now finding it easier to engage themselves in such other income earning activities (like cattle raising), the number of women doing so is also increasing.

Beyond this, I also want to note an observation that most of the women borrowers have hardly had any formal schooling due mainly to their parents' poor economic condition. In their turn, enhanced income (in their own words) through credit has led them to invest in their children's, more significantly to their daughters' education.

<sup>1</sup> In share rearing, people who do not have enough cash to buy animals on his own, raise somebody else's cattle and when the offsprings become bigger they sell those and get the share of the profit according to the contract made earlier.



My findings with regard to above 'changes' along well-being aspects have further been confirmed by the husbands who particularly referred to changes in their diets, sanitation and use of pure drinking water. With regard to access to health services for women, indication of positive changes is also evident.

Finally, I am of the opinion that it would not be logical to expect radical changes in borrowers' asset base for several reasons.

**Firstly**, the present micro-credit practice of the studied NGOs is basically limited to small credit<sup>2</sup> aimed at petty trading like poultry, livestock rearing, small shops, handicrafts, transport van, and small-scale agriculture. Thus an argument that micro-credit has essentially failed to bring the women out of traditional domain of soft-areas of economic activities is not well grounded in the sense that bringing about any such revolution in the traditional division of labour was not an exclusive agenda of such micro-credit program. On the other hand, the major aim was rather to introduce the women to small income-generating activities, which are accounted for in 'financial terms'. Such an objective, in my opinion, has been reasonably attained. **Secondly**, I believe that a drastic change in the asset position of the borrowers is not a very likely consequence particularly when the credit amount is usually limited to a mere US\$20–100. Thus it may not be fair to compare the impact of such small credit programs with the impact of other credit programs for poor elsewhere, where large-scale credit might have led to large individual/co-operative ownership. My intention was to see the trend and to trace the changes within the scope of small credit on poor women who had no access to cash previously. When put into this perspective, the 'changes' as perceived by the women borrowers might present an encouraging picture. Particularly when we see that many women are running small business and cultivating leased land with such small credit, notwithstanding the fact that male family members largely manage such ventures.

In the above context, I would like to argue that any suggestion favoring larger scale credit for group or individual with an aim to break the traditional division of labor and to bring the women in the mainstream economic activities and to bring about subsequent changes in asset position of the women, may altogether be a different proposition and should not be an argument to hint at the drawbacks of small credit.

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<sup>2</sup> About 20–100 US\$.

### **Research question: In view of the findings**

I will now shift the focus of the discussion to the main argument of this study. Here I would like to restate that this study aimed at examining how critically important a 'credit access' was in bringing about 'changes' conducive to promoting conditions for rural women to move from a marginalized position to greater centrality in gender relations at household and in the community.

The general findings across four dimensions as presented in Chapter 4 would suggest that an access to credit initially bridges a missing link and provides a vital resource to women that equip them to re-negotiate the terms of their relations at various levels – at home and in the community. It could be in their conjugal lives within the household or at the social level involving their mobility and relations with wage market. Thus in my opinion, access to such small credit certainly initiates certain important 'changes' and may very well be the 'point of entry' towards a larger transformation.

The potential for changes in gender relations – in household and in the community – are rooted in a woman's changing perception of the 'contributions' that she now makes and the role she now plays in her household and in the community after becoming a credit group member. Within the perceptual dimension of my framework of study, I have seen that the women are increasingly becoming aware of different roles they are now able to play as member of a credit group. It is mainly because women are aware that they have added a new source of their family income through this access to a new resource – credit. This access has resulted in an increase in security and welfare of the entire family and has raised the overall standard of living of the households.

At the same time, women's perceived contribution as earner of independent income through credit access has led to an increased 'voice' of women in the household decision-making process. It reflects an enhanced power at the household level and greater inter-spouse consultation in household matters resulting in greater 'domestic prestige' for women. This, in the long run, may challenge unequal gender relationships.

This 'change' in particular offers a woman borrower a position where she is more actively engaged in negotiating her position in household relations. Evidences reveal that credit access can safeguard poor women's interests and priorities in conjugal conflicts where outcomes are increasingly favouring women. As women's vulnerability is reduced (material security through independent income), they can curve out strategies to fight against the injustice and restore own interest and choice.

Nevertheless, with regard to their 'self-interest' in increased workload, most women borrowers are willing to accept such 'workload' since it adds to their family well-being and increases their self-worth<sup>3</sup> as a contributor. However, the very concept of 'self-interest' is contentious and it may suggest different meanings according to subjective judgement. In the context of Bangladesh, an increase in workload should not always be viewed as a downbeat. For many women, it is recognized as a necessary outcome of their enhanced ability to contribute to household livelihoods and the consequent mitigation of their dependency status within the household.

