

RURAL DEVELOPMENT PROGRAMMES: THEIR IMPACT ON WOMEN
A BANGLADESH STUDY

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MONTREAL, QUÉBEC, CANADA
SEPTEMBER, 1991

**A THESIS SUBMITTED TO THE FACULTY OF GRADUATE STUDIES AND
RESEARCH IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE OF MASTER OF ARTS, SOCIOLOGY.**

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To My Parents

ACKNOWLEDGEMENT

I would like to express my sincere gratitude to my supervisor, Professor Donald Von Eschen, for his continuous guidance and advice in writing this thesis. I would also like to thank Professor Prue Rains for her advice. Both read earlier versions of this manuscript and gave useful advice, and many of their comments and criticisms are reflected in this thesis. Nonetheless, responsibility for the opinions expressed and the analysis presented herein, as well as for any deficiencies, are mine alone. Furthermore, I am grateful to the Women's Research Centre for their financial assistance, Bangladesh Rural Advancement Committee (BRAC) officials for providing information, and the women involved in BRAC programmes in the village of Pathalea who gave time from their busy lives to answer my questions. Also, I would like to thank Mr and Mrs Azad, who extended their hospitality during my field studies in Pathalea. Finally, I would like to thank Mr Robert Collins for editing my thesis.

ABSTRACT

Rural development is a serious problem in Bangladesh, and so is the situation of women. This thesis assesses the programmes offered by a particular non-governmental organization, the Bangladesh Rural Advancement Committee (BRAC), which simultaneously promote rural development and improve the status of women. This assessment is achieved by examining the functioning and impact of these programmes in a single village. The study is exploratory and uses qualitative methods, employing principally unstructured but in-depth interviews. Results indicate that most village women were aware of the need for improvement in the position of women, but interest, and thus active participation, was greater among those who were widowed or divorced. For these women, the programmes did succeed in raising their income through better technical knowledge, and in some ways improved their position in the family and society. They did not, however, succeed in raising their administrative knowledge, confining them to "women's only" projects, and did little to increase political empowerment.

SOMMAIRE

Le développement rural, de même que la situation des femmes sont des problèmes graves auxquels le Bangladesh fait face. Cette thèse évalue les programmes d'un NGO ou CRAB donne, qui visent à promouvoir simultanément le développement rural et l'amélioration du statut de la femme. Ceci est fait d'après l'examen du fonctionnement et l'impact de ces programmes dans un village particulier. La présente étude est exploratoire et emploie des méthodes qualitatives. En général, il s'agit d'entretiens non structurés mais approfondis. Les résultats indiquent que, dans l'ensemble, les femmes du village étaient conscientes de la nécessité d'améliorer leur position. Toutefois, la participation intéressée et donc active, était plus grande parmi les veuves et les femmes divorcées. Pour ces femmes, les programmes ont réussi à hausser leurs revenus par le biais de connaissances techniques plus pertinentes et de certaines façon, les programmes leur ont permis d'améliorer leur position au sein de leur famille et de la société. Cependant, ils ne sont pas parvenus à élever leur connaissances au niveau de l'administration. Ils les ont limités dans des projets "pour femmes" exclusivement, et ont peu servi à augmenter leur pouvoir politique.

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Chapter I

Introduction

1.1 The Dual Concerns of the Thesis Rural Development, the Status of Women

Bangladesh is a riverine country with an area of 143,998 square kilometres, enriched with natural beauty, but which unfortunately also happens to be one of the poorest countries of the world. This poverty is largely rural poverty. Bangladesh is an overwhelmingly rural country, with nearly 82 percent of its total population of 106.6 million living outside the cities and towns. Many of these rural people are landless. Furthermore, agricultural productivity is very low. These problems are aggravated by a very high annual population growth rate, and an exceptionally high population density. The population growth rate is 2.18 percent, and Bangladesh has one of the highest population densities in the world, at 740 people per square kilometre.¹

Against the backdrop of such rural development problems, the situation of women (who constitute 48.5 percent of the population)² is all the worse when compared to their male counterparts in familial, social, political and economic arenas. This has been the case for generations, as symbolized in the institutions of Purdah and seclusion. In Bangladesh 83.63 percent of the population is Muslim,³ and according to the Islamic Holy book Quran, men and women were created equal,⁴ but the Quran is interpreted in rural Bangladesh to justify male dominance over all aspects of women's lives. Apart from various socio-biological roles allocated to them in the sexual division of labour, women also have to perform submissive roles of symbolic significance to men. Women in such roles go from being treated as 'objects of honour' and 'protection,' to being 'objects of pleasure'.⁵ Thus, in the rural areas girls are married off early, and the marriages except in some exceptional cases are arranged by the guardians. Furthermore, women can be divorced with ease, and the increase in general poverty has given rise to desertion and abandonment of wives by their husbands. Purdah, which is strictly observed

¹ Statistical Pocket Book of Bangladesh 1989, pp 3-5.

² Ibid., p 5

³ Ibid, p 71

⁴ Jamila Brijbhushan, Muslim Women In Purdah and Out Of It, (Delhi: Vikas Publishing House Ltd, 1980), p 8

⁵ Shapan Adnan, "Birds in Cage: Institutional Factors and Changes in Women's Position in Bangladesh," (Winrock International (HRDP), Bangladesh Agricultural Council Farm Gate, Dhaka, 10 June 1990), p 1

in the rural areas, implies restrictions on the mobility of women and their contact with men, and the insecure position of women is further supported by kinship and the political system

Analysts argue⁶ that the low status of women acts as a major constraint on the rural development of Bangladesh. Studies⁷ for instance, have shown that the low status of women leads to high birth rates, thus contributing to population problems. Or again, illiterate or little-educated women are unable to adequately contribute to the education of their children, thus inhibiting the growth of human capital. Also, studies indicate that rural women not only have to do domestic and reproductive work, but that they also participate heavily in post-harvest work.⁸ Non-domestic work by women, furthermore, is increasing. Extreme poverty has led women from the landless and assetless classes to increasingly seek outside employment. The work of women, thus, is an important component of the total work effort of the society. The quality of their work contribution, thus, necessarily affects development, and in so far as this quality is adversely affected by their low status, development is adversely affected.

In short, the problems of rural underdevelopment and the low status of women are interrelated. The focus of this thesis is on these two interrelated problems. Specifically, it asks how well programmes are working which have been designed for women with the aim of improving their status, their contribution to rural development, or both.

1.2 Programmes for Women and Rural Development: Changing Character and Conceptions

The liberation war of 1971 led to the first major programmes to provide women with work. At first, the programmes for women were rehabilitating and social in nature, that is, they were simply aimed at providing social welfare and helping women in their domestic duties. But change has been taking place in the pattern of programmes under the influence of the state, its policy makers, and as well as the activities of interested external agencies.

⁶ Taherunnessa A. Abdullah, and Sondra A. Zeidenstein, Village Women of Bangladesh Prospects For Change, (Pergamon Press, 1982), pp. 65-70; Gurdun Maritus-von Harder, Women in Rural Bangladesh An Empirical Study in Four Villages of Comilla District Socio- Economic Studies on Rural Development, Vol 29/E (Saarbrücken Fort Lauderdale, 1981), pp. 38-42.

⁷ Rafiqul Huda Chaudhury and Nilufer R. Ahmed, Female Status in Bangladesh, (Bangladesh Institute of Development Studies, 1979), p. 116; World Bank, Bangladesh: Enhancing the Role of Women in Development (Washington D.C. 1990), p. 12.

⁸ Ferdouse Hannan, "Women in Agriculture Silent Partners in Production," in KAM Saa'duddin et al (eds), Sociology and Development Bangladesh Perspectives, (Bangladesh Sociological Association, 1990), pp. 265-285.

A researcher⁹ have stressed the need for development of new skills and increase in capabilities in the process of integrating women into development program. This would prevent women from losing economic opportunities due to lack of knowledge. But in the past they have been left out of various training and rural development programmes (e.g. agricultural training) which usually involve the menfolk. In fact, women have been mostly involved in home based programmes. But rural development based on growth with equity, requires the full integration of women, including their equitable access to all rural development programs and equal opportunity to develop and improve their skills. There is an urgent need to expand the knowledge of rural women in all aspects, especially their role in rural activities, and for the dissemination of information to raise greater awareness about their role in the society. Indeed, there is a need to understand their existing socio-economic conditions and constraints, as well as their contributions, and to define them properly and precisely. It is necessary for decision makers and beneficiaries of different rural development programmes to examine rural women as active participants in the development programme. This has been recognised in some programmes.

1.3 The Thesis: Case Study of the Character and Implementation of a Non-Government Programme

Programmes for women are run by both government agencies and by non-governmental organisations (NGO's). It is the latter in particular that have been sensitive to the full range of requirements for the integration of women in development and the improvement of their status.

Because it is the non-governmental organisations which most clearly recognise what is needed, this study will focus only on non-governmental organization (NGO) strategies for involving women. Various approaches are being used by NGO's; one such approach is the integrated approach. It emphasizes consciousness-raising through functional education programmes and other services such as health care and family planning, and offers various income generating activities for rural women. Also, this approach establishes cooperatives with power vested in women, to provide opportunity for them to talk to one another and to make decisions; where developmental personnel promote it, this ideology gives women both a higher status and a greater sense of their rights.

⁹ Satnam Kaur, Women in Rural Development, (A Case Study), (Delhi: Mittal Publications, 1987), p. 6.

This research will make an assessment of the programmes for the rural women offered by a particular NGO - the Bangladesh Rural Advancement Committee (BRAC). It will be concerned with assessing these programmes in terms of the two concerns delineated above:

(i) How good are these programmes in promoting rural development?

That is, how far have they increased the participation of women in the development process, or the quality of this participation?

(ii) What impact have these programmes had on the status of women

(i.e. to what degree have they freed women from traditional religious and cultural constraints, how far have they increased women's active participation in major family matters, and the like)?

As a pre-requisite to answering both these questions, it will be necessary to determine how well these programmes have done in raising the income of poor women.

The thesis will make the assessment of the programmes of BRAC through a case study of the implementation of the programmes in a single village Pathalea. This study has been carried out through participant observation and intensive interviews - that is, with qualitative methods.

1.4 The Organisation of the Thesis

The thesis has been organized in three parts.

In part I, the principal obstacles to rural development will first be delineated, so that the reader can understand just how severe the development problems in Bangladesh, and what needs to be done. Then, I will describe the nature of the low status of women within the family and the kin-group, and the various components characterizing the position of women, involving the notion of Purdah, izzat (honour), etc. Next, I will turn to the importance of integrating women in development if some of the problems of development just delineated are to be solved. Women's contribution in the family, as well as in the household-economy, are not perceived by them or by men as a part of the national economic activity, as such women's activities and functions are confined to the non-monetised household sector. These contributions remained invisible and performer-silent. Above all, the low status of women has long prevented society from recognising the contribution which women made to agricultural production and their potential to make even more, besides being homemakers. All this needs to be corrected. Following this analysis, the discussion will then focus on the programmes that have been developed by both government agencies and non-governmental organisations (NGO's) to integrate women in development and raise their status. Some failures of the government programmes will be noted.

In part II, the selection of BRAC and the village Pathalea for this study will first be justified. The discussion will then focus on BRAC's general functioning, dealing among other things, with the perceptions of and commitment to the organisation of programme officers and village organizers. Next, a view will be made of the different income generating programmes of BRAC programmes in Pathalea, to find out how well these programmes have integrated women in Pathalea into the development process, and to what degree they have raised their income. Finally, the impact of these programmes on raising the status of women in the village will be assessed.

In Part III, the major themes of the thesis will be drawn together for sketching possible future trends in the position of women. And recommendations will be given for BRAC and its target group.

Chapter II

Rural Development in Bangladesh

2.1 Introduction

This chapter puts forward the argument that rural development is critical for Bangladesh, and identifies some of the principal obstacles that will have to be overcome for development to succeed. The first section briefly explains why rural development is so critical. In the second, the following obstacles are identified: flooding and loss of resources, population densities and fragmentation of lands, absence of off-farm work, lack of institutional credit, disorganized agriculture, village power structures, and a non-performing bureaucracy.

2.2 The Importance of Rural Development

Rural development is absolutely critical in Bangladesh since the country is exceptionally poor, ranking among the handful of the poorest countries in the world, per capita income is very low, at only US \$170.¹⁰ This poverty, furthermore, affects an immense number of persons, since Bangladesh is the sixth largest country in the world in terms of population. Finally, the country is overwhelmingly rural, with the majority of its population residing in rural areas, scattered in about 68,000 villages. Thus, being poor and overwhelmingly rural, in Bangladesh development of the economy has always referred to the transformation of the rural economy, thereby alleviating poverty from the grass-roots level through higher production, increased employment and comprehensive programmes for rural development, by necessity, development must therefore be, to an important degree, rural development.

However, such development was hindered by political instability, which was accelerated by frequent changes in government, either by coups-d'état or by elections. This meant that each new government was more concerned with setting up a new administration, rather than creating an atmosphere which would develop economic forces and discipline them in a manner that would

¹⁰ World Bank Bangladesh, op cit, p 8

gradually come to be accepted¹¹ Nevertheless, the principal factors of inadequate rural development in Bangladesh are those mentioned above, which will now be examined further

2.3 Obstacles to Rural Development

To bring about the needed development, there are many obstacles that have to be overcome Among the most important of these are the following:

2.3(a) Flooding and Loss of Resources

Bangladesh is the largest delta in the world, lying between India and Burma, almost 90 percent of the land area consists of low-lying plains which are only a few feet above sea level This distinctive feature makes Bangladesh a land where natural disasters are endemic, making rural development even more critical Among the natural disasters, the most frequent and devastating to life and property are floods, cyclones, storm surges and tidal bores But cyclones do not occur with the monotonous regularity of monsoon floods, being more frequent, flooding gives rise to many problems and thus stands in the way of development It damages crops, disrupts communication, and kills livestock and people The loss of land to the rivers is immense, due to the absence of embankments and other flood-preventing measures Besides destroying the means of livelihood of the rural people, flooding is followed by diseases such as cholera, diarrhoea, dysentery and so on, which increases the sufferings of the rural poor Furthermore, when flooding persists for longer periods, marginal land holders are often forced to sell their small plots of land on which they cultivate rice, wheat, etc¹²

2.3(b) Excessive Population Densities

On the one hand, flooding has an adverse effect on rural development, as it damages land On the other hand, the population density, which is approaching 2,000 persons per square mile in cultivated areas of some regions, is creating pressure on the land Furthermore, the amount of land a household owns depends on how much it inherited Since a majority of the country's population follows the Islamic religion, and this law requires partition of the land, Muslim

¹¹ Azizur Rahman Khan, and Mahabub Hossain, The Strategy of Development in Bangladesh, Foreword by Keith Griffin, (McMillan Press LTD, 1989), p 5

¹² Mosharaf Hossain et al (eds), Floods in Bangladesh Recurrent Disaster and People's Survival, (Dhaka Bangladesh University Research Centre, 1987), pp xii-xiii

inheritance law is causing subdivisions and severe fragmentation of landholding.¹³ Some of the adverse effect of such fragmentation on rural development is as follows: (a) crop diversification is difficult to adopt, since land becomes too small and only a few crops can compete with one another, (b) modern inputs, i.e. irrigation and HYV seeds plus modern technology, cannot be used on the fragmented lands. The fragmentation of land affects most strongly the marginal farmers.

The key factor accountable for the standard of living of the rural population is access to land - the major factor of production. According to a recent nation-wide survey on landownership (census of agriculture 1983-84), the total number of rural households stands at 13.82 million. Of these, 3.77 million (27.3%) either fall within the land is proportionate less category or possess a minuscule holding of not more than 0.04 acres. The rural households are further broken down into 7.07 million small farms (0.05 to 2.49 acres, 51.2%), 2.48 million medium farms (2.5 to 7.49 acres, 17.9%) and 0.5 million large farms (7.5 acres and above, 3.6%).¹⁴

2.3(c) Absence of Sufficient Off-farm Jobs

There is a significant difference even within a broad category of disadvantaged households. Those who are landless or who own only homestead land feel tremendous pressure to seek off farm jobs. However, in the rural sector, there is very little scope for off farm work for most of the population. There are few off-farm jobs and most of the better of these are monopolized by the large land owners, who often supplement their income through such top non-farm jobs as lawyer, doctor, large shop owner, schoolmaster, etc. The large landowners have wealth in the form of jewellery, furniture, and livestock, but they do not set up rural industries or other income opportunities from their surplus in order to benefit the villagers in need of off-farm work, rather, the savings made by them are used in the urban sector for business investment.¹⁵ Thus, the lack of adequate jobs results in reduced labour force participation.

¹³ Erik Jenssen, "Process of Polarization and Breaking up of the Patron-client Relationship in Rural Bangladesh," in KAM Saa'duddin et al (eds.), Sociology and Development Bangladesh Perspectives, (Bangladesh Sociological Association, 1990), p. 111.

¹⁴ Hussain Zillur Rahman, "Not Quite, Not Enough Institutional Approaches at Rural Development in Bangladesh," in Jahangir et al (eds.), The Journal of Social Studies, No. 47, (Center of Social Studies University of Dhaka Bangladesh, 1990), p. 2.

¹⁵ Kristen Westgaard, State and Rural Society in Bangladesh, Scandinavian Institute of Asian Studies Monograph Series, NO, 49, (Curzon Press, 1985), p. 103.

2.3(d) Lack of Institutional Credit

A related problem is that institutional credit is much too low for the rural sector, being only about 10 percent of total bank credit,¹⁶ of which most is utilized by the large landholders, so that most villagers are unable to borrow funds at reasonable rates for economic activity

2.3(e) Disorganized Agriculture

In addition, agriculture in Bangladesh is poorly organised. Therefore, refinements of economic life and satisfying the needs of the rapidly multiplying population are not possible through agriculture. The inability of the agricultural sector to produce in accordance with the growing population has thus led to a situation of poverty. Also, there is little excess capacity within the land sector to increase production. At present, arable land stands at 21.6 million acres, of which 20.9 million are being currently cultivated, and only 3% cultivable waste land exists. So, there is an inherent pressure to extend into forest land (15% of the total land area), even though this would be detrimental to the ecological balance.¹⁷

In fact the dominant production mix is that of crop production (69% of agricultural value added), supplemented by livestock and poultry raising which adds a further 15% to agricultural value added. Fishery and Forestry, relatively independent activities, contribute only about one sixth of agricultural value added.¹⁸ The annual rate of increase in the production of food grains from the mid 1970s to mid 1980s was about 3%, but for the past few years this has declined to 2.2 percent, in comparison to population growth; Bangladesh thus remains heavily dependent on the import of food grains.

Also, non cereal foods have grown at a slower pace, about 2% a year. Pulses are showing a steady decline in both the extent of cultivated area and total production. Livestock products increased at a slower rate than population growth, also the import dependence on agricultural products other than food grains increased rapidly. Only white potato production is higher than the population growth, but oilseeds, sugar and vegetables are not. However, these crops do not matter as much as rice, which dominates agricultural production, and for which 80 percent of the

¹⁶ Ibid.

¹⁷ Hussain Z. Rahman, op cit, p 3

¹⁸ Khan and Hossain, op cit, p 35

land is cultivated each year¹⁹ Thus crop regimes show little variability, with rice being the dominant crop and the staple food. The poor families mostly consume rice, wheat and potato, virtually without any major source of protein (milk, egg, fish, meat, etc.). Even the vegetable is beyond their affordability, and due to lack of space they cannot grow vegetables within the homestead.

The key constraints of the agrarian structure which confront the institutional initiatives for rural development are of importance. In the absence of excess land capacity, production growth is sought in (a) an increase in cropping intensity, (b) increased yield (per yield production 179.9 kg in 1987-88),²⁰ and (c) reducing vulnerability to routine flooding. All these objectives are related to effective irrigation and water control, which would further stabilise harvest fluctuations due to a variable rainfall, and to introduction of a second crop and making use of better fertilizer and seeds. Also recent works of Boyce (1986)²¹ and Hossain (1986)²² confirmed water control as a 'leading input' for agricultural production. However, water control is coupled with two requirements, i.e. prior fixed investment and institutional arrangements to overcome problems for small farms, which are the dominant production unit, whose individual resources are not enough to permit reinvestment in indivisible assets such as irrigation. In the context of Bangladesh, water control is thus not an investment decision but requires effective government planning to mobilize resources and ensure irrigation in a more equitable manner.

In fact, all governments in Bangladesh have taken self-sufficiency in food production as a foremost objective of development, based on the green revolution technology. The growth in wheat and boro rice was based on the adoption of the HYV (high yield variety), and attempts were made by government to provide modern technology at a heavy subsidy to enhance production. While most of the benefits of the subsidies for irrigation were accorded to the rich farmers, fertilizers have been widely distributed. However in recent years subsidies on fertilizers have

¹⁹ Holiday, (Weekly News Paper Published from Dhaka Bangladesh, 1990), p. 2

²⁰ Statistical Pocket Book of Bangladesh, 1989

²¹ For details see, James K. Boyce, Agrarian Impasse in Bengal: Institutional Constraints To Technological Change, (Oxford University Press, 1987), pp. 162-196

²² Mahabub Hossain, "Irrigation and Agricultural Performance in Bangladesh: Some further Results," Bangladesh Development Studies, Vol 14, NO 4, 1986

been drastically reduced and rich farmers have emerged as the major suppliers of water to the small farmers at very high prices²³

Although the introduction of HYV has led to some increase in output in Bangladesh, it is expected that the lack of effective demand for agricultural products, and the decline in food prices, would cause stagnation in agricultural production²⁴ This could happen for various reasons First, the rich farmers avail themselves of low-cost inputs provided by the government, but the profit earned from increased agriculture production is not reinvested in agricultural production, but rather in money lending or non-agricultural activities Second, as the poor peasants are heavily indebted to the rich farmers, so they continue to sell their labour at low prices, increasing landlessness and also unemployment goes on to depress agricultural wages, and without any employment opportunities outside agriculture this would be met by the declining effective demand for food which thus "will cause declining food prices"²⁵ Finally, the subsidized food policy of the government militates against agricultural investment Besides the rice and wheat procured from the rural areas, in urban areas food is made available from abroad, mainly from food aid to the consumers through the rationing system, this benefits the middle class more, and only 10 percent of the rationed food reaches the poor Therefore, selling imported food grains at highly subsidized prices reduces the opportunity of marketing domestically produced foods, while keeping the price of food artificially low²⁶ Thus the 'green revolution' and the 'food policy' did not prove their worth, but rather discourage agricultural production

2.3(f) Low Human Capital

In the majority of the poor rural households, expenditure exceeds the single income of the male head of the family Because of poverty in most of the rural poor households, the women go to work in well-to-do households Even the small children work elsewhere as domestic servants to meet the subsistence requirements of the family Although most of these incomes are in kind (mostly food), they do partly support family needs The poor conditions of the family

²³ Khan and Hossain, op cit, pp 164-179

²⁴ Kristen Westergaard, op cit, pp 161-162.

²⁵ Jacoby quoted in Swedish International Development Authority (SIDA), 1979 Contradictions and Distortions in a Rural Economy The Case of Bangladesh (Report from Policy Development and Evaluation Division by Stefan de Vylder and Daniel Asplund), Stockholm

²⁶ Kristin Westergaard, op cit, p 162

deprive the children from attending school, getting proper medication or eating nutritious food. The conditions of these children when they grow older do not improve, as a result, like their parents when medication is required for them or their children, they heavily depend on quack doctors and the prayers of the Village Mullahs. As a result, the health of these people and their children is badly affected, and in some cases loss of life occurs. The condition of the poor rural people leads to low human capital. Although male deaths exceed female deaths among infants, between the ages of one or two male and female mortality rates converge, and thereafter the cumulative rate of female deaths overtakes that of males, the differential widening between the ages of 2 and 5.²⁸ The reasons for high mortality among female children are not well established, but discriminatory child care, feeding practices and health care would all appear to be important. Therefore, it could be asserted that poverty is overwhelming and further, that women suffer most.

2.3(g) Village Power Structure

Furthermore, villages in Bangladesh are highly stratified. The local elites, large landholders and union members forms a social organization known as shamaj (i.e. society). It plays an important role not only in settling disputes but also in the overall socio-economic and political condition of the village. The marginal farmers and the landless do not belong to this council, but maintain patron-client relationships with this council. This dependency of the poor on the goodwill of rich has taken various forms over the centuries. For about two hundred years zamindars and assistant collectors of revenue were patrons to the peasants. At present, it is the surplus peasants with 3 to 30 acres of land, money lenders and shopkeepers who act as patrons to the poor villagers. By virtue of being patrons, these people have higher rank in the village and are usually respected by the clients (i.e. poor villagers). A society so obsessed with hierarchy in interpersonal relationships, and where the possibilities of employment and share cropping contracts for the poor depend on these patrons, compels the poor to learn all the codes and practices necessary for obtaining favourable employment.²⁹

²⁷ Erik Jenssen, op cit, p 112

²⁸ D'Souza, S, A. M. Koenig, "Sex Differences in Childhood Mortality in Rural Bangladesh," Social Science Medicine, (Vol 22, NO 1, 1986), pp 15-22, A. Bhuiya, Levels and Differentials in Child Nutritional Status and Morbidity in a Rural Area of Bangladesh (M.A. Thesis Australian National University, 1983)

²⁹ Jenssen, op cit, pp 114-116

Besides, these patrons extend their support in cases of crisis for the poor farmer by lending money against the mortgage of assets such as livestock or land. This creates an opportunity for the patrons to control and exploit the assets and labour of the poor. As the money lenders encourage large loans and allow debt with compound interest, it thus becomes impossible for the peasant to repay on time and leads to land changing hands, and the client then becomes an agricultural labourer on his own land. This form of lending could be seen as rural exploitation rather than being compared to the practice of commercial loans or credit. Also, peasant labour is used as a form of loan repayment, thus the labourer cannot utilize his time for other work, and this is concealed unemployment³⁰

Furthermore, these patrons of the villages in Bangladesh are linked to each other by kinship ties. They are organized within themselves and control the shamaj, while the poor villagers tend to be disorganized. On the other hand these powerful and influential men are well linked to the government officials, and they participate in any illegal acts for their benefit without any fear of being challenged. In contrast, the majority of villagers rarely participate in politics and do not maintain any ties with the government officials, who are seen as corrupt. Although these patrons are linked to each other and have large numbers of clients, they do not mobilize their clients to form a single group. Instead, they form into two or more competing groups, hostile to each other, thus for most villages cohesion by power does not exist. Also, fragmentation of the village mass into groups hinders the development of cooperative projects such as school construction and road building.

2.3(h) Non-performing Bureaucracy

Also worth mentioning is the failure of land reform chalked out by the ruling elites. It strengthened the patron-client relationship, implying that families holding 25 bighas (about 8.26 acres) or less are exempted from tax. The maximum ceiling per family has been reduced to 100 bighas (about 33 acres). Also, excess lands owned by the state are being released. In reality, exemption of tax on holdings up to 25 bighas did relieve the subsistence farmers, but it was done in exchange for the political support of these people required for the ruling elites to exercise power. Also, many landowners having more than 100 bighas distributed their lands under the

³⁰ Adittee Nag Chaudhury, Let grassroots speak, Peoples participation self-help groups and NGOs in Bangladesh, (University Press LTD, 1989), p. 146.

name of their sons, daughters and other relatives. Some even kept lands in benami (i.e. transferred to another only nominally), in fact, most of the excess lands were distributed among the supporters of the ruling elites.³¹

Another class, the maddhabitta (i.e. middle class), comprising both resident and absentee landholders, is deeply bound up in a network of kinship and patron-client relationship ties with the urban based elite members. It supports the elites' intentions not to redistribute the lands among the poor, thereby making rural development more critical. Elites of various categories mostly belong to this maddhabitta. Furthermore, the members of the maddhabitta, being highly concerned about their status, avoid any kind of manual labour and depend on bargadari (i.e. hiring labour). This helps the maddhabitta class to exercise power over a group of people, whose support is important to them as well as to their elite kinsmen and other allies in urban areas.³²

Actually, this land reform policy did not pay much attention to reducing the concentration of lands in the hands of the big landowners and the absent proprietors. Also, it did not abolish the bargadari system of share croppers, so semi-feudalistic production relations remained in force. Besides, it seems that including the cultivators (actual tillers) and the non-cultivators (landowners) under the same category is one of the devices of the ruling elites (i.e. non-cultivating landowners) to frustrate any radical land reform policy, since signifying only the actual tillers by the term cultivator would go against the interest of the elites, as well as the interest of their allies in rural and urban areas. The term 'cultivator' in this sense thus impedes real land reform, as it might change the mode of production and production relations, and hence the pattern of social stratification and social relations which are at least partly dependent on the existing mode of production and production relations.³³

In order to enhance rural development and improve the condition of the rural masses, local administration was upgraded in 1982 from the Thana (i.e. the police station and administrative unit for governmental departments) to the Upazilla system (i.e. subdistrict, there are 492 upazilla each with an average population of 182,700).³⁴ The upazilla, through which the

³¹ Fazlur Rashid Khan, "Role of Elites in Land Reforms of Bangladesh," in M. Afsaruddin (ed.), Bangladesh Journal of Sociology, (Vol 1, NO 1, 1983), p. 45

³² Ibid, pp 47-48

³³ Ibid

³⁴ Statistical Pocket Book of Bangladesh, 1989

objectives of rural development are to be effected, is perhaps facing the most serious constraints at practical levels. Under the decentralized programme the government recognized upazilla councils, chaired by democratic Chairmen. The upazilla council consists of the Chairman, the Union Council Chairman, who is also elected by the people (there are 4,401 unions with an average population of 204 thousand,³⁵ under these unions are Wards constituting of a few villages which are represented by elected Commissioners), the Chairman of the Upazilla Central Cooperative Association and four members (three women) nominated by the government with voting rights. All heads of the government's Upazilla Council will form the ex-officio members of the upazilla council with no voting power.³⁶

However, the Upazilla Nirbahi Officer (UNO) is the Government local level representative. He is the principal executive officer, who coordinates all the upazilla officers appointed by the government except the Munsif-Magistrate. He reports to the elected upazilla chairman, and until elections have been held the UNO serves as the chairman of the upazilla council.³⁷ The upazilla chairman reports to the Ministry of Local Government and Cooperatives; however, as an annex of the broader state in Bangladesh, the system is as unstable and insecure as ever.³⁸ (See Appendix A)

The explanation for this instability lies in the nature of the state itself, which is virtually in control of the economy and society, where bureaucracy is the *de facto* owner and manager of the system. The industrial bourgeoisie and the rich peasantry have not yet emerged as powerful classes and hence they are dependent for their expansion on the state. The rich peasantry involved in production is not given importance by the state; on the other hand local elites involved in non-agricultural activities have been given patronage by the state in the political sphere. Later, these elites emerge as the local power brokers and most of the upazilla chairmen come from this group of power elites.³⁹

³⁵ Ibid

³⁶ BRAC, "Role Analysis of Officials: A Case Study of An Upazilla of Kishoreganj District," (Research and Evaluation Division BRAC, 1984b), p. 1

³⁷ BRAC, 1984(b), *ibid*

³⁸ Atiqur Rahman, "The State Local Power Brokers and Rural Development in Bangladesh: A Study of Selected Upazilla Chairmen," in KAM, Saa'duddin et al (eds), Sociology and Development Bangladesh Perspectives, (Bangladesh Sociological Association, 1990), p. 148

³⁹ A. Rahman, *ibid*, p. 149

The backgrounds of these Upazilla chairmen were well reflected in their performance. According to Hossain (1987),⁴⁰ in the upazilla parishad priority was given to infrastructural development rather than agricultural production, for creating non-farm jobs for the landless. Of 59 Upazillas, 56 percent of the development funds were used for roads, markets, bridges and schools. Only 13 percent was used for irrigation, and 9 percent for agriculture. Although there is a huge demand for infrastructural development in rural areas, here one can see "show off" development rather than investment for long run agricultural projects. Furthermore, the effects of the soft projects such as the farms set up for popularising new crops, livestock and poultry farming, etc., are not immediate and visible. This is required not only to raise the nutrition level but to create non-farm work for the marginal farmers.

In fact, construction works enable the chairmen to favour the political elites of the village, as well as the chairmen of the union parishads (also members of the upazilla parishad), so as to maintain the coalition required to stay in power. In some cases, the situation is such that the officials and the non-officials (i.e. village influentials) reinforce each other's corruption, and collusion among them is well known. Power has been repeatedly appropriated for their own use, generated by the government sponsored cooperatives. The upazilla chairmen not only benefit indirectly from different types of development projects, but also take advantage of rural credit meant to be disbursed to the real farmers. A study conducted between 1985-86 revealed information on Rural Credit and the Upazilla Chairman. The researcher, during the time of the survey, found that 168 out of 460 upazilla chairman took agricultural loans from Bangladesh Krishi Banks; they were all defaulting borrowers but only 3 certificate cases were reported.⁴¹ The union parishad chairmen were also noted as defaulters,⁴² but bank officials hesitate to take action against these local moghuls. Therefore, the upazilla system failed to benefit the common mass,

⁴⁰ Mahabub Hossain, A paper prepared for the workshop on "The Role of Local Government in Development," held on December 1987, pp. 26-28, at Public Administration and Training Center Savar, Dhaka.

⁴¹ Ali, The Role of Union Parishad Leaders (no mention about the year in the paper, it could be between 1985-86), in A., Rahman, "The State, Local Power Brokers And Rural Development In Bangladesh: A Case Study in the Selected Upazilla Chairman," in KAM, Saa'duddin et al (eds.), Sociology and Development Perspectives, (Bangladesh Sociological Association, 1990), pp. 145-146

⁴² A., Rahman, op. cit., pp. 145-146

rather the system proved to have benefited the richer section of the rural area in the name of rural development

Furthermore, interdepartmental jealousy within the Upazilla system impedes development work. The officials appointed by the government to supervise different departments give least recognition to their co workers/colleagues/subordinates as role senders, which represents a management problem at the Upazilla level. Also, these officers seemed occupied only with the paper work. The reason for this behaviour could be because these officers could not be easily fired. In a BRAC study (1984) one UNO pointed out, "most colleagues in other departments do not seem to believe in such coordination, they want to focus themselves independently in all matters. These officers seriously lack in collateral work spirit"⁴³. Therefore, lack of coordination also seems to be a serious problem. The study further revealed that some officials expressed resentment of the control exercised over them by the UNO, who is appointed by the government.⁴⁴

Therefore, decentralization of local administration, which aimed at rural development, failed because of the characteristics of the upazilla chairmen, officials who did not represent the village mass but rather benefited themselves and a handful of elites. To do this they manipulated their official power, misused their resources and aggravated the desperate condition of the poor people.

2.4 What Could be Done

It is clear from the foregoing discussion that there is little reason for optimism about the future of rural development in Bangladesh. The agrarian structure is characterized by little variability in production as well in tenure categories. The overall pattern of land reform makes any obvious integration of anti-poverty goals relatively difficult. From the institutional perspective local administration could be seen as a critical constraint, and over everything hangs the uncontrollable increase in population that is making a drastic shortage of land and employment opportunities even worse.