Despite this increase in workload, most of women borrowers have highly regarded their newly gained 'remunerated labor' because they now feel that the risk involved in their total dependence on their male counterparts for household income is too high in the context of severe poverty. It has been witnessed that in family crises like migration by males to town for jobs, separation and divorce, and sickness and death of male household heads, non-earning women become highly vulnerable and such events expose their fragile socio-economic status. Since a credit access gives them a little endurance and increases their ability to withstand such crisis, most of the women now would like to safeguard this flow of income earned through credit access, though at times they become overburdened due to their new role as earner.

In my case, I would infer that in severe scarcity where women are less secured, access to credit gives the women courage to fight for survival and more importantly to exercise strategies (Reba's case).

The foregoing discussion on my findings thus boils down to an argument that the effect of assertive self-perceptions of the women's contribution as earners as well as a credit-induced sense of security in crisis, which the women borrowers consider as a very important shift, have resulted in a positive change in the typical male-female dependency relations. Increased awareness of women about their contributions and practical support in crisis have somewhat reduced the dependency of women on their male counterparts. While it has been generally reflected, in particular cases where women are exposed to crisis situation, this finding is even more evident.

The above takes us to yet another point that it is also argued that even in 'interdependent' male-female relations, males are generally privileged (Kabeer, 1998). While I generally agree with this argument, I would like to add that there has been a change in the nature of this 'in-

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<sup>3</sup> It can be noted here that Sen (1990) describes this as a change in women's self-perception, an aspect which is the slowest and hardest to change, as it involves a process of internal confrontation with issues dealing with their subordinate position within the household.

terdependency' showing an increasingly better 'bargaining edge' for the women in that interdependency. However, in a simple sense, the trend is towards 'jointness', with increasing role of women as 'partners' rather than mere 'individuals' in the family partnership, as it appeared in the material dimension of this study. In addition to decision making situation, this 'jointness' in mind-set is also witnessed in the event of 'accounts keeping'. While most women are aware of savings, instalments, and even profit, in most cases, women and men in the families jointly maintain accounts. It can be fairly claimed that in many cases when money invested and increased income is channelled into family welfare, women may no longer be concerned with who runs the business or who keeps the accounts.

I would rather positively view this 'jointness'. With respect to questions related to where to invest, how much to invest, etc., women's active participation is clearly evident. Women claim that they have 'jointly' decided to invest their borrowed money in particular business and attribute 'management' of such business by males on the ground of convenience. For example, while a woman buy a *Rickshaw* or a van and her man run that, it should not essentially mean 'appropriation of that loan' by her man. Many would argue that it might suggest a disguised form of male authority and subordination. However, it cannot be correlated that women are empowered only when they retain their exclusively individual control over investment and management of business. Transferring or sharing credit, with respect to investment and management of business, with husband or other male members does not essentially indicate, on the other hand, a loss of power for women. Examples of 'jointness' with respect to decisions and examples of family members' involvement in the management of business in this study are of crucial importance, in my opinion.

I am somewhat inclined to believe that this 'jointness' in decision making process is of vital importance in Bangladeshi culture, where a total independent mode of decision making may very well go against the notion of 'family'. I have witnessed that this 'jointness' usually results in co-operation in several realms, outside income and business, including women's changing role in social and political context<sup>4</sup>.

I have also observed that in a few cases the husbands assist their spouses in cooking, childcare, and other domestic tasks to make it easier for the women to attend group meetings and businesses. As such, most women now more or less experience an increase in affection and consideration from other family members, particularly from their husbands. In its logical consequence; it leads to an improvement in the quality of conjugal relationship.

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<sup>4</sup> This has been particularly reflected in males' increasing acceptance of women's mobility outside home and involvement in business and to a little extent in politics.

I have also ascertained that the credit-related family ventures, where both male and female members take part, have created a greater dependency among the family members, which in turn makes family ties stronger and more cohesive. Thus it appears that while the access to credit helps women reduce their dependency on males in the first place, it also reinforces family ties and co-operation through "jointness" in family decisions and family partnerships in business and income. I however do not argue that this interdependence and co-operation in families are indebted to the changes attained through credit access alone. The rights, obligations and expectations of spouses in any particular social context are traditionally moulded within the format of co-operation and interdependence. It can be noted that in this study about 90 percent women borrowers have expressed their highest regards for family and parenthood. It is obvious that the co-operation is a desired strategy in relationships and even the males have endorsed such an idea.