⁴³ BRAC, 1984(b), op cit, pp 11-12

⁴⁴ BRAC, 1984(b), ibid

Therefore, to accelerate rural development, efforts should be made to bring changes in the production regime through the diversification of crops and changes in food habits, more vegetables should be grown and livestock, poultry and fish production should be promoted. Small farmers should be provided with subsidies to have irrigation pumps and fertilizers thus enabling them to become suppliers of water for the rich farmers. However, this would mean the end of numerous constraints on the supply side and changes in the local administration. Also, provisions should be made for the non-farm population, calling for separate and explicit targeting of such households (which constitute approximately 56.5% of all rural households), in the fields of off-peak employment, subsidiary income sources in self-employment, establishment of small scale rural industries and direct access to food distribution channels.

Recent studies⁴⁵ also showed that when villagers initiated incipient forms of cooperation from below, these tend to be disorganized by land, police and judicial administrations. Thus villagers need to be socially, politically and economically educated, to allow the growth of viable local governments firmly rooted among the villagers and to provide institutional support against such disorganizing influences, as well as distribution of resources for rural development in an equitable manner. Also, development of management and the importance of cooperation among the various upazilla departments is required which will allow participation from the grassroots. Of further importance is the low status of women, which will be examined in the next chapter.

⁴⁵ Hussain Z. Rahman, 'The "Rule of Law" as Executive Despotism: Colonial State Power and its Structural Continuity,' Journal of Social Studies, October 1987, Dhaka.

Chapter III

Situation of Rural Women

3.1 Introduction

Compared to men, as in most countries of the world, women in Bangladesh have a low socio-economic status. The purpose of this chapter is to describe in some detail the ways in which their status is low, and it will begin with a brief discussion of the various factors that probably explain this low status, followed by an examination of the various components of this inferior position, components that apply to all women regardless of their class position. The chapter will conclude with a brief discussion of how the position of women-as-women varies by their class.

3.2 Possible Causes of Low Status

By custom, the life of women in Bangladesh is shaped by the patriarchal, patrilineal and patrilocal nature of the social system. The Bengali rural culture particularly has developed in such a way, where women are seen as subordinate members in the family as well in the society. The question is: How was rural culture developed and why were women relegated into positions inferior to men? Before the advent of Islam, Bengali culture was equated with Hindu culture; however, the understanding of an irreconcilable contradiction between being a Bengali in India and being a Muslim led to a political movement in the 20th century which created a separate Muslim state, Pakistan. It became the homeland for the Muslims of India in 1947 by carving out a new nation from eastern (east Bengal) and northwestern India. Islam was the basis for the creation of this geographically, culturally and ethnically divided state. Later, the liberation war of 1971 proved that religious ties were too fragile to hold the two sections of the state together, and Bangladesh became liberated as a Bengali nation.⁴⁶

The Islam of Bengal was not the Islam of Pakistan, because both experienced different historical and social forces. Bengal was isolated for several centuries from the dominant culture of the region, since it was cut off periodically by massive floods. It was in the 5th century that

⁴⁶ Naila Kabir, "The Quest for National Identity: Women, Islam and the State in Bangladesh," (IDS Discussion Paper 268 Brighton, 1989), p. 4.

Aryan conquerors established Brahminical Hinduism in Bengal and the Brahmin elite settled in the western part of Bengal. The indigenous Bengalis embraced every major anti-Brahmanical movement in the region: Buddhism, Vaishnavism and finally Islam.⁴⁷

In the 13th century Muslims conquered Bengal, and then two forms of Islam flourished in Bengal. One was the Islam of the villages, which consisted of both Hindu and Muslim peasants and artisans who had lived and shared the same cultural legacy of the early pioneers of delta. It was the Ulemas who conveyed religious messages to these cultivators of rural Bengal. In this regard, of much more importance to the Bengali mass were the various preachers or Pirs and Munshis. These preachers were not always concerned with the Law of the Holy book, but preached emotional religion in the vernacular. They provided guidelines for regulating daily life which are the key to understanding a Bengali cultural outlook. In marked contrast to the Islam of the villages was the Islam of the urban-based, foreign-born Muslim elite who maintained their distance from the local population, adhering to orthodox Islamic practices. In spite of the preaching of religious messengers, it was also impossible for the system to disentangle the various beliefs and customs which were essentially Bengali beliefs.⁴⁸

In fact, the doctrines of Islam regarding women's rights are not conservative. Islam allows a woman to collaborate with men, to earn her livelihood and further develop her talents. She is entitled to an inheritance as daughter and wife and possesses an absolute right to her property once it is attained. She can enjoy it, or give it to anyone she likes as a gift, or dispose of it by sale or any other legal means at her will. Also, in time of marriage, a woman obtains from her husband the Mahr, the contractual sum, which before Islam went to the father of the woman; in Islam it is exclusively given to the woman. According to Islam marriage is a bilateral contract based on the free consent of the two persons involved, and Islam does not impose polygamy but permits it in certain cases (which is discussed under polygamy), women could also acquire a unilateral right of divorce if it is mentioned in the contract.⁴⁹

Though these rights were for the woman to enjoy, since all the interpretations have been made by men two separate domains were created where men became the earners and women the

⁴⁷ Preman Addi, and Ibne Azad, (1975), in Naila Kabir, *ibid*

⁴⁸ Therese Blanchet, (1984), M Lina Fruzzetti, (1972, 1975), in, Naila Kabir, *ibid*

⁴⁹ Muhammad Hamidullah, Introduction to Islam, Centre Culture Islamique, Paris Publication No.1 (New Enlarged Edition, 1388 H 1969), pp 143-144

servers of men. Furthermore, the socio-cultural and political changes that have swept Muslim society in the last few decades undoubtedly have touched the secluded world of rural women, but not to the extent it did to men. A good reason could be that women are less literate than men, and less socialized than men in Islamic values and doctrine. Thus most rural Bangladeshi women are conditioned by the social, cultural and religious traditions which emphasizes the domestic role of women. These traditions have made women play the roles of a docile daughter, a compliant wife and a dependent mother.

Further, it is suggested by M. K. Whyte (1978)⁵⁰ that women would have a lower relative status in cultures where subsistence is based on agriculture. It could be argued that the rural society of Bangladesh is overwhelmingly agricultural, and in a stratified agrarian structure like Bangladesh the household is the primary production and consumption unit. Men generally own and manage family land and income, which causes the women to remain at home and to be dependent financially on their husbands. Women lead a secluded life, and in a male system of agriculture, women tend to be evaluated not in terms of their productive capacities but in terms of their reproductive capacities, that is, their fecundity, and especially their ability to provide a man with male heirs.⁵¹ Thus a woman's work is confined within the household, and her role in the household production unit is taken for granted and unremunerated. Not only are her contributions being overlooked, but also her status in the rural society is classified as a "dependent" of the family rather than an active and equal partner in the process of production.⁵²

The decline of the status of women in Bengali society could be further reflected in the components of education, Purdah, seclusion, inheritance, marriage, dower, dowry and divorce, polygamy, guardianship of the children as well as in the social and political arena, which are further examined.

⁵⁰ Martin King Whyte, The Status of Women in Preindustrial Societies, (Princeton University Press Princeton New Jersey, 1978), p. 126.

⁵¹ Patricia Jeffrey, Frogs in a Well Indian Women in Purdah, (London, England: Zed Press, 1977), p. 33., M. Indu Menon, Status of Women In India, (Delhi: Uppal Publishing House, 1981), p. 81.

⁵² World Bank. Bangladesh, op. cit., p. 8.

3.3 Components of Low Status

3.3(a) Education

In the field of education women in Bangladesh are suffering the most. Most girls in rural areas start primary school but drop out after the fifth grade. The reasons that could be attributed to parents for not educating girls are as follows: i) no school nearby, ii) economic inaffordability, iii) girls are expected to do housework and to take care of the younger siblings from an early age. In fact, the economic status of the family plays the most important role of any factor in whether or not education could be afforded,⁵³ but this issue needs to be further studied. It is also customary in the rural areas for girls to go into purdah as they reach puberty, which prevents attendance at school. The data⁵⁴ in table indicates a vast difference between the male and female literacy rates, since women are discouraged from education after the primary level.

Also important is the fact that in the curriculum of education, no knowledge of agriculture is given to the girls even though they play an important role in the crop production process, nor do they receive any vocational training. However, the overall need for education is so great that access to non-formal education is essential⁵⁵. A survey of school text books disclosed that women are represented in the texts as passive, resistant to change, unintelligent and intellectually inferior to men⁵⁶. This diminishes the importance of education for women, presenting a poor image which contributes to their own low view of their capabilities.

⁵³ Robert Orr Whyte and Pauline Whyte, The Women of Rural Asia, Westview Special Studies on Women in Contemporary Society, (Westview Press/ Boulder Colorado, 1982), p. 46

⁵⁴ Statistical Pocket Book of Bangladesh, 1989

⁵⁵ S. Islam, "Women education and development in Bangladesh: a few reflections," in, Role of women in socio-economic development in Bangladesh, (Bangladesh Economic Association Dhaka, 1977), pp. 121-130

⁵⁶ S. Krippendorff, Women's Education in Bangladesh: needs and issues: content analysis, (Foundation for Research on Educational Planning and Development Dhaka, 1977), p. 58

TABLE 1: DEMOGRAPHIC CHARACTERISTICS OF POPULATION

Population 106.6 million (January 1988, estimated)
 Male 54.9 million
 Female 51.7 million

Sex Ratio 106 males per 100 females

Percentage of literacy 5 yrs & above (1981):
 Both sexes 23.8 percent
 Male 31.0 percent
 Female 16.0 percent

Source Statistical Pocket Book of Bangladesh, 1989, p 5

3.3(b) Purdah and Seclusion

Besides being deprived of proper education, Purdah (the veil) is the practice that has the most impact on the lives of women; beyond its religious significance, Purdah affects the behaviour pattern of rural women (Muslim and Hindus) both socially and economically.⁵⁷

Purdah implies restrictions on the mobility of women and on their contact with the outside world. However, it is important to recognize that Purdah is not a physical description of either the veil or the homestead. Many women in rural areas do not observe strict Purdah since they never leave their homes.⁵⁸ Purdah is used more as an ideological instrument of patriarchy by men for dominating women, especially in rural areas. As Florence McCarthy points out,

Purdah is a way that a family signals its economic superiority to other villages. At the same time, Purdah commands respect in a way that being alone does not, because of its religious connotations, since it is considered good behaviour from a religious point of view.⁵⁹

The circumscribed behaviour of the women is seen as a credit to the men whose izzat (i.e. honour) lies with their ability to protect (seclude) them. A family tries to preserve their izzat at all costs, and to increase it whenever possible. Izzat has mainly positive connotations; it embraces

⁵⁷ Abdullah and Zeidenstein, op cit, p 55.

⁵⁸ Farida Shaheed, "Purdah and Poverty in Pakistan," in Haleh Afshar et al (eds), Women, Poverty and Ideology in Asia Contradictory Pressure, Uneasy Resolutions, (Macmillan Press LTD, 1989), pp 18-19

⁵⁹ E Florence McCarthy, "Bengali Village Women Mediators Between Tradition and Development," M A thesis, Michigan State University, 1967, in, Abdullah and Zeidenstein op cit., p 56

what a man should do if he could. Purdah is more negative, it covers what a women might do but should not.⁶⁰ There is an interplay between the family's izzat and its purdah practices. Enhancement of izzat depends upon the proper practice of Purdah, to maintain izzat properly, requires not violating Purdah observance. In rural areas confining women inside the home is the public statement of the family's ability to replace unpaid female labour with hired male labour, and the seclusion of females increases a family's socio-economic status,⁶¹ thus Purdah strengthens izzat and vice versa.

Purdah observance creates various levels of dependency of women on men. It does not allow women to develop their personality, but rather decreases their ability to establish any kind of relationship with the outside world. Interlinking men's honour with women's modest behaviour increases the inherent need of men to have control over women. Most importantly, women have limited access to the sex-segregated labour market which is the centre of social, political, and economic activities, nor are they allowed to enter the mosque and they seldom go to school. Friendship for them tends to be among their kin and in their neighbourhoods, which inhibits the development of their mental horizons and the fostering of a sense of separateness. Remaining within the homestead and having access to few adjoining homes further limits their participation in the exterior world, and suffering from different marketable skills results in lack of employment possibilities. They are thereby unable to develop a sense of "individuality," a concept which is still alien to most rural women.

3.3(c) Property Inheritance

Women's dependence on men within the family and the extended kin is further reinforced by asymmetrical rules of inheritance. While Hindu women do not inherit property in the absolute sense, but only receive a life interest in property and cannot easily dispose of their share,⁶² Muslim women are entitled to inherit both as daughter and as wife. As daughter, a women inherits half of what a son inherits. As wife, she inherits a fixed share of one-eighth of the estate of her deceased husband.⁶³ In most cases women do not claim their property, particularly land. This could be explained as follows: if women claim their share of the father's estate, it may jeopardize their relationship with their brothers. As brothers are the only link with the natal

⁶⁰ David G. Mandelbaum, Women's Seclusion and Men's Honour: Sex Roles in India, Bangladesh, and Pakistan (The University of Arizona Press, 1988), p. 24.

⁶¹ Ibid.

⁶² S. Ahmed, and J. Chowdhury, "Women's Legal Status in Bangladesh," in, Situation of women in Bangladesh (ed.), Women for Women, Dhaka, 1979.

⁶³ Chaudhury and Ahmed, op. cit. p. 24.

village after parents are gone, women give up their right of inheritance in favour of their brothers or other male kin, for an assurance of a continued place within their father's household and support in case of problems. Thus, understanding the social system where she always needs a male guardian, she can never fully enjoy her share of property. Even if a married woman takes her share it is always controlled by a male guardian.⁶⁴

3.3(d) Age of Marriage and Change of Residence

Since the majority of girls do not attend school beyond the primary stage, it is natural for the parents to prepare the girl for her "most important role" of motherhood. Thus, in the rural areas, girls are usually married between the age of 12-15. Early marriage could be attributed to several factors. By the age of 11 or 12, a girl's training for becoming a housewife or mother are complete. Moreover, an unmarried daughter beyond a certain age may be considered an embarrassment or a disgrace to the family, since it is an economic burden on the part of the parents to keep an unmarried girl at home who is not participating in productive activities. Further, the prevailing high mortality may induce a pressure in the community for early marriage in order to produce more children to guard against the risk of death.⁶⁵

After marriage, a woman moves to another village (40 percent of the marriages took place between people residing within the same market area),⁶⁶ where she resides with her in-laws, and her relationship to her family depends on its financial strength. In the new family, the bride is referred as someone's wife/daughter-in-law and is burdened with much responsibility. In short, "a man is known by his own name throughout his life time, while a woman is known by her male kinship identities."⁶⁷ Thus the patrilineal kinship system does not acknowledge women as independent social actors, but rather as extensions of their male relatives. Also, the newly-wed woman needs to consolidate her position in the family through giving birth to two or more male children. Failure to do this often leads to ill treatment from in-laws, and the husband takes advantage of this situation to desert or divorce her and to take another wife. She has little control over her body, as the decision to have a baby lies totally with her husband. However, the woman perceives the birth of a male child as an insurance against future insecurity in the event of desertion, divorce or widowhood.

⁶⁴ Adnan, op cit, p 11

⁶⁵ Chaudhury and Ahmed, op cit, pp 13-14

⁶⁶ J P Bertocci, "Rural communities in Bangladesh. Hajipur and Tripura," in, South Asia: seven community profiles, (ed C Maloney), (Holt, Rinehart and Winston, New York, Toronto, London, 1974), pp 81-130

⁶⁷ J Huq, "Status of women in Bangladesh," in (ed), Romero, F R P, Women and the Law, (UP Law centre, 1983), p 19

3.3(e) Marriage, Dower and Dowry

Marriage under Muslim law is based upon a contract with which both parties have to agree. The written agreement is called the nikahnama, which contains the mahr (Dower) and also the rights the woman may exercise during her marriage and the conditions for dissolution of the marriage. This practice is in direct contrast with a Hindu marriage, which is a religious act that binds men and women in an indissoluble tie⁶⁸

The mahr to which the Muslim women becomes entitled upon marriage could be either in the form of money or property. This is a particular right which women have claimed as a means of obtaining financial independence from their husbands, Islam vested the mahr exclusively in the woman herself⁶⁹. Although women thus seem secure in financial assets, it has proven to be a false sense of security. In reality, there are very few women who actually receive this money, the mahr is merely a custom these days - it is rarely given. Furthermore, women who choose to forfeit their right to dower are often illtreated by their husbands and live with the threat of divorce. Moreover, as most women suffer from insecurity due to a lack of economic independence, they do not take advantage of this right. The dower given by the bridegroom is intended for the bride herself, not as the price of a bride⁷⁰. Mahr can be seen as a factor of stability in a marriage, and also one that favours women, but only educated women can realize that the mahr is a safeguard against an easy divorce. Since men today are cautious of the amount of mahr, women often don't get their own way. The way that the issue is resolved favours the male interest, which is indicative of the patriarchal society.

The dower should be a percentage of the means of the male, but the amount has become an issue of controversy at the time of marriage. The female's parents demand a large amount of dower to lessen the chance of divorce, whereas the male's family tries to lessen the amount to match their financial means. Also, since the dower is the right of the women, it must consequently depend upon themselves to determine the amount of it. But the women are not the ones who decide upon the dower; in most cases the bride's father decides the mahr, while in others the bride's in-laws do. Many choose to have the traditional Mahar to avoid controversy⁷¹. The economic independence of women is in fact controlled and manipulated by the men.

⁶⁸ Tahera Yasmin Huq, 'Mobilizing Rural Poor Women Case from Bangladesh,' Institute of Hague, M.D.S. Unpublished Research Paper, 1987, p. 6

⁶⁹ Hamidullah, op. cit., p. 141

⁷⁰ Whyte and Whyte, op. cit., p. 33

⁷¹ Shibani Roy, Status of Muslim Women in North India (Delhi: B.R. Publishing Corporation, 1979), p. 53.

The men have divided the dower into two portions: first, the Mu'ajjal that is given upon the marriage, and second, the Mu'ajjal that is deferred,⁷² which is supposed to be paid at the time of divorce, although it has been a general practice in Bangladesh to leave the dower unpaid at the time of divorce.

However, dower should not be confused with dowry. Dowry is given by the bride's parents and dower by the groom's family to the bride. Although Muslim law does not allow the payment of dowry to the groom by the bride's family,⁷³ it was the custom of the agrarian society which was later incorporated in the Muslim society of Bangladesh. As argued by Goody (1969),⁷⁴ in order to preserve their status parents in an agrarian society (characterized by plough culture, intensive farming, population density, and land shortage and which further has differential ownership with economic and status differences based upon land), tend to arrange marriages of their sons through inheritance of land and their daughters through dowries. This argument is very much applicable for the agro-economy based Bangladesh. Nowadays dowry in Bangladesh is not only in the form of land, it also generally consists of clothing, jewellery, furniture, video-cassette-recorders, radios and other manufactured products. Furthermore, parents of marriageable daughters face immense pressures to meet the demand for dowry. In recent years, violence against and torture of newly-wed brides whose family failed to provide their full dowry have assumed serious magnitudes.⁷⁵ Hindu women, however, could not inherit family property and therefore women are compensated by giving a dowry at the time of marriage.⁷⁶

The present tendency of demanding a dowry in the Muslim families of Bangladesh is increasing immensely. The reasons may be as follows:

- in the agricultural society sons were considered as assets for their contribution in the families and their parents were eager to get them a wife, even by spending extra money. At present, the parents consider providing education to sons as a liability. Therefore, parents demand a dowry from girls' families to compensate for their investment.

⁷² Brijbhushan, op cit, p 43

⁷³ M Islam, "Women in the Development Process in Bangladesh. A Few Observations," Paper Presented at the Third National Conference and International Seminar on, "Social Change in South Asia," Organized by Bangladesh Sociology Association, March 1987, p 3

⁷⁴ Jack Goody, "Inheritance Property, and Marriage in Africa and Eurasia," Sociology 3, (No 1, 1969), pp 55-76

⁷⁵ M Islam, op cit, p 3

⁷⁶ Ahmed M Khan, "UN Decade for Women, Background, Objectives and National Notion," in Q K Ahmed et al(eds), Situation of women in Bangladesh, (Ministry of Women Affairs, Government of the Peoples Republic of Bangladesh, 1985), pp 4-5

- in order for poor, but reputable, families to establish relationships with the rising business class, or to get educated bridegrooms having secure jobs, they must offer dowries for their daughters
- to remain consistent with the ideology that girls should be married by a certain age limit, parents select suitable grooms and must bargain for them with a dowry

poor families look for a groom having a secure job, since this is becoming more scarce with the high rate of unemployment. Furthermore, the number of eligible girls has exceeded the availability of eligible boys with secure jobs. This gives the boys' families the opportunity to bargain over the dowry.⁷⁷

A dowry acts as a barometer of honour and prestige for the bride and the family. Though a woman is given a dowry to enhance her family status in the new family she joins, her control over it is severely limited, particularly where it involves land. Thus in reality the wealth she brings into the household does not constitute the bride's wealth, rather it is the "wealth that goes with women, who are the vehicles by which it is transmitted rather than its owners."⁷⁸

3.3(f) Divorce

According to Islamic law a man is allowed to divorce his wife summarily, and an increasing number of Bangladeshi men do so. A woman may divorce her husband, if so stipulated in the marriage contract. Divorce may be rare in the middle class, but it is more common in the villages of Bangladesh than had been realized.⁷⁹ Infidelity and infertility are the most common factors which are used to retain the dower in the time of separation.⁸⁰ Divorce is regarded as a sin to the family, since it brings stigma to the whole kin group of the girl, and hampers the image of other daughters in marriage.⁸¹ The Islamic law gives the right to women to initiate divorce, and also national law permits divorce, but village tradition gives this right only to men.⁸²

⁷⁷ Ibid

⁷⁸ U. Sharma, Women and Work and Property in North East India, (Tavistock, London, New York, 1984), p 70

⁷⁹ Tahrunnessa A. Abdullah, "Rural Women and Development" In, Role of Women in Socio-economic Development in Bangladesh, (Economic Association, 1977), pp 94-102

⁸⁰ R. Jahan, "Women in Bangladesh," in, Women for Women (ed. Women for Women Research and Study Group, University Press Dhaka, 1975), pp 1-30

⁸¹ J. P. Bertocci, op cit, pp 81-130

⁸² J. Ellickson, Women of Rural Bangladesh. Variation in problems of self-perception. Paper to Women and Development Conference Wellesley College Wellesley, Mass, 1976, p 23

According to Islam if both the husband and the wife disgrace and cannot live up to the expectations of the marriage, either of them can initiate the divorce⁸³ But in reality the male dominated society has disregarded this. Divorce is always initiated by the husband, requiring no consent by the wife. The Quran recommends that, if there is a dispute between the husband and wife, the two should refer their quarrels to an arbitration.⁸⁴ The Quran gives equal right to men and women to render the authority to the Qazi. This does not apply in cases where decisions are handed down by Muslim jurists, and the judgements of the courts in such cases have resulted in diverting full authority to the husband. In Bangladesh The Family Courts Ordinance of 1985 confirms the differential practice applicable to women in cases where she seeks divorce; while a husband does not need to go to court, the wife is required to litigate in this forum, which requires an unnecessarily long procedure. Further, if the judgement is given in favour of her, it must be confirmed by the local government to be considered valid.⁸⁵ Most of the women from the villages are not in a position to undertake this long process of divorce, which requires connections with the outside world as well as financial support, which means divorce ends in separation without her receiving the dower.

3 3(g) Polygamy

Limited polygamy is permitted in both Hindu and Muslim marriages. According to the Quran, a man can marry up to four wives provided that he can treat each one "justly," and this also requires consent of the other wife or wives.⁸⁶ This is an important law to follow; however, polygamous marriages have taken place without the consent of the wives for the purpose of having male offspring and for obtaining dowry. Due to increasing poverty, polygamy is declining in rural Bangladesh but is giving place to another factor, that of desertion. By deserting his family, a man makes himself free from any obligation towards it.

3 3(h) Guardianship of Children

In Muslim and Hindu law women are not considered to be the natural guardians of their children. Part of the reasons could be those of inheritance and kinship, since both these factors lie under the domain of the father. Thus the father, as natural guardian, controls property and lineage, thereby reinforcing the material base of patriarchy. However, Muslim mothers are always

⁸³ A.Yusuf Ali, The Holy Quran. Translation and Commentary (Maryland Amana Corporation, 1983), p. 49

⁸⁴ Hamidullah op. cit., p. 145

⁸⁵ World Bank Bangladesh, op. cit., pp. 21-22.

⁸⁶ Hamidullah, op. cit., p. 142

entitled to the care and custody of their sons until they are seven years old, and of their daughters until puberty

3.3(i) Social and Political Arena

The shamaj that governs the rural people in various ways further restricts women. The shamaj brings together households of the same community for cooperation in birth, death, and marriage, and also resolves conflicts within the community through the shalish (indigenous court), which is comprised of members of local government institutions and rural elites. Those who sit on the shalish bench as judges are known as Shalishkars⁸⁷. In the shalish, women are never represented, and although the shamaj can easily arbitrate a conflict amongst men, women need to be represented by a male guardian⁸⁸. There is hardly any documentation of women being the Shamaipradhan (i.e. leaders of the society). Even the women who freed themselves from Purdah restrictions at the family level are not yet in a position to either become shalish leaders or to represent themselves in the shalish proceedings⁸⁹.

Mullahs often play an important role in the activities of the shalish as their livelihoods depend on salaries or allowances provided by these committees (consisting of rich and influential men), and they act as the 'mouthpieces' of their pay-masters. The shalish, which operates as the guardian of the whole village, has the authority to intervene in the internal matters of the village people, particularly if the issue involves women and their social status. However, in the shalish, the women concerned are considered as symbolic objects and their issues of honour are fought out by groups of related men. In this scene, women virtually play passive roles, because of their traditional status as 'protected beings' where honour needs to be protected by their men⁹⁰.

However, those women who have lost their honour are no longer recognized as being modest; they are no longer in a position to be treated as symbolic objects which would ensure them both social and familial protection. In such cases, the village shalish totally ignores them and the consequences are sometimes unbearable on the part of the women concerned. Thus, in many parts of rural Bangladesh, many victims of rape are not provided with shelter by their families; even if the families manage to overcome the shock of such violation, the violation stigmatizes the families as much as the women themselves⁹¹.

⁸⁷ Adnan, op cit, p 17.

⁸⁸ World Bank Bangladesh, op cit, p 7

⁸⁹ Adnan, op cit, p 17

⁹⁰ Adnan, ibid, p 19

⁹¹ Adnan, ibid

Women also take the subordinate role in the field of politics. At the grassroots level, the majority of poor women do not take part in either national or local politics; further, men do not wish them to, as it would mean disgrace to the family honour. Furthermore, at the time of elections women cast their votes according to the instructions they get from the male members of the family, they thus perceive the political world through male mediators.

The major factor affecting women's political participation is Purdah, which further separates political parties, the trades union movement, and student fronts, into men's and women's wings. The Parliament (which consists of 300 seats) has 30 seats reserved for women, where women do not acquire the seats by election, but rather are selected by the ruling party; but the provision of reserved seats does not preclude women from contesting for general seats. Each upazilla council also has 3 seats, reserved for women nominated by the government.

Of further importance is the fact that the few women's organizations that do exist are urban based, represented mostly by middle class women. The issues that gained prominence in their organizations are the education and legal status of women, without recognition of the fact that in the absence of a social structural change these facilities would only benefit the small number of women who can afford to take advantage of these reforms⁹²

3.4 How the Position of Women Varies by Class

It is often assumed that women form a homogenous group, due to the gender oppression they face. Though the sexual division of labour is more or less inflexible across class and requires roughly the same set of skills to perform the same traditional tasks, women from different classes do, however, pursue these tasks under different conditions. Their class alliance sets them apart in creating a division of interests, further variations in subordinate positions are apparent.

Urban women from the middle and upper classes do get the opportunity to receive education, encouraged both by the higher average age of marriage, and an increase in dower payments. Education provides a way of filling time for these girls until their expensive marriages can be negotiated⁹³. However, urban women only can enter the world of men by exploiting another class of women: maid servants, mother, mother-in-law, who in her absence can take over the responsibility of the household⁹⁴.

⁹² R. Jahan, 'Women in Asia,' Minority Rights Group Report No 45., 1980, p. 13.

⁹³ L. R. Blumberg and L. Dwaraki, India's Educated Women: Options and Constraints, (Delhi. Hindustani Publishing Corporation, 1980), p. 41.

⁹⁴ R. Jahan, op. cit., p. 12.

It is observed that in the villages, women from the lower strata of the hierarchy are more visible, and have more freedom of mobility than are those of wealthier families⁹⁵. At least landless single women do not adhere to Purdah in the strict sense (i.e. do not wear burqua, a garment that covers from head to toe) because of economic necessity; these women have no choice but to support themselves by whatever the means available. However, Purdah as practised no longer follows the ideal of veiled seclusion. The restrictions of the Purdah observance shift and change. As observed,⁹⁶ when women from richer households spend some time outside the village, their mobility is sanctioned as Purdah, but poor women have to pay a tremendous social price when they return home because their mobility is regarded as Bepurdah (i.e. violating Purdah). Furthermore the rich, who control the tenure of the Mullahs in the village Mosques, instruct them to consider such actions as Bepurdah. In this way the rich and the powerful, through the religious leaders, determine what work is appropriate or inappropriate for women to perform. Also, women of the rich households exploit the labour of poor women. This arrangement, while providing work for them, is more feudal than commercial, however, poor women accept it as they consider it less of a loss of status than working in the public sphere⁹⁷. This trend is changing as the scope of available work is increasing in the villages, because of GO's and NGO's programmes for women.

Documentation⁹⁸ further indicates that in wealthier households the division of labour is more rigid. Although a woman from a rich household is associated with the power structure, because of her relationship to the men with the resources, her status in the family is one of dependency and powerlessness since she does not have any independent resources. Whereas in poor households less disparity exists because the poor, in the struggle for survival, disregard social norms. The women of the assetless households suffer the same hardships encountered by their men and identify the men's struggle as their own. However, poor women still suffer the consequences of being at the bottom of the social ladder, and experience powerlessness and subordination in the family. Even if the man does not have any income of his own, he can always

⁹⁵ Abdullah and Zeidenstein, op cit, p 57

⁹⁶ Martha A. Chen, A Quite Revolution Women in Transition in Rural Bangladesh, (BRAC Prokhashona Dhaka, 1986), p 73

⁹⁷ Abdullah and Zeidenstein, op cit, pp 43-44

⁹⁸ For detail discussion see, J. Arens, and J. Van Beurden, Jhagrapur Poor Peasants and Women in a Village in Bangladesh, Amsterdam/Bringham, Third World Publications, 1977, M. Cain et al "Class Patriarchy and Women's Work in Bangladesh," Population and Development Review, (Vol 5, No 3, September 1979), pp 405-438

exercise his authority on his wife; thus he can beat or otherwise abuse her, or divorce or desert her"⁹⁹

3.5 Conclusions

To conclude, Bangladeshi women, whether rural or urban, traditional or modern, live in a social system that sanctifies subordinate and inferior status for women. On the basis of 20 indicators related to health, marriage and children, education, employment and social equality, the status of women in Bangladesh was placed lowest world-wide by the Population Crisis Committee in 1988.¹⁰⁰ Thus, behind the glossy image of constitutional rights, and the presence of a few women in the civilian labour force (only 9.4% in comparison to men who constitute 79.9%),¹⁰¹ the majority of Bangladeshi women work in the subsistence sector, with a marginal presence in the Parliament, and further, the unequal relationship is not yet questioned. The few elite women who are educated to have a career can easily be accommodated by the prevailing social system, because they do not challenge that social system. Although they can belong to a movement, there is no dissatisfaction to lead such a movement towards a modification of the legal system to give women equal rights of inheritance and guardianship, in marriage and divorce. Thus in Bangladesh the women's movement of empowerment is part of social change and not a revolutionary feminist movement.¹⁰²

⁹⁹ Hayat Imam Hunt, "Intervention and Change in the Lives of Rural Poor Women in Bangladesh," A discussion paper, (BRAC Publication Dhaka, 1983), p. 4.

¹⁰⁰ World Bank Bangladesh, op. cit., p. 22

¹⁰¹ Statistical Pocket Book of Bangladesh, 1989.

¹⁰² R. Jahan, op. cit., p. 13

Chapter IV

Integration of Women in Development

This chapter discusses the factors that emphasize the need for women to be integrated in development.

The women in our discussion are the poor, the illiterate, the malnourished, and the disadvantaged rural women who constitute about 85 percent of all women in Bangladesh, the majority of these women, about 70 percent, belong to small cultivator, tenant and landless households. Among them many work as labourers on a part-time or seasonal basis, usually employed in post-harvest activities by the large landowners, who receive payment in kind rather than in cash. Of the next 15 to 20 percent most belong to the poor landless families, depending on casual labour, gleaning, begging and other irregular sources of income. The remaining 10 to 15 percent belong to professional, trading or large-scale landowning categories and they usually do not require outside employment ¹⁰³

As discussed in chapter III, (Situation of Women), these rural women, in custom and practice in comparison to men, remain subordinate in most aspects of life. Their roles and tasks are considerably restricted by functional specialization and lack of mobility. The influence of Purdah centres the lives of rural women around the bari (i.e. home), limiting access to markets, schools, health-care etc. Thus lack of opportunity results in high fertility rates, which further diminish family well being, damage the nutrition and health of children, and hamper educational and other development goals ¹⁰⁴

Furthermore, in rural Bangladesh women not only perform the reproductive role, but also spend fourteen¹⁰⁵ hours a day in domestic chores. On the whole, women support the subsistence economy, playing a key role once the crop has been brought to the courtyard. Usually, it is women who do all post-harvest crop processing and look after livestock, poultry and kitchen gardens. Yet they are de facto managers having no say in the decision making. This could be because family land is generally owned and managed by the men. Thus, as family members, the contributions of women are taken for granted and are unremunerated, and they are further classified as 'dependent' on the family. These factors in combination curtail women's

¹⁰³ World Bank Bangladesh; Promoting Higher Growth and Human Development, (Washington D.C., 1990), p. 161

¹⁰⁴ The Bangladesh Observer, 25th November 1988, p. 5

¹⁰⁵ Ibid

ability to be independent, to acquire new skills and contacts outside the home. Thus it is the male population which gets some benefits of the limited development that occurs in the economy¹⁰⁶

On the other hand, poor women in the cities depend on domestic and traditional jobs, but recently an increasing number are working in the garments industry. Others prepare snacks for street selling, engage in petty trading, or find work breaking bricks, and for some begging is the principal source of income. All of these occupations are characterized by low income and little prospects for upward mobility¹⁰⁷

Furthermore, socio-economic changes triggered by an increasing rate of landlessness and impoverishment have not only profoundly impacted men, but have changed the lives of rural women. According to the Agricultural Census Reports of 1960, 1977, and 1983/84 (preliminary), the increasing trend of landlessness (35% of rural households in 1960, rising to 45% in 1983/84) has put women under serious economic pressure. Further, the strains of poverty have had the following impacts: (a) the joint family breaking into the nuclear family, often requiring both adults to seek outside employment; (b) the erosion of traditional familial systems; and (c) the households headed by females are increasing (7.2% of households estimated in the Labour Force Survey of 1984/85)¹⁰⁸. Therefore, in situations of extreme poverty and need, cultural constraints became irrelevant for these women. An estimated 8 million women (40 percent of whom are in rural areas) are seeking employment in the labour market¹⁰⁹

The above facts emphasize the need for a proper development strategy which would integrate women as important economic beings. In Bangladesh development planners should at first pay attention to developing an ideology which recognizes rural women as economically and socially valuable citizens, whose work should be economically and socially rewarded (i.e. with both money and respect); second, there should be a commitment to involve women fully in national development. In the Bangladeshi context, this would mean their mental upliftment and the enhancement of their overall social status, which includes education, health, nutrition and employment. Such an integration of rural women in development has been enhanced by both Government Organizations and Non-government Organizations (GO's and NGO's), which is the topic of the next chapter.

¹⁰⁶ World Bank Bangladesh, *Strategies for Enhancing the Role of Women in Economic Development*, op cit, p 8

¹⁰⁷ *The Bangladesh Observer*, 25th November, op cit, p 5.

¹⁰⁸ Labour Force Survey 1984/85, in World Bank Bangladesh; *Strategies for Enhancing the Role of Women in Economic Development* op cit, p 9

¹⁰⁹ Ibid

Chapter V

Government and Non-Government Programmes for Women

5.1 Introduction

In this chapter, I will describe the principal programmes that have been developed in Bangladesh for integrating women into the development process and for raising their status. These programmes fall into two categories: Government programmes and Non-Governmental programmes. Here I shall argue that Government programmes have been very inadequate, and that, therefore, the most important programmes are those of the NGO's. I thus turn next to a discussion of these programmes. I note that the most important programmes are those carried out by an organization called the Bangladesh Rural Advancement Committee (BRAC), and turn to a detailed discussion of BRAC, both its programmes and its strategies and its organizational structures.

5.2 Government Programmes

5.2(a) History

As the 1971 war of independence left hundreds of thousands dead or missing, a devastated economy and uncountable numbers of raped and widowed women, most efforts of the post-war era focused on the relief and welfare and the removal of the "dishonour" faced by women who were tortured and raped by the Pakistani soldiers. At this point, the government tried to achieve this by "enskillling" such women in handicrafts, doll making, and sewing and similar activities.

In the mid-1970's new approaches and strategies for mobilizing rural women emerged that emphasised their economic and political, rather than moral, condition. The World Population Conference of 1974, the International Women's Conference of 1975, and the United Nations Decade for Women of 1974-1985 conducted research in Bangladesh and elsewhere, which changed official ideas about women at home and abroad and brought about a new focus. Designated funds were channelled from abroad through government sources for the improvement in the conditions of women, especially rural women, and for their integration in the mainstream of development.

However, the First Five Year Plan (FFYP, 1973-78) did not focus on women, but the period 1975-81 saw a move from relief to development as a major activity. Resources provided through various sectors during the FFYP were carried over to the Second Five Year Plan (SFYP, 1980-85).

This focused on the rural family as the unit of analysis, all the programmes were home based. Considering the family as a unit of analysis for the strategies made the income generated by women supplemental to the household. These efforts suggest that policy makers failed to understand the new economic and social roles of women within an increasingly monetized economy, and the new dependence of these women on the labour market was not addressed or funded¹¹⁰. This notion underestimates the growing number of female-headed households, as well as significant rural-urban migration that confirms the population movements. Evidence for this population movement can be drawn from the Food For Work Program, the road building program, and employment in garment factories¹¹¹. These studies reveal that growing numbers of women are in great need of work to feed themselves as well their children. Also the migration of men to the urban areas creates a situation where men, even though acknowledged as heads of the family, are not the bread winners. In this case, employment is needed for women, but not as subsidiary income.

The Third Five Year Plan (TFYP, 1985-90) has offered a more concrete and realistic approach to integrating women into the mainstream of development, particularly in the fields of family planning, health, education, and employment. However, no discernable change in the perceptions of the role of women was reflected. Loans granted to women in the TFYP were regarded as nominal, not enabling them to shift their home-based production to small-scale production that would be premised on capital accumulation. Also, the TFYP ignored the reality of large numbers of women who worked away from home for wages¹¹².

Furthermore, women's participation in production is constrained by the marketing of their traditional handicrafts. While marketing has been identified as a general constraint in production, it is necessary to analyze the competitive impact of imported goods on domestic production, and whether women's long term involvement in traditional production is viable. Further, though formal-sector employment is addressed in the government plans, there is male bias in the quota system, with the quota for females in the officer category being only 20 percent, thus suitable candidates are unable to join the labour force. Also, the private sector, the important arena for

¹¹⁰ Feldman and McCarthy 1984b, in, World Bank Bangladesh; Strategies for Enhancing the Role of Women in Economic Development, op cit, p. 41

¹¹¹ Chen and Ghaznavi, 1977, McCarthy, 1983, Lily, 1986, In World Bank Bangladesh; Strategies for Enhancing the Role of women in Economic Development, op cit, p. 42.

¹¹² Ibid

industrial growth and employment generation, has not yet adopted government policy and is not guaranteeing some employment positions to women ¹¹³

5.2(b) Specific Programmes

Among the programmes developed for women, family planning was given high priority. Certain factors are responsible for this. While rehabilitating war-affected women, it became clear that there are many homes without a male head or bread winner. Coupled with the discovery of the female-headed household was the government's concern over the population issue, and the realisation that the success of family planning depended largely on the "active participation" of rural women.¹¹⁴ The main difficulties in reducing the size of the family is not so much lack of education about family planning methods, but rather social pressures and economic needs. Social and family demands insist that a woman produce a number of sons, therefore the slogan "a two child family is a happy family" regardless of whether the two children are boys or girls helped little to bring about a change in attitude. Something more positive is needed, as male children to these women are an insurance policy with economic value. Only the integration of women in development, more than anything else, will lead to the acceptance of any slogan, because if the government succeeds in involving women in income-generating activities it would succeed in reducing the size of the families. Women getting jobs will become bread earners and will no longer be burdens or dependents. This will dispel the notion that only a son can maintain a family, giving way to an acceptance of the equality of men and women ¹¹⁵

Regarding health, the government planned a complete restructuring of the infrastructure services provided through the upazilla (subdistrict) administrative unit. In keeping with the aim of providing the maximum health care at minimum cost, the government is looking at the system of indigenous medicine which has been practised for ages by the people of Bangladesh. While the government doesn't point this out, much of this indigenous system of medicine has been practised by the women of rural Bangladesh, thus the government could identify those women and, further, scientists could test the herbs and roots that are popularly used by them ¹¹⁶

The main motive of the government education programme was that it was geared to improve the educational and social preparation of children, raise the age of marriage, uplift the status of

¹¹³ Ibid.

¹¹⁴ T Huq, op cit, p 18.

¹¹⁵ N Zaman, "National Policies and Women," in, (ed), Women for Women, Situation of Women in Bangladesh, Dhaka 1979, pp 346-347

¹¹⁶ Ibid, p 345.

women, and enable women to perform productive functions outside home. Thus the facilities for primary and secondary education have expanded, with provision for inputs such as preservation of spaces for girls in educational institutions, female scholarships, etc. But the absence of separate school for girls remains a major contributing factor in lower female enrolment. Therefore policy makers should bring change in the other factors before taking into account the education factor, which must go hand in hand with other changes, and cannot be expected in isolation to produce these changes¹¹⁷

Another area is the integration of women in cottage industries. Women were getting training in handicrafts, however, much of the training given by the different organizations overlapped, and what was taught did not always help women to become economically self-sufficient. There is, unfortunately, no quota here for any specific utilization of women in jobs when they are naturally suitable. Though more and more women are becoming industrial workers, there seems to have been no attempt made to initiate labour policy with regard to women. With the dual role of career and home, laws are not enacted to ensure a reconciliation of these two roles, which becomes even more important in a traditional society such as that of Bangladesh. As Salma Sobhan (1978)¹¹⁸ points out, "there is a general tendency to include women with the halt and maimed," and such an attitude "has the effect of ensuring that women never rise from the category of the lowest type of labour unfit, by implication, for any serious responsibilities." Thus government must ensure that women get their rightful promotion whether it is in a factory, or in teaching or in administration.

There was also development of other programmes, which aimed at improving the living conditions of the poor in general. However, in this regard it has been observed that planners did not pay sufficient attention to the specification of rural women as a social group. For instance, one of the major aims of rural development has been the integration of agriculture with the economy of Bangladesh. Practically, this meant improving water and electricity supplies in the rural area; however, shallow tube wells were sunk in the compounds of local elites, which prohibited women's access to the well. Rural electrification and the creation of automatic mills caused unemployment for female workers without providing any alternative source of employment¹¹⁹

¹¹⁷ Ibid, p 348

¹¹⁸ Salma Sobhan, The Legal Status of Women in Bangladesh, (Institute of Law University of Dhaka, 1978), pp 10-11

¹¹⁹ T Huq, op cit, p 19

Subsequently, the focus was given to rural development and several projects were formulated. One such is the Bangladesh Rural Development Board (BRDB) which is the government agency that organized women into cooperative societies in order to develop mass leadership and participation. The strategy involved (i) training in handicrafts, poultry raising, kitchen gardening and fish culture, (ii) loans to acquire materials for undertaking production, (iii) encouragement to save, and (iv) supplying information for childcare, sanitation and health. Similarly the Bangladesh Academy for Rural Development (BARD) programmes were launched to involve women in various activities. Their programmes included training related to cooperatives, health nutrition, mid-wifery, vegetable gardening, poultry, agriculture, sewing, knitting, weaving and so on.

5.2(c) Problems in Government Programmes

Both BRDB and BARD programmes show biases in conceptualizing rural women as a social group in need of training in order to make them economically productive. This assumption reveals that rural women's work was not considered as productive because it takes place within the home and does not command a viable wage, thus their productivity would be increased through training and their products would be sold through these organizations.¹²⁰ Furthermore, available information does not indicate whether a market existed for the handicraft products, whether the women received adequate wages for their products, or whether they were able to market their products through other channels. Another factor also not taken into consideration was the class element, which creates divisions of interest among the rural women and which affects the effective implementation of programmes.¹²¹

Furthermore, government organizations are criticized for frequent changes in their leadership, which hinders institutional growth and development capacity. In addition, in spite of the rapid expansion of these organizations, they could not manage to ensure the calibre and motivation of staff, although efforts are underway to redress this situation through management development, staff training, information systems and skills training, progress has been mixed.¹²²

Overall these government programmes, despite their good intentions, failed to effectively change the situation, and were disadvantageous to women at times because they were planned and executed without an input from the target group, i.e. the rural women.

¹²⁰ T Huq, op cit, p 21

¹²¹ Ibid

¹²² World Bank Bangladesh, Promoting Higher Growth and Human Development, op cit, p 150

5.3 NGO's Role

The NGO's are not entirely a new phenomenon in Bangladesh. Historically, the voluntary non-profit agencies have always played an active role in different parts of the country. However, since the emergence of Bangladesh in 1971, there has been a sudden increase in the number of more "sophisticated" NGO's, utilising huge foreign resources. Although NGO's started with relief activities, they underwent a change as the needs of the country changed. Transition from relief organizations to their present state occurred as NGO's turned towards target groups such as one or more of the structurally deprived and disadvantaged groups in the inegalitarian society.¹²³ Such organizations felt the need for alternative approaches to the prevailing "top-down" bureaucratic pattern of development, in other words, for participation and mobilisation at the grassroots level.

However, the question could be raised as to why NGO's are necessary in development activities. There are a number of reasons for NGO's to be involved directly and why they are being constantly promoted. The most important factor is that NGO's have their basis in the rural areas, which are most often not touched by the government service structure. Also, working constantly with the grassroots level enables them to understand the underlying problems of poverty. In the past, many development projects failed because they dealt with the symptoms of poverty rather than the underlying causes which needed action. In this respect, NGO's are in a better position to perceive and analyze the problems of underdevelopment. The rationale for NGO's to have a better footing in the rural areas are set out below.

First is the dysfunctionalism of the elite sections. The political elites do not call for mass movements to raise the consciousness of the poor (discussed in chapter II), whilst on the other hand the industrial elites do not create new jobs or increase production, and the bureaucrats are not regular in performing their duties of delivering services to the people. Such dysfunctionalism creates a situation where people become more helpless, and here the NGO's are coming forward to improve the situation.¹²⁴

The second factor is the utilization of resources. The common scenario in the Third World is that people tend to be dependent on external resources, and thus their own remain untouched. On the other hand the bureaucrats, in delivering the resources, serve themselves first and then the local political elites, so that they do not create problems for each other. In contrast, the NGO's

¹²³ B White, Rural Development, Rhetoric and Reality, ISS, The Hague (Mimeo, 1987), p. 17

¹²⁴ BRAC, "Non-Governmental Organization from the Third World Their Role in Development Cooperation," Dhaka, 1988(b), pp. 2-3

are trying to make the people conscious that they can change the situation, and their position, by utilizing their own resources¹²⁵

A third reason is the dysfunctionalism of the state system which made Western donors turn from Third World governments and to direct their assistance through the NGO's. These donors look to NGO's as a "means of getting benefits more directly and cheaply to the poor than governments have been able to accomplish on their own"¹²⁶

NGO strategies for the integration of the target groups in Bangladesh may be identified along three lines, namely:

- a focus on purely political dealings, with consciousness raising programmes only
- a focus on consciousness raising, productivity, health and education programmes and identifying, developing and undertaking individual or collective projects/schemes to generate employment and income. NGO's having these programmes envisaged that this approach would enable people to organize for power
- a focus on productive, purely technological inputs, seeds, fertilizers, agricultural and social forestry extension, credit and advice¹²⁷

5.4 A NGO : BRAC - Its Approach and Organisation

BRAC, the NGO whose programmes were studied, had adopted the above approaches to integrate women into development, and these will now be examined, as well as its the organisation of this NGO

5.4(a) BRAC's Approach-I : Transformation from Community to Target Group

BRAC originated in 1972, with an attempt to recover Bangladeshi village people from natural disasters and a genocidal war of 1971. It began its operations by doing relief work but very soon underwent two basic transitions, first from relief to development work, then from a community development effort to development oriented to target groups only.

According to the statement of BRAC executives, while basic human needs were met while providing relief or welfare assistance to the village people, this brought changes in their condition, but created a state of dependency amongst rural people. BRAC thus shifted from a relief organisation to a development organisation, and adopted the community-based development approach. However, this model, though meant to benefit the general community, bypassed the resourceless and was misused by the influential. Furthermore, (as discussed in chapter II) the

¹²⁵ Ibid

¹²⁶ Korten, 1987, in BRAC, 1988(b) op cit, p 3

¹²⁷ T Huq, op cit, p 23

majority of the village population, who are the resourceless poor, are totally dependent for their livelihood on the few who have resources, be it land, or money, or kinship ties with the elite. In addition, in the rural areas there are less opportunities for employment, except in agriculture day-labour on the lands of the rich people, this in turn gives the rich the opportunity to determine the wages, which the poor have no choice other than to accept. Further, these landless/resourceless people become perpetually indebted to these very landowners, and powerful local men have often mortgaged land or other valuables to them.

Lack of access to the resources created a situation of dependency for the rural people on the rich people of the village, inevitably, this puts them in competition with each other and that means they are isolated from each other.¹²⁸ Based on this better understanding of the dynamics of the rural power structure, BRAC underwent its second transition, and in 1977 it changed from the community development to the target group approach. In developing the target group approach, BRAC was inspired by the new interpretation of peoples participation and the ideas of liberating education of Paulo Freire and the dependency theory of André Gundar Frank. BRAC aimed not only at changing the conditions of the poor in the village by macroeconomic growth-oriented programmes, but the education of the poor about the mechanism of exploitation and the basic causes of their poverty in the process which BRAC called conscientization, which became the key-note of BRAC in organising villagers for participation in the various kinds of projects.¹²⁹

These target populations consist of agricultural day labourers, fishermen without fishing utensils, rickshaw pullers (in most cases pulling the rickshaws of the influential people in the locality), small farming based on land that is share cropped, service, petty trades and crafts. These people sell their manual labour to earn an income, lack adequate leadership and have low status. By marshalling landless people together with the programmes directed towards their development, BRAC operates as a self-help initiator, and is trying to make them aware of their own problems, and to provide them with the tools to unite in homogeneous class and interest groups and prepare to achieve the leverage necessary for improving their socio-economic status for encounters with the established rural power structure to secure their rights.

5.4(b) BRAC's Approach-II : Women as Target Group

The experience gained by the BRAC executives in observing rural women through their long-term involvement (i.e. since 1972) brought the realization that the reason for, particularly, rural women being placed in a helpless position is their state of powerlessness, both economic and social, which perpetuates their subordinate position both in the family and in the society. These

¹²⁸ BRAC, "Development for the Landless: The Needs and the Tasks," 1984(a), pp. 1-2

¹²⁹ A. Nag Chowdhury, *op. cit.*, p. 68

women are in the same relationship of powerlessness to their men as resourceless men are to the village elite

As discussed in chapter III, the majority of rural women are illiterate, which makes them unaware of the outside world, and which further makes their low status in the family and in the society acceptable. It is knowledge which is required to bring changes in their socio-economic status, which can come only through the efforts of those who have access to such knowledge. Thus, according to the statement of BRAC officials, their experience has revealed that women could bring fruitful results and achieve success in income-generating activities only if they are properly conscientised and made aware of their position, and if their critical faculties are developed through specially designed "thinking tools".¹³⁰

Further, BRAC realised that for development, if the household is considered as a unit, then all the resources directed towards the household would benefit the male heads of the family. In order to emancipate the women, the resourceless family could not be considered as a unit. This kind of development may, in fact, intervene in women's subsistence activities, and result in giving more resources into the hands of the male head, which ultimately brings greater disparity in power between husband and wife. Furthermore, the growing number of households where women are heads through death, divorce, desertion and male migration to the urban areas, made BRAC adopt a separate strategy where women and their needs should be given priority, making women the direct target group. According to BRAC officials, if this is not done there will never be a meaningful transformation of women's lives. Recognition of these facts¹³¹ led BRAC to develop programmes exclusively for women. Thus BRAC formed separate groups for women and their needs, which had until then been ignored, to make women the direct target of development and provide them with the needed services and tools.

5.4(c) BRAC's Approach-III : Strategies for Mobilization and Development

(i) Peoples Participation and Group Formation:

Peoples participation in development activities on their own is done through group formation, where the resourceless poor women become the participants. However, because of the complex situation of rural society, in forming women's groups BRAC officials were compelled first to initiate dialogue with their menfolk about the strategies which they intended to imply for their betterment, which entirely depended upon the involvement and the effective participation of men

¹³⁰ Khaleda Salahuddin, "Case Study Rural Jamalpur Women's Programme of BRAC," in Quazi, K.A., et al (eds), Situation of Women in Bangladesh, Ministry of Social Welfare and Women's Affairs Government of the People's Republic of Bangladesh, 1985, p. 190

¹³¹ Salahuddin, *ibid*, and Hunt, *op cit*, pp. 9-12

and women. BRAC male officials enumerate what the women do, such as household work, tending cattle and poultry, collecting fodder, collecting and drying cow dung for fuel, bathing and feeding children, repairing and sewing clothes and quilts, vegetable gardening and husking paddy. The discussion proceeds with the anticipation that men would realize how hard womenfolk work and how important are their contributions to the family as well as to the society. As stated by the officials, most men would argue that women deserve their condition, but many begin to feel uncomfortable and a few concede that it is not just. Even more, men never allowed their consciousness to focus on the contribution and sufferings of women or on their behaviour towards women. However BRAC, with further explanation of women's conditions, makes men willing to admit that they can better achieve their own objectives of economic and social gain if their women are also organized and help and support them. When they have come this far, the male officials request meetings to talk to the women. The first women to come to the meetings are usually the relations of the organised men, especially the leaders of the male group.¹³² A group is generally formed with 20-25 members, but not all women respond to this process and some refrain from joining the group.

(ii) Functional Education as the Vehicle of Conscientization:

BRAC's functional education material covers awareness as well as literacy. To raise the consciousness of the target group, BRAC developed its Functional Education (FE) curriculum in such a way that it would be relevant to the lives of the learners. BRAC designed its methodology as a problem-posing one, in which teachers and learners together seek mutual solutions to the problems and issues concerned with real life. FE does not offer material inputs to target groups. They use education as the fundamental factor in their methods towards conscientisation. Education has been identified by some of the NGO's as a continuous process of questioning and of dialogue, i.e., a process of questioning and answering, leading to an analysis of the objective situation, which thus provides a basis for action.¹³³ Furthermore, conscientization is used as a tool which involves awareness of two sets of phenomena: an understanding of the dynamics of politics and an objective assessment of the conditions and experiences of the oppressed; and an awareness of power - the power of the oppressor, as well as of the oppressed.¹³⁴

Many NGO's adhering to this method of conscientization, in order to raise the consciousness of the target group and increase their bargaining power, aim at the following:

¹³² Hunt, op cit, p 31

¹³³ A Datta,(1983), in T Huq, op cit, p 25

¹³⁴ T Huq, ibid, p 24

- building critical awareness and consciousness of the need to work at changing the present condition;
- building confidence of the poor that they can develop themselves and be self-reliant,
- initiating organisation of the poor in groups,
- utilising group power to free individual members from exploitation¹³⁵

For FE 20-25 female members aged between 14-45 years form a class. The teacher for FE class is someone selected from the target group who has some educational background. The teacher goes through an intensive training for ten days before she starts the class. Materials for the FE are developed by the Material Development Unit (MDU) of BRAC, and consist of 60 core lessons, which centre on the issues regarding rural women. It also includes literacy and numeracy as well.¹³⁶

A guide-book is prepared with the instructions to acquaint the teacher with the rationale of each lesson, its objective and the process of shaping discussion. In the opening class, the Programme Organizer (PO) is present to provide support to the teacher. According to BRAC, after the opening class PO's have to attend two lessons out of five weeks. Also, PO's are instructed to make unscheduled visits to assess the progress of the class. If a teacher requires help, the PO works with her as long it is needed.¹³⁷

The functional education programme is now a part of the integrated programme. The rationale for integration of FE with other programmes is that FE develops target groups' self awareness, and optimizes their utilization of resources.

(iii) Integrated Process

BRAC's strategy of integrated process is evolutionary, where new programmes are started on the basis of experiences gained, to supplement existing programmes. According to BRAC this process should not be confused with the multi-sectoral programmes, where a number of programmes are taken at a time, predicting that they would supplement each other. Also, it is different from the uni-sectoral process where the focus is on only one programme activity.¹³⁸

¹³⁵ M. Alauddin, Combating Rural Poverty: Approaches and experiences of Non-Governmental Organizations, Village Education Resource Centre, Dhaka 1984, p. 28

¹³⁶ Salahuddin, op. cit., pp. 193-194

¹³⁷ Salahuddin, ibid

¹³⁸ BRAC, 1984(a), op. cit., p. 4

(iv) **Resource Mobilization**

The rationale for mobilizing resources is that BRAC considers it as a necessary corollary to the socio-economic emancipation of the landless. Therefore, BRAC makes every effort to give the landless access to resources, both private and public.¹³⁹

5.4(d) Organizational Structure of BRAC

BRAC does rural development which is geared towards the development of resourceless people and is implemented through the Programme Organizers (PO's) and the Village Organizers (VO's). They are the most important functionaries, as they serve as the major links between BRAC and the rural people. They are instructed to work slowly and smoothly to change the perceptions and attitude of the rural women. Furthermore, PO's are instructed to educate the women to give up their traditional ways of living and to accept methods that would provide them healthier and happier lives.

In order to achieve their goal BRAC recruits competent PO's who will identify with the villagers, who will further implement the programmes successfully offered by them. BRAC goes through certain stages to recruit competent PO's. The recruitment procedures of BRAC are as follows:

- advertisements published in the daily national papers
- candidates submit the application
- application papers receive scrutiny
- candidates should possess either B.A. or M.A. degree
- interview card issued
- written test held
- successful candidates are asked to appear at a viva voce
- after the successful completion of the viva voce, candidates are sent to a Training and Resource Centre (TARC) to receive their pre-service foundation training
- after the successful completion of training, candidates are given an appointment letter.

BRAC's pre-service training is for 13 days, and after completion of this course the participants (future PO's) are expected to be able to conceptualise, analyze, explain and describe BRAC's overall administrative procedure, and the strategies which would be applied to improve the condition of the target group. The course is designed to make PO's aware of BRAC's policy to change the socio-economic condition of target groups, the main points covered are as follows:

- BRAC personnel procedures and norms

¹³⁹ BRAC, 1984(a), *ibid*

- socio-economic problems of rural Bangladesh
- different rural development approaches and strategies
- background of BRAC
- programme activities of BRAC
- programme objectives and the implementation process
- role of a development worker
- task and job responsibilities of a programme organizer¹⁴⁰

After completion of this training, PO's are sent to the respective villages; BRAC does not send the PO's to work in their own local area. Furthermore, when PO's are put into a designated project, training is provided to them for that particular project, e.g. if a PO is asked to work for a credit programme he/she would be trained in credit and group accounts to bring fruitful results from that programme.

In order to keep up with the 'daily' activities of the organization, PO's are instructed to submit a report to the Area Manager (AM) about daily happenings. Those PO's who are working in a credit programme have a daily reporting form divided into two heads: target (of savings and loan realisation) and actual achievement. PO's are asked to submit the report to Area Managers at the end of the day. According to BRAC, this report helps to assess daily performance and to develop further action plans for the remaining days of the week. On the basis of the PO's weekly Financial Report, the AM prepares the branches' weekly on-time and cumulative recovery rate, and the fulfilment of the week's savings and disbursement targets, the AM then submits this to the Programme Coordinator (PC)¹⁴¹.

Village Organizers (VO's), who in turn are supervised by the PO's, are recruited locally. The VO's generally have a secondary level education (equivalent to grades ten to twelve). The duration of their training is 6 days, and the content of their course is the same as that of the PO's except for these few factors:

- Rural Development Programme rationale, objectives, components and working steps
- task identification of VO's
- communication
- conducting a group meeting
- resolution writing
- Do's and Don't's.

¹⁴⁰ BRAC, Training Calender, 1990, p. 15.

¹⁴¹ BRAC, Annual Report, 1989, p. 117

Contents of the training course are transmitted to the VO's by lecture discussion, group discussion, structured experience, case study, and practical exercise ¹⁴² Each VO is generally made responsible for 10 groups

In 1988 BRAC set up its Rural Development Program (RDP) to assist the resourceless disadvantaged sections of rural communities. They are trying to pursue their goals by different activities which they organize through a branch, which generally covers 50 villages, comprising 50 male and 50 female cooperative groups, with a total membership of six to seven thousand. Each branch is equipped with 6 to 7 staff including one AM, three PO's, one person for special programmes (e.g. education) and one or two accountants. The total number of RDP branches was 81 in 1989, spread over 44 upazillas (subdistricts) ¹⁴³

RDP PO's receive further training for 13 days. The contents of the course are as follows.

- socio-economic realities in the context of rural Bangladesh
- different development strategies and approaches
- health, education and development
- BRAC development strategies and background
- RDP approaches and working steps
- communication
- value creation
- task identification of PO's and VO's
- supervision of FE centres
- action plans ¹⁴⁴

RDP brought changes in operational procedures of the development project. The major components of the RDP can be broadly divided into three categories: institution building, income and employment generation, and credit;¹⁴⁵ these activities are performed through (i) the Rural Credit and Training Project (RCTP), and (ii) the Rural Enterprise Project (REP). However, there are other services which are provided by BRAC to promote RDP activities, for example training to the target group.

¹⁴² BRAC, Training Calender, op cit, p 7

¹⁴³ BRAC, Annual Report, op cit, p 1

¹⁴⁴ BRAC, Training Calender, op cit, p 16.

¹⁴⁵ BRAC, Annual Report, op cit, p 1

Chapter VI

Research Design

6.1 Introduction

This chapter will elaborate on the research design and the rationale for selecting BRAC and the village of Pathalea for study. Also, the limitations on collecting the data will be discussed.

6.2 Why BRAC ?

Since the liberation war of 1971, BRAC has been the foremost NGO in Bangladesh that has made an attempt to intervene in the lives of the poor people in rural Bangladesh. At first, it came into existence as a rehabilitation agency, over the years BRAC transformed into an agency with multi-faceted programs for improving and changing the position of the rural poor. BRAC tries to provide an integrated system of services comprised of motivation, training, credit, health care, functional education, institution building, etc., with an emphasis on providing an expanded role for its target population in society and local development. BRAC's income generating activities are based on traditional technologies, readily available local inputs, credit supply, training provision and serving basically local markets. BRAC's target groups are men and women of the following households: (i) those who have no land and earn their livelihood by selling manual labour to others; (ii) those who do not have political patrons, and (iii) those who cannot exercise any status consideration. In fact, BRAC is considered to be the pioneer among all the NGOs¹⁴⁶ working with the landless and the assetless people, and most of BRAC's women members are either widowed or deserted. In realizing the potentiality of these people, BRAC adopted them as its target group. BRAC quite often serves as a supplement to government programmes, but BRAC depends entirely on foreign donor agencies for its financial support.

¹⁴⁶ BRAC, "Development of the Landless: The Needs and the Tasks," op. cit., p. 5

6.3 Selection of the Village

In order to assess the work of BRAC, the village of Pathalea was selected, in the district of Jamalpur. It was one of 31 villages under the 'Jamalpur Women's Integrated Program' of BRAC, in this village, BRAC's programmes were very much in effect.

The reasons for selecting this village for data collection were based on two decisive factors. First, the programs had to have been as effective as possible in the village concerned; it was important to have a village where programmes had been in existence for some time, and had been successful in involving women. If the programmes were recent ones and had involved few women, it would have been impossible to assess their potential impact on either the economic position or the status of women. In the village of Pathalea, BRAC's programmes have been operating for the last 14 years, so the programmes had been in operation long enough to have had a fair chance of achieving the desired impact. Furthermore, this village was chosen because BRAC offered different types of income generating programmes for women. Second, it was impossible to do a pre-evaluation on the study area, as I had only a 6 week period available during the months of July and August of 1990. Therefore, I discussed with BRAC officials as to which villages they would consider showed that their programs were operating successfully. On the basis of their information, I decided that the village of Pathalea would be chosen as the study area.

6.4 Data Gathering Techniques

I have used the qualitative method for data collection. One reason for using this technique is the lack of funds necessary to carry out a large scale sample survey or a multi-village study, but a more important reason is that so little work has been done on this topic that an exploratory study is necessary. Such studies should always be done prior to any large scale, quantitative studies. Before doing such a study, it is necessary to have a good idea of what factors need to be measured, this cannot be decided prior to collecting fairly in-depth information on the type of situation and people to be studied. Also, most quantitative studies do not adequately investigate the causal mechanisms that are involved in a study, and the quantitative information is generally not explored thoroughly enough. Studies that use only quantitative data are thus inadequate to fully explore the factors that may account for failure, the investigation of some of these causal mechanisms requires qualitative data.

Thus qualitative information was gathered through unstructured but in-depth interviews. The information was not only collected from the beneficiaries of the BRAC program, but also from the deliverers of the program. Survey studies tend to examine only the recipients of development programs, while their progress is dependent as well on the administrators of the program. Therefore BRAC's development officials, staff and field workers responsible for implementing the programs were interviewed.

During the interviews with the beneficiaries, time was spent in general conversation about village life. Frequently, other members were present during the interviews, and discussions were held with them as well. While questioning them, efforts were made to make certain that the questions asked were meaningful to the respondents, and that their replies accurately expressed their opinions. The questions were discussed in detail with the respondents, and they were asked what each question meant to them, and the meaning of their answers were thoroughly explored. The intention was to eliminate any ambiguities in the questions, and to make certain that a question provided full scope for the respondent to give an accurate and meaningful reply. It was very important to stress this emphasis on obtaining meaningful and accurate replies because some of the findings that have been reported in this study relied heavily on precise replies from the respondents.

The case study method has been used to get the real picture of the rural women who are involved in BRAC, their life and the socio-cultural setting of the village. Also, from the case studies, an attempt was made to determine how they regarded the intervention of BRAC, what training and skills they achieved, and what benefits they acquired.

The field survey had to be conducted in the Bengali language, which was later translated into English. The researcher also had to establish a personal rapport with the respondents during the field trip for participant observation. Information has also been gathered from the available BRAC Annual Reports and other relevant documents published on rural women's organizations and development strategies pertaining to Bangladesh.

6.5 Limitations

There are mainly two problems that were encountered in conducting this particular study, the first being inadequate funds, which confined the study to the qualitative, instead of the quantitative, the scope for in-depth analysis on certain issues was not possible. Secondly, time,

was a further constraint. Only 6 weeks was available for collecting information; detailed information regarding all aspects was therefore also not possible.

Chapter VII

The Village and Its Region

7.1 Introduction

This chapter will discuss the location of the village of Pathalea, in the district of Jamalpur in Bangladesh. Some of the features of Pathalea will also be discussed.

7.2 Special Features

The village is located approximately 125 miles north of Dhaka, the capital of Bangladesh. Pathalea is in the Jamalpur district, and is surrounded by the Brahmaputra River and Char (a strip of sandy land) on the eastern side, on the west lies the rail-road track and the camp of the Bangladesh Rifles (B D R, part of the Border Security Force). The western part of the village is occupied by a large government agricultural farm, a branch of the Brahmaputra and some cultivable lands are on the northern side of the village. Pathalea is on the outskirts of the town of Jamalpur and is easily accessible by road, with a total area of 384.76 acres and a population of approximately 7,000 people in 1,007 households.

Unlike most villages in Bangladesh, Pathalea has electricity, but the poor people are not in a position to afford electricity. However, this is an important factor in assessing the village conditions, because the availability of electricity caused the land-rich families to buy T V 's and V C R 's, which they allow the poor people to watch at their courtyards. Thus this medium is bringing changes in the pattern of Pathalea's contemporary life, the T V and the V C R expose these people to urban lifestyles, which gradually changes their lifestyles too. Electricity is also being used by the rich farmers in the village for irrigation, and for incubation purposes by those poor women who are in BRAC's poultry programme.

Also, in the village the government has an agricultural farm, it employs some men from the village. Many border security forces (B D R) family members also reside in the village. The infrastructure of the village is unusually better compared to other villages, further, with the village being near to Jamalpur the poor people are able to work as wage labourers in the town.

In addition they are able to use the facilities available in the town, such as hospitals, and veterinary hospitals for their livestock

7.3 General Features

Like most of the villages in Bangladesh, Pathalea grows rice as the main crop. Pathalea's agricultural land constitutes approximately 180-200 acres. The main rice crop is Boro which is sown in October/ November and harvested in May/June. Another important rice crop is transplanted Irri, which is transplanted at the same time as Boro but can be harvested a month earlier. The village grows sugarcane and jutes as well. Almost every year the village is affected by some kind of flood, this affects the crops as well as the landless and assetless poor people of the village whose livelihood depends on the production of these crops. Many villagers reported that they had lost their land to the river.

Pathalea is divided into five 'paras' (i.e. locality) connected by hard gravel pathways. The village is heavily congested and has barely enough space to make homesteading feasible. There are only five land owners with sufficient land to employ kamlas (daily wage labourers) to work on their lands. Furthermore, these five persons are related to one another by kinship ties and they control the political structure of the village.