Let us now move beyond household relations and sum up the 'changes' in women's growing roles, as I see it, in larger community resulting from credit access. I have argued earlier that women use such 'credit access' while bargaining her position vis-à-vis gender relations at home in their favour, allowing them access to other opportunities provided by the NGOs that facilitate their greater roles in social and political affairs.

This mobility and subsequent 'togetherness' of women in groups, in turn, help women in sorting out problems that a woman might face at home. It gives women a scope to share their problems like household violence with others and thus gives an opportunity to exert pressure of social or legal sanction on husbands or other relations (Hozufa's case is a good example).

Beyond this, credit access combined with other supportive programs of NGOs, as discussed under the caption of cognitive dimension, facilitates women's more participatory roles in social and political affairs. I am convinced that 'changes' in gender relations at home, as the foregoing discussion indicated, bring about positive impact and increase women's mobility in the community. Better household relations, in many ways, minimise resistance from within and hence create a scope for women's greater mobility.

I have argued earlier that credit access, by way of its group process of learning, generates a sense of 'togetherness' among the women (which is more apparent in the case of *Uttaran*) and that eventually leads to women's more active participation in collective activities. Women's collective movement in Sakhira for restructuring wage rates for women labours is an exciting example of the above argument. Women's general awareness of voting rights and some women's active participation in politics also supports my line of reasoning.

Thus it also becomes evident that changes in different dimensions are engaged in such a way that one helps to drag the other along. What I understand from women borrowers' revelations that their tangible contributions in family led to their better bargaining edge, which exerted an influence on shaping the gender relations by creating a scope for 'centrality'. And that, in turn, made women more mobile and their group activities outside home may at times lead to what we have seen in Satkhira with regard to their move for better wages and right to work in land as labor.

To sum up, let us elaborate the above a bit more. I have witnessed that among my study borrowers, a woman's position in male-female dependency relation is molded by her circumstances. For example, for a family striving hard to survive, practical needs like treatment, nutrition, and education of the children are the top priorities. Traditionally, males meet such needs due to their earning capacity and control of productive resources. Now when a woman's credit access and subsequent income meet such practical needs in a family, controlling mechanisms are somewhat reversed with the woman gaining better edge in the household bargaining. This, in turn, makes it easier for that woman to increase her mobility outside home. Outside group activities and exposures to newer situations make that woman aware of her relative position in society (in terms of wages, voting rights, etc.). A sense of 'togetherness' and 'solidarity' among the women in credit groups encourages her to question those inequalities that affect her life and at times gives courage to fight such discriminations.

The fieldworkers, as discussed in Chapter 5 have also substantiated the foregoing overall conclusions. According to them, women are making better use of the loan money than the men do, which in turn, bring about better impact of a credit program on women borrowers in terms of their more assertiveness and increased mobility and participation.

Despite my above overall conclusion, let me also note that I have observed certain conflicting and paradoxical indications. I have witnessed that women borrowers' mobility has increased in the form of participation in public affairs, either as entrepreneur or wage-worker and in the form of visits to neighbours, natal homes, *Uttaran* and SUS offices, banks, local public offices, court offices and local markets along with husbands or alone. In contrast, their physical presence and participation in village 'Hut' or *Bazaar* is rather very limited. This, as I have elaborated in previous discussions, in most likelihood is related to the 'status concern' and 'gender propriety' attached to the class-consciousness in the local community. On the other hand, it is also linked to the cultural connotation attached to word '*Bazaaira Meye*', which denotes a 'slack moral character', discouraging women's presence and participation in 'Hut' and '*Bazaar*'.

The impact of this class concern and gender propriety as well as cultural meaning of physical presence in market place, thus adds an additional intricacy in the kind of things that women can and cannot do. It has been reflected in the withdrawal of women from manual labour, as the family income increased through credit access in some families. This is often seen as an indication of rising family status. This may reflect puzzling implications of impact of credit access.

I assume however that as more women become involved in direct dealing of business over time, the situation may also change. I have seen in Netrokona that women are coming up with their own business of cane product manufacturing and marketing their products in the larger markets. There are evidences that where women in a group are directly involved in business (in Satkhira, women own rice mills) the situation with respect to market access is much better.

### **Some elaboration on Purdah as a ‘veil’<sup>5</sup>**

Let us now move to a point that emerged during the fieldwork from my observations with respect to *Purdah* as veil of women. In the introduction of this thesis, I have pointed out that there has been a general tendency in the literature on women to indicate *Purdah* as being essentially detrimental to women’s well-being and responsible for gender discriminations. I would rather argue that while making such claims most people do not really define the concept of *Purdah* in the real context of a society. I do not intend to compare the situation concerning *Purdah* elsewhere in the world and other Muslim countries and neither I want to make any conclusive argument for Bangladesh<sup>6</sup>. What I intend to do here is to express my observations, which I believe may lead to further empirical research in the area.