Around 50 percent of the male inhabitants of the village are rickshaw pullers and kamlas, 30 percent are cultivators, among whom some have their own land and some take borga (work as share-croppers), 15 percent are small traders (corner shops, jute trading and stock), and 5 percent are service holders (work as peons in the local government office). The village has five advocates who practice in the town but reside in the village. In terms of literacy, approximately 20 percent of the older generation and 60 percent among the young generation received some kind of informal education (i.e. are able to do simple calculation and write their names). Among those who received some kind of education, most are men.

In the village there are four primary schools, two are run by the government and the other two by BRAC for providing education to the children of the target group. Two women from the village work as teachers in BRAC's school. Also, there are 4 Mosques and 1 Madrassa (school for arabic teaching) in the village.

Chapter VIII

General Functioning of BRAC

8.1 Introduction

This chapter will discuss how BRAC came into existence in Jamalpur district and how far it has expanded over the years. It will further examine how well the separate women's group of BRAC has assisted women with their priorities and needs, and whether they have achieved political emancipation through women's organization. Also discussed is how well the Functional Education (FE) program is working, and the role of PO's and VO's in the field and their opinions about remuneration, transfer, etc.

8.2 Jamalpur Integrated Project

BRAC first started functioning in Jamalpur district through UNICEF. In 1975, UNICEF invited BRAC to start the functional education programme for few hundred women beneficiaries of its food for work programme. BRAC availed itself of this opportunity, and by early 1976 it began a full-fledged rural development programme.

In 1989, the Jamalpur integrated programme was merged with the Rural Development Programme (RDP). The RDP was set up by BRAC in 1988 to assist the landless and disadvantaged sections of rural communities to organize themselves into cooperative groups. The major components of RDP could be broadly divided into three categories: institution building, income and employment generation and the supplying of credit. There are also several other services which are provided by BRAC to promote the RDP activities, such as training. The project, which started in 1976 as a women's programme, was later developed into a fully integrated project to involve poor rural women in a wide range of activities.

The project area consists of the Jamalpur Municipal area and the adjacent Union. (See Appendix B). The Jamalpur project covers 31 villages within 7 mile radius, with a total population of 63,528, of which 31,769 have been identified as landless. Excluding girls under 15

years of age, the Jamalpur Women's Project's (JWP) female target population is 7,940, out of which 1,810 women have been covered in 69 groups¹⁴⁷

The main objective of the JWP is to work for the landless, destitute women folk of Jamalpur, so as to improve their socio-economic conditions. Those in the target population of the JWP were the most disadvantaged, having no control over the means of production and distribution. They were assetless, and manual labour was their only means of survival.

For more than 14 years the JWP has been working for these poor women. According to the organizers of the JWP, over the years they had the opportunity of testing BRAC's development strategies in the field, and through the process of learning from mistakes and constant innovation, the programme has reached its present stage.

8.3 Separate Women's Group

In BRAC, the organisations for male and female groups are formed separately; the women's group consists of those who are landless and assetless. The establishment of separate groups for women by BRAC could be justified on several grounds such as:

- to avoid confrontation with the cultural pattern that opposes mixing unrelated men and women;
- to avoid submergence of women's interests and loss of leadership to men,
- bringing women together in collective work can be viewed as a way of circumventing male control over resources, making possible the sale of goods and services by women directly.

In the field no mixed groups were observed. The groups for men and women remained separate on the insistence of the women, who felt that inclusion of men in their groups would permit the inherent tendency of men to dominate women. Furthermore, these women feared that if the men are included within their group most of the resources would be directed to men.

Not only were men excluded from the women's group, but women from different socio-economic groups were excluded too. Initially, BRAC used to involve women from different economic backgrounds, but, as experienced by the BRAC officials, women from upper classes displayed a characteristic to dominate those who belong to the lower strata in terms of wealth, and a lot of funds were misappropriated through these upper class women by their husbands or

¹⁴⁷ Aditee N Chowdhury, *op cit*, p. 98

male kin. So, the policy makers decided that members should share a homogeneous background in order to avoid similar problems in the future.

It could be argued that separate women's organizations are concerned only with income generating activities (kantha making, poultry, livestock, health-care, etc.), that enhance women's existing skills, which roles are offset by the desirability of changes in the direction of marketable skills and less sex-typed occupations. Further, it has been observed that separate women's groups have not empowered women politically. Though the Bangladesh government's commitment to women's emancipation and equality in formal terms works as a first step, it does not indicate that women's organizations can exercise significant and autonomous influence over areas which directly affect women. As observed in the field, the women's organization enabled them to fight with issues such as wife beating, and claiming maintenance money for the separated women. But still the women groups cannot participate directly in the shalish, i.e. the village indigenous court. Furthermore, nobody from the separate women's organization could yet participate in the policy making of BRAC.

8.4 Functional Education and Awareness Building Programme

As mentioned earlier, the JWP intervened in the poor women's lives in Jamalpur with a functional education (FE) programme. When the programme was launched in June 1975, the group members were highly irregular in attending class. The target group wanted immediate solutions to their economic problems, but FE could not offer any prospect for such immediate solutions, a great deal of resentment was therefore generated within the target group. Thus to ensure regular attendance, the receiving of wheat was made contingent on going to the classes. However, within a short time the learners showed great eagerness to continue FE regardless of the wheat support. The evaluation report done by the programme executives of BRAC between October-November, 1975¹⁴⁸ showed encouraging results. According to the report, at the completion of lessons in the FE classes, an average of 8 learners (each group consists of between 20 - 25 members) were able to read simple sentences and most of them were able to copy sentences. The following achievements were noted: (a) awareness building on one's rights and

¹⁴⁸ These informations were taken from the, "Available Annual Reports on Jamalpur Women's Programme," (from June 1975 to July 1984), in Khaleda Salahuddin, op. cit., pp. 197-199.

responsibilities, and (b) consciousness raising about the need for family planning. These achievements were considered to be a great success. According to the report, highly motivated teachers demonstrating enthusiasm, sincerity and interest in their jobs were the main reason for the success, furthermore, the efforts of the programme organizers were important too.¹⁴⁹

According to the BRAC executives the drop-out rates of the various groups were high in Jamalpur at the beginning of the courses (i.e. in 1975). However, as learners took more and more lessons and advanced through the courses, their awareness about the needs, problems, conditions and available resources increased. Though it did not bring any quantitative change in the lives of the poor women, they became more responsive to the programs, more responsive to the new ideas and more resistant to the exploitation.¹⁵⁰

Research by Salahuddin, Khaleda, (1985)¹⁵¹ mentioned that role playing by the teachers increased learners' interest substantially. Thus it could be seen as one of the main factors for the gradual decline of the drop-out rate from the FE program. At that time (1975) the change in the attitude of learners could be seen by their eagerness to educate their children and other female members of the group. The evaluation report between October-November, 1975 revealed, in a query on whether female education was considered essential, that all forty five individuals who attended the course at that time answered in the affirmative. In another query regarding their preference for providing their daughters with secondary education, their preferences were to provide such education. Besides, FE brought marked changes among the beneficiaries regarding family planning. Over the period learners became very close and friendly with the teachers, so they requested the teachers to provide them with family planning measures. The teachers prepared a list of 300 names who had requested family planning measures, including learners, their relatives and neighbours.¹⁵²

At the beginning of FE classes in 1975, participants were enthusiastic in going through all the courses i.e. literacy, numeracy and awareness. But over the period their interest in literacy and numeracy declined, the target group decided to go through only awareness classes. By the time

¹⁴⁹ Khaleda Salahuddin, *ibid*

¹⁵⁰ *Ibid*

¹⁵¹ *Ibid*

¹⁵² *Ibid*

I was in the field (i.e. in Jamalpur) during July-August of 1990, FE had undergone substantial revision. According to the BRAC's annual report of December 1989, most group members found literacy classes of 'little use to their day-to-day lives,' and subsequently either dropped out from the programme, or did not show much interest to enroll¹⁵³. Under the revised system BRAC made literacy and numeracy optional and more emphasis has been given to awareness building. New materials have been prepared for FE (awareness) classes, and BRAC executives mentioned to me that BRAC has made FE a pre-requisite for the target group before being involved in other BRAC's programmes. Also, when FE has been completed by a group in a village, BRAC PCOs are supposed to go to the village after a month and organize meetings, to refresh or reinforce what was learnt.

In the field I have seen the new contents of the BRAC's awareness lessons, it reflects the needs and interests of the women. Special lessons for women cover topics like women's contribution to agricultural production, food processing and saving habits, pregnancy, family planning, nutrition, breast feeding, etc. Some of the general topics are of special significance to both men and women, such as status in the community, the plight of widows, evils of early marriage and childcare. With these, BRAC intends to achieve the raised consciousness of the target group.

It was noted that literacy and numeracy topics were dropped from FE as the target group was reluctant to learn them, but I observed during the field trip that the target women were facing difficulties in calculating their wages, as they were lacking knowledge in numeracy. I have seen many group leaders taking help from other members who had a little literacy and numeracy, in keeping record of the wages for their groups.

Although BRAC made FE as a pre-requisite for the target group prior to involvement in other programmes, I observed in some villages under Jamalpur that the elderly members of the group were unwilling to go through the awareness classes. So, in some villages under Jamalpur district where the target group were unwilling to go through FE, many prospective projects failed to yield the expected outcome. For instance, in some villages under Jamalpur district PCOs were unable to collect loans on the due date as the groups were not given FE. The PCOs think FE would have made the target groups understand the credit system properly. According to the

¹⁵³ BRAC, Annual Report, op cit, p. 9

PO's FE is an excellent forum for target group interaction and motivation. Though JWP started with FE and emphasized it as a major activity, it was felt that due to the maturation of the Rural Development Programme, e.g. poultry, livestock etc., FE was not given enough importance by the target group.

As mentioned earlier, the PO's are supposed to refresh FE at an interval of one month with the same group, but it was observed in the field that due to the pressures of recovering overdue loans, PO's were more busy recovering loans than arranging the meetings. However, PO's, realizing the importance of FE programme, suggested an increase in the number of PO's in order to hold the monthly meetings required for building awareness among the target group. They also emphasised the need for FE programme prior to providing any loans to the target group. However, FE is not only required for the loan programme to function properly, but also to achieve expected results from other programmes as well.

As women start receiving knowledge in the FE classes their positive attitudes towards education are reinforced. As observed in the field, participants were becoming aware of their conditions, about the evil of early marriage, dowry, and multiple pregnancies, and their knowledge of nutrition and sanitation was improving too.

8.5 PO's and VO's in the Field

In contrast to the government organization workers, the field workers of BRAC were found to be highly committed and to work very hard. During my field visit the PO's were working from 8 a.m. to 10 p.m. at night, their office hours were 8 a.m. to 5 p.m., but due to overdue loans these PO's were working longer hours for which they were not paid. These PO's maintain close relationships with the target group, and they are the key persons to supervise group activities. They are assisted by the VO's, who visit the groups weekly. VO's are responsible for their work to the PO's, who report to the Area Manager (AM), who reports to the Regional Manager (RM). In case of critical problems such as a group member who is unwilling to repay the loan, if the PO fails after making several attempts to recover that loan, then the AM comes on the scene. If the AM fails to recover, then the RM takes over the case. Although it is very rare, in case the RM fails, the Programme Coordinator is called in. In fact, in most cases the problems are solved with the involvement of RM.

The PO's find their job prestigious, since they are working for the betterment of the poor people. However, they are not satisfied with the remuneration. Unlike the government workers, they do not practice unfair means (such as taking bribes for selecting the members of the programmes, etc.) for additional income. Also their jobs are not secured as are the government workers, who have a strong union which makes it difficult to terminate their employment. According to the PO's, they are not even paid enough to maintain a decent living, and thus these PO's said that if they found jobs offering better a salary they would leave the organization.

Furthermore, the PO's said that the chance of promotion in the organization was very slow as more people are sharing the small resource base and competing for few higher level posts. This happens to be another reason for leaving the job, so BRAC fails to retain competent staff. Loss of effective staff has a damaging effect on the organization, as mentioned in the Annual Report of BRAC, 1989¹⁵⁴ the loss of two staff, an MBA and a Chartered Accountant, hindered the reorganization process of RDP activities. Staff welfare in BRAC depends on the inflow of resources from the donor agencies.

The VO's on the other hand were found to be content with their salary levels. They have only matriculated (i.e., have completed secondary school exam) and are recruited within the locality where BRAC implements its programmes. Furthermore, the VO's mentioned, since they have only matriculated, they consider this job worthwhile. The VO's also have the advantage of staying with their family, but the PO's are not posted in their home town. According to BRAC, the reason for doing this is to prevent PO's from extending resources to their kin. This particular practice of BRAC seems to be rational as it hinders nepotism.

However, the PO's are transferred from one region to another without prior notice. This creates serious problems for the target people as well as for the PO's, since it takes time for the PO's to learn the rural power structure and societal norms to implement the programmes. Also, the target group gradually becomes acquainted with the PO's, particularly for a specific programme, so if PO's are transferred in the middle of an on-going programme, the programme as well the target group suffers.

It was noticed that the field workers do not have much voice in the organization. Their opinions regarding programmes and strategy are not taken into consideration by the management.

¹⁵⁴ BRAC, Annual Report, *ibid*, p. 3

Furthermore, the organization structure of an NGO in Bangladesh don't fall under any labour law, as a result the PO's and VO's could be easily terminated. In fear of termination without notice and the absence of proper jobs in the market, these officials mentioned that they do not form a union which would enable their voice to be heard by the management. This is damaging the moral of the PO's, however, BRAC does not seem to have any plans for improving the situation.

Chapter IX

INCOME GENERATING PROGRAMMES

9.1 Introduction

In this chapter BRAC's various income generating programmes for target women will be discussed. In fact, there are quite a few programmes offered by BRAC in the village of Pathalea, my study area. The programmes are the following: paddy husking, bee culture, nakshi kantha making (i.e. embroidered-quilt making), poultry, livestock, and credit. For this particular study I will focus only on kantha making, poultry, livestock and the credit program. We shall analyze how far the implementation of these programmes has induced target women into accepting the program as a means of survival, find out if these programmes are making the target women self-reliant, and finally, examine how viable these programmes are in reality. The discussion of the programmes would be divided into description, how is it working in the field, problems, and assessment. The findings of this chapter are drawn from the researcher's own observation of the situation, and in participation with rural women involved in different income generating programmes.

9.2 Nakshi Kantha Embroidery

(a) Description

Since traditionally Jamalpur is a kantha making, (i.e. embroidered-quilt making) area, it was natural for Jamalpur Women's Project (JWP) to include kantha embroidery as a scheme, with this programme BRAC wanted to utilize skills the women already possessed. JWP undertook the kantha programme in 1979, capitalizing on locally available resources and expertise with a view to truly reflect the indigenous tradition. To implement the nakshi kantha programme JWP provided raw materials, design, training in stitching and layout, and management. The kantha program is offered in conjunction with other programmes such as poultry, livestock etc.

Nakshi kantha is supervised by the Ayesha Abed Foundation (AAF), a separate organization of BRAC, situated on the outskirts of the Jamalpur town. To increase employment in nakshi kantha schemes, an exhibition of nakshi kantha was organised in Aarong (BRAC's retail

outlet situated in Dhaka) in February 1983. According to BRAC the exhibition was successful in boosting orders for kantha, and Japan and U K became the principal buyers.

Kanthas are stitched in subcenters established in the villages by AAF. After the kanthas are stitched, the concerned PO's bring the finished products to the AAF and later take them to sell through the retail outlet in Dhaka. These kantha making subcenters are supervised by the PO's skilled in kantha making, and they are appointed by the AAF. In each sub-center only 35 women could work, on the basis of the following criteria BRAC selects the 35 women for each subcenters: i) regularity of the worker, ii) aptness, and iii) concentration in work.

9.2 (b) How the Programme is Working in the Field

In the study area there are four groups and each consists of 35 members. Some of the group leaders were trained, and they now participate in some parts of the programme with the PO's -- purchasing the materials, layout and design, quality control and delivery of the finished products to the AAF.

Initially in Pathalea kanthas were stitched at women's households, and large numbers of women were involved. As the women used to perform this activity after first doing household chores, it was hard for BRAC to maintain the deadlines. Therefore, the officials decided to establish 'sub-centers' in Pathalea and offered membership in the kantha program only to those who could come out of their household. Quite a few women left the program as they could not afford the time because of their family workload, thereby losing earnings that could be of great help in supporting the family. The rule that in each sub-center only 35 women could work restricted the group leaders of kantha programs in Pathalea from recruiting many willing women in the program, even though BRAC laid off those women who were irregular in coming to the sub-center, and those who couldn't meet the required standard of work.

Women in the subcenter work from 9 a.m. to 5 p.m., the wages for kantha making are paid on piece-rates. Usually the big kanthas are being made in groups consisting of 6 to 8 members, medium ones by 2 to 4 persons, and small ones by one person. For big and medium kanthas wages are divided among the respective groups. Respondents mentioned that BRAC does not pay them monthly, but maintains the balance of pending bills. Women in the field opined that they would prefer to have the wages in two months time. When asked the reason, some women said that then they would receive an handsome amount. Further inquiring into this

matter with BRAC officials, they said that they are thinking of paying them on a monthly basis because it would then enable BRAC to maintain regularity in giving wages.

However, the women involved in the kantha programme feel BRAC is helping them to improve their socio-economic position by providing income. These are the statements made by some women about the program.

I am in nakshi kantha program for last 10 years. It is almost 15 years that my husband left me. Now I am staying with my aunt, who looks after my poultry unit, while I am in the center. I also made two of my younger sisters member of the nakshi kantha program. My only daughter is in orphanage. Nakshi kantha has helped me to organize my life. I am also the group leader of one subcenter. As a group leader I earn TK 200 (US\$5.71, conversion as per official exchange rate which is Tk35=US\$1.0) monthly from the center. I earned TK 2494 (US\$71.26) in 1989, from kantha embroidery. There is not much to say regarding the wages, as we were totally unemployed before and had no food in the stomach, but now we have food. (Maleka, group leader, divorced)

I am working for last 4 years in nakshi kantha program. I am divorced and don't intend to marry soon. I made a pair of gold and silver earrings with my income from the nakshi kantha program. I have also purchased paddy which I intend to sell during the off season and make profit. I save money in cooperative. In need I help my father. (Komla, divorced, member)

I have started with the kantha program of BRAC 7 years ago. Income from kantha program enables me to share the burden of my family with my father. I helped my father monetarily during my younger sister's wedding. Now I am going to marry, but I feel very sad to lose my work because in the village where I am going to reside with my husband there is no such cooperative. (Parveen, divorced, member)

9.2(c) Problems

Though women were happy to be in the kantha programme, as it is a stable income generating programme, they had some complaints too.

I was in BRAC's nakshi kantha stitching for 1 and 1½ years. When the subcenters were established in my village I couldn't join the center as I have small children to take care. After some time I wanted to join the program, but, as each center can only provide 35 women with work, by the time I wanted to join all 4 centers in our village were absorbed. Recently my husband left me. My mother is in the cooperative but as she has become old, she is only in the savings program [described under the credit program], like me. I don't have any land but I had two cows, my father-in-law took one from me and I sold the other to survive. Now I have four chickens, I sell eggs in the market but the income from that is not enough to run the family. If I ask for poultry unit, the POs says that I need to show them space where I could establish poultry unit, but it is not possible for me to provide space for chick rearing, as I am staying with my mother and brother's family in the same bari [i.e. home]. But I need to be involved in income generating activities to earn to feed my children. (Rahimon, member)

I would like to work in kantha center. I am trying for last two years to get into the center. My husband has some land and he thinks if I join in kantha center, we could be in better situation. (Nur Begum, member)

I am in this program for last 5 years. I save my wages. My father doesn't demand money. But I think our wages should be increased. We are under paid in terms of the effort we give to produce a kantha. (Rokeya, unmarried, member)

I don't want to continue in kantha program, I would like to utilize my skill in a proper job. (Komla, divorced, member)

The rule of 35 members in each subcenter and family pressure for child care made many women drop out of the kantha program. Although BRAC has alternative programs for these women, as observed in the field these programs were further based on some other criteria (i.e. for poultry and livestock the participants need to have space). Thus many women failed to involve themselves in the alternative programs as they could not satisfy the criteria set by BRAC.

Also in the kantha center anxiety was observed among the women aged more than 40 years, as to what would happen to them when they would no longer be able to continue stitching kantha due to age. Therefore, these women expressed the view that if they are provided training in poultry, enculture, basketing, etc. then they would be able to continue to generate income and retain the same standard of living.

It was further observed in the kantha center that women who came to work with small children could not concentrate properly on kantha making, due to having to breastfeed and look after these children. Therefore, these women have a strong desire to work at home so that they can work when it is convenient to them, however, economic need has driven some women to work in the centers with the children. Thus even those women with skill in kantha stitching, but with children to care for, fall behind in their work, this problem has existed since the establishment of the first subcenters.

9.2(d) Assessment

The kantha programme is liked by most of the needy women, since the seasons have no influence on this programme. Although kantha making does not generate a satisfactory income, it has contributed a lot in developing embroidery skills. It was noted in the field that the women of Pathalea were interested in continuing this program. Furthermore, many unmarried women joined this program, BRAC officials prefer to have these women as they are free from household chores. Although Purdah creates some problems for these women in working outside their homes, as the subcenters are near to their households they encounter less difficulties.

Nakshi kantha embroidery is essentially time consuming, provides little income, and the skills are not easily upgraded to yield a high income. The amount of money women receive often

only meets their subsistence need. Although BRAC officials agree that the Kantha program provides only small incomes for the target women, they pointed out that additional income comes from other programmes such as horticulture, poultry rearing and animal husbandry. But it was observed by me in the field that very few women who were involved in kantha making had access to more than one programme. Even though these women had a strong desire to involve themselves in other programmes provided by BRAC, they were not allowed by BRAC to join them. While inquiring about this with the BRAC officials, the explanation was that if these women were involved in more than one programme, they would not be able to manage both properly. This statement of BRAC contradicts their previous one. It could be asserted, that since BRAC has few alternative programmes, it tries to meet the demand of the maximum number of needy women by involving them in at least one programme. However, those few women who were lucky enough to be involved in two programmes were managing well. They mentioned they were in a better position economically than those who did not get the opportunity to be involved in two programmes.

Another issue which I came across is similar to the findings of Hayat, Imam Hunt (1983),¹⁵⁵ in BRAC's Manikgong district project, which is that women preferred to work at home. Hunt observed that this feeling was somewhat influenced by Purdah and she was correct in indicating that it originated predominantly from the demands of time, pregnancy, and location of child care. Some women who dropped out of this programme did so not only due to the establishment of 'subcenters' but also because, to some women, looking after their children at home was more important than losing a means of income. Further, it was observed that those women who were dropped from the program in Pathalea due to irregularities were not fortunate enough to live with their kin or in-laws, who could have taken care of their children in their absence.

In spite of women's reluctance to leave the home to work, some women still prefer to work in the centers. According to these women the working environment generates competition among them, and allows them to finish the work on time. In addition, these women mentioned that the center works as a 'meeting place' for them where they can talk about their mutual problems, wage bargaining, and decision making.

Regarding the wages, the workers mentioned that they are underpaid in terms of the work they do for BRAC, but why they are underpaid by BRAC is not known to us. Further research is required on BRAC's administrative policy for this matter. The following reasons could be assumed for low payments by BRAC.

¹⁵⁵ Hayat Imam Hunt, op cit, pp 58-59

- BRAC knows that there is ample availability of women workers for the kantha stitching program, so nobody would ask for a higher wage because they feel job insecurity. Besides, the labour law does not apply to them, allowing BRAC to fire and hire workers at their discretion, - since the wages of BRAC workers are centrally controlled, BRAC has to increase wages all over the country in all subcenters, which would increase the cost of production for BRAC. If the cost increases, then the price of BRAC's product increases, which could ultimately reduce the profit because of lower sales. But these products are luxury items, even if the price increases the demand for the product decreases only insignificantly.

BRAC could have developed this traditional kantha making and upgraded and diversified the productive skills of the women. Cooperative organizers of kantha programmes could benefit these women by creating the opportunity to sell their products on their own. As observed in the field, these women preferred to conduct independent businesses, but they have not been trained to do so. Besides, sales fall and rise with tourism and international shifts in taste, which affects the rural producers too.

9.3 Poultry

9.3(a) Description of the Programme

Initially BRAC was alone in this programme, but later BRAC entered into collaboration with government through the Department of Relief and Rehabilitation (DRR) and the Department of Livestock (DOL), they launched the poultry and livestock programme in 1987. BRAC associated with the government to work jointly with the latter's Vulnerable Group Development programme.¹⁵⁶

Vulnerable Group Development (VGD) is a multi-donor programme implemented by government for destitute womenfolk, where each woman was given 31.25 kg of wheat per month for a period of two years. This was a relief programme in nature, and over the period these women received nothing more than the ration of wheat. As BRAC pointed out in a research paper in 1988, due to the lack of manpower, technical ability and resources, government achieved nothing meaningful.¹⁵⁷ Therefore, the system of rationing did not help destitute households to become self-reliant.

After joining with government, BRAC designed an independent programme name "Income Generation Programme for VGD Women" (IGVGD). BRAC became associated with VGD in 1987,

¹⁵⁶ BRAC, "Economic Upliftment of the Poor Women. Strategy of NGO Collaboration With The Government," 1988(a), p. 1

¹⁵⁷ Ibid

introducing training in poultry and livestock rearing to help these women to have a permanent source of income and avoid becoming destitute after the two year wheat dole was over. For the poultry programme, women are divided into three groups¹⁵⁸. Each group is given training in one of the following skills, namely - chick-rearing, key-rearing, and veterinary work. The first of the two are extensions of the domestic poultry raising traditionally performed by the women in the household. Only the third skill is an area which the women being trained were exposed to for the first time.

Government and BRAC divided among themselves the components which would make the programme viable. The staff of the DRR have been assigned to work jointly with BRAC's three appointed PO's in each upazilla for the VGD poultry scheme. BRAC is responsible for group formation, motivation, organization of training and delivery of inputs to the VGD women. On the other hand, DOL provides vaccines at no charge and high-yielding variety cocks at government cost. The DRR, through their Project Implementation Officers (PIO's) and VGD committees consisting of the upazilla Chairman, Union Chairmen, and the members of the ward, provide administrative support to facilitate implementation of the poultry scheme¹⁵⁹.

Besides their collaboration with government, BRAC has its own VGD programme, totally controlled by themselves. In this programme they distribute 150 cards among the destitute women of different villages within an upazilla (subdistrict), then they give a ration of 31.25 kg of wheat and take TK 30 (US\$0.86) as savings from the women, for a period of 1 year. However, these 150 cards are given to those who take the poultry training scheme. With their savings in BRAC, these women are able to purchase inputs such as hens or chickens, food etc. In fact, BRAC set two criteria for selection for the poultry programme. The criteria are as follows: 1) women must have homestead space for rearing chickens, 2) BRAC selects those women who already have some chickens. Because of these selection criteria many destitute women, though willing, could not join.

BRAC's general poultry development programme aims at generating income particularly for the poor women. The following gives an account of the programme components:

- training of poultry worker as para-veterinarians (paravets) - one woman selected from each village for a week's training on vaccination and treatment of poultry
- development of key and model rearers - key rearers are persons who own at least one cock and nine HYV hens and who also encourage others to rear poultry scientifically. Model rearers are

¹⁵⁸ Ibid

¹⁵⁹ Ibid

entrusted with the task of supplying eggs for hatching chicks. Each model rearer has 20-30 hens and chickens

- distribution of HYV eggs, chicks, cocks
- establishment of mini poultry farms operated by model rearers¹⁰⁰

Model rearers are allowed to sell the chicks at the market and to their neighbours. BRAC also buys the chicks from the model rearers and sells them to the card holders of IGVGD, and to those who have BRAC VGD cards.

In order to establish a chick rearing unit, BRAC provides a loan of TK4000 (US\$114.28) through RDP, which the women have to pay back in installments within two years. One day old chicks are sold to these women from BRAC, each costing TK9 (US\$0.26). BRAC sells food and medicine for them too. These women have to keep the chicks for 60 days. After selling all the chicks, BRAC gives back the profit to these women after deducting the cost of medicine and food, which is provided only for 60 days.

9.3(b) How the Programme is Working in the Field

In the field I came across some women who have been rearing chicks for a couple of years. More than any other income generating activity, poultry rearing seems to be one in which the success of a few women has been rapid, geometrically increasing. Some of the statements made are as follows:

I have been in BRAC since its birth in Jamalpur. I was involved in nakshi kantha as well as poultry. Due to the jealousy from my colleagues in the kantha programme, I couldn't continue both. For last five years I am only in the poultry programme and took loan for this purpose. So far I have taken 15 lots of one day old chickens. Usually we keep these chicks for 60 days but sometimes it goes up to 90 days and then it becomes hard for us to take care. After that period if it is possible we sell them to the local market, to the neighbours and the remaining are taken to BRAC office. They sell them to the VGD card holders. I had training as poultry and livestock worker. There are many people in the village who are enthusiastic about keeping chickens. But as the village is heavily congested there are not enough spaces to have chicken rearing unit. There are five chicken rearing units in the village. I vaccinate these chickens monthly and receive Tk20 (US\$0.57) per unit. I vaccinate the chickens of the non members of BRAC as well. For them I get Tk0.50 (US\$0.014) per chicken. I also rear 3 lots of chicken in a year and earn Tk 4000 (US\$114.28). I earn Tk 100 (US\$2.86) from vaccinating five chicken rearing unit per-month. I also earn Tk180 (US\$5.14) by vaccinating 45 livestock, twice a year. I couldn't repay with this income the loan yet. I am taking care of the family as my husband is sick - I am the breadwinner in the family. (Rahima, member)

I am in BRAC for last 10 years. I have chick rearing unit as well as I am in the kantha programme. I have joined poultry programme two years back. I have an

¹⁰⁰ BRAC, Annual Report, op. cit., p.20

advantage as my aunt takes care of it when I am busy in the kantha center. I have repaid the loan taken from BRAC for poultry programme. Now, I bear all expenses of my unit. (Maleka, group leader)

In the village of Pathalea there were only five poultry units. The general community is interested in poultry rearing, but since the village is densely populated these poor women couldn't provide space to establish a chick rearing unit. It seems participants in poultry rearing in conjunction with other programmes could be successful, provided someone is there to take care of it in the absence of the member, e.g. Maleka.

However, the poultry vaccinators were not receiving their remuneration from the villagers. As observed in the field, many group members do not want to pay the poultry vaccinator, as she belongs to the same cooperative. They feel they should be exempted from paying, and non-BRAC members pay in kind for vaccinating their chicks.

The participants in the poultry programme mentioned that if BRAC delays collecting chicks after 60 days it creates problems for them, since after 60 days chick rearers have to provide food and medicine which is difficult for them to afford. In inquiring about this delay with BRAC officials, they mentioned that since they sell these chicks to the VGD card holders, an updated list of these people is required, which actually causes the delay. For those women who hold VGD cards, an attempt has been made by BRAC to give the women a permanent source of income so that the families do not become destitute again after one year or when the two year government dole is over. Thus after the dole period is over BRAC has to select a new group of VGD women, which is time consuming, as BRAC has to investigate thoroughly the new group of women who would be given VGD cards, to find out if they are destitute enough to be eligible for receiving wheat and also if they meet the criteria set by BRAC for the poultry programme. However, as mentioned by the participants, the sale of chicks is even delayed in the year when BRAC doesn't prepare the list. Although BRAC allows women to sell chicks themselves in the local bazaar, it was observed in the field that they were not doing so. Rather, they were marketing their chicks through someone else, and were not receiving the retail price.

9.3(c) Problems

Although the poultry programme is popular, complaints are there too. As one respondent mentioned,

I am BRAC's member for last 10 years. At first I was in kantha programme but as I couldn't stitch properly I left kantha making and joined poultry in 1989. I received training from BRAC on how to rear up one day old chicks. But as the one day old chicks come from Chittagong (district town) far from Jamalpur, they become exhausted on the way and face difficulty in surviving. Besides we have seasonal problem, more chickens die during monsoon. For these reasons in last two lots more chicks died. Furthermore, PO's are supposed to market these

chickens after 60 days but some times they fail to do so on due time, then it becomes expensive to feed these chickens (Asia)

Thus the problems of chick rearing identified by the participants were

- since these one day old chicks come from Chittagong by train, which is 235 miles from Jamalpur town, it makes it hard on the part of the participants to keep these chicks alive
- the seasonal problem is a crucial one, as more chicks die during the rainy season
- the delay in collecting chicks after 60 days causes death as the participants cannot afford to buy food and medicines from the local market
- participants depending on BRAC to market their chicks at times are delayed for which they lose some income in extra feeding costs

9.3(d) Assessment

The above mentioned problems discouraged many women from being involved in the poultry programme. Further, they said that if some parts of the poultry activities were allowed to be taken care of by them, then some problems could have been overcome, such as if they were trained to process the food to feed the chickens, the expenses to feed them could be reduced. Furthermore, they feel the need for establishing a poultry farm within Jamalpur district. Since JWP is mainly concerned with women's development, having its own poultry farm would benefit larger numbers of women and the mortality rate of chicks would be reduced by supplying them from nearby farms.

The reason for the delay in selling chicks by BRAC could be seen as an administrative problem due to insufficient staff available to prepare the list for the VGD card holders on time. But BRAC prepares the list every alternate year, so this does not excuse the delay in the year between preparation of the list, which deprives the women of income.

Further, the women's participation in different income generating activities has not yet enabled them to participate directly with their products in the local bazaar. This could be a failure of BRAC's policy.

It has been observed that the members of the cooperatives receiving services from the paravets do not appreciate fully the efforts of those who received training in vaccination, keep records of vaccinations, and who bring the vaccine ampoules from the BRAC office to take care of the poultry, and who in providing these services leave their children and their homes. Proper payment should be made to them, both to give them a better living as well as to develop a sense of professionalism and responsibility.

If the poultry rearers and the poultry vaccinators could overcome the problems in chick rearing they would succeed in their poultry farms, and their achievement could set the beginning of a 'new era of poultry' among the group members as well non-BRAC members.

9.4 Livestock Program

9.4(a) Description of the Programme

As mentioned earlier, BRAC's livestock programme receives government assistance, and it includes the following services

- training of paravets one group member from each ward (4-5 villages) is developed as a paravet, who is also responsible for ensuring vaccination and health services in her operating area. Their income comes from fees charged for their services
- training of livestock rearers group members who are interested in cattle rearing are given 3 days of training on feeding, housing and primary disease prevention
- vaccination this is an important element for the success of the programmes, carried out by the paravets. The medicines are supplied by the Department of Livestock
- upgrading local breeds through artificial insemination
- toddler extension programme ¹⁶¹

The insemination programme has not yet been implemented in Jamalpur, as in other RDP areas, due to the shortage of quality cattle

BRAC provides a loan of TK 2500 (US\$71.43) to buy cattle. Both men and women members of the village organization are involved in raising cattle and milking cows to earn a living. Further, BRAC attempts to provide training to rearers and tries to ensure supplies of vaccines and medicine through the para-veterinary workers. Each paravet is given a card to record vaccination and visits, and the follow up of the paravet's work is done by the PO