I begin with Todd’s (1996:29) remark when she says “*Purdah makes her (a woman) invisible*”. In this context of rural women and *Purdah*, as portrayed in literature, quite contrarily, I have seen only one borrower namely Momina Begum (U) who adheres to *Purdah* as an

<sup>5</sup> We should be aware of the subtle changes in the substantive definition of *Purdah*, which are taking place all the same (Blanchet, 1986:44).

<sup>6</sup> I acknowledge that the *Purdah* as a set of externally/internally enforced rules of gender segregation and female seclusion needs sufficient investigation and exploration. But in development literature, impact of *Purdah* on women’s earning and positioning has taken such an important point in Bangladeshi context, which tempted us to present a tentative conclusion regarding *Purdah* as an ideology of behaviour and dress code.



Islamic direction and follows the dress code *Borkha* (*Veil*), as it is determined by Islam as such. However, the remaining borrowers refer to the concept of *Purdah* as way of safeguarding women's dignity and modesty with a code of dress and to a certain extent – to a code of conduct. None of the women views this concept of *Purdah* as enforced by the male counterparts. It is expressed that whatever the form of *veil* they put on, in no way it prevents them from playing their roles in micro-credit programs and for that matter in economic and social spheres. Some take it rather as a means to protect themselves in their work place from other gender related violence in society, which is not necessarily related to religion. A fieldworker of *Uttaran*, Shadhona (pseudo name) says that while she rides a motorcycle, she prefers to put on an 'apron' as a kind of *Purdah* as it makes her more comfortable while working with males and travelling through places, which safeguards her from the stares of male scrutiny. Her own way of maintaining *Purdah* thus saves her from other social problems, without hindering her normal work.

Sufia (pseudo name), another staff of *Uttaran*, who was previously a credit borrower, says, "I put on a '*Duppatta*' or '*Orna*' (longer piece of cloth than scarf) as *veil*. Whenever I go to work place, it gives me strength and I show others that it is possible to maintain *Purdah* and to do work together. It is not a barrier at all."

However, there is another aspect of *Purdah*. In Bangladesh, for many, *Purdah* is related to and equated with 'status' and 'class hierarchy'. There are some women who, in their testimonies, expressed their social class standing by differentiating themselves from those who do not perform *Purdah*. In rural areas, traditionally this sort of use of *Purdah* based on economic-stratification of upper and lower classes creates injustice. Again in *Shalish*<sup>7</sup>, rural elite sanction norms on the basis of gender propriety, which are engulfed by paradoxical use of *Purdah*. This sanction helps them to hold control and suppress and exploit poor (both men and women) politically, socially and economically.

My central argument is to question this hierarchical authority of elite that uses the notion of *Purdah* (as a seclusion or segregation which is an outcome of interplay between different classes, castes and community) to often suppress women and to demand for a 'unified judicial system'.

I would like to go back to my previous argument that the notion of *Purdah* needs to be examined (in Bangladeshi context) more because ideology and practices of *veil* do not essentially impose isolation and seclusion of women from public domain. On the other hand, in my study, for the women it increased their sense of dignity.

<sup>7</sup> Rural informal court for settlement of disputes, outside the mainstream legal system.



Moreover, I would argue that negative evaluations of *Purdah* as *veil* tend to be negative because they stress only on 'oppressive tradition' and ignore the significance of personal choice or priority of the rural women. Furthermore, I would argue that the antagonistic articulation of womanhood – 'western as liberated and modern' versus 'native or third world woman as oppressed by tradition' has produced 'veil' as a marker of difference. With the emergence of women's issues in development, such a difference became central, calling for unveiling women. And the so-called developmentalists (including few Bangladeshi NGO practitioners) have tied themselves with such unveiling, supposedly a symbol of national progress and liberation. One may question whether such an approach is progressive or regressive one, which may hit the personal choice of modesty and may impose others' worldview.

My intention to touch the above issues in this study, though I could perhaps see only the tip of an iceberg, was triggered by a fear that there might be a possibility that the notion of *Purdah* is wrongly approached by many development activists. While in reality *Purdah* may only be a personal choice of dress code, any insist on changing such behaviour may rather bring about repercussions among the rural women making them inclined to become more conservative in their behaviour. Which in turn may create a scope for the fundamentalists to act against the change agents and to trap the women in a dilemma where they are caught between the two extreme choices.



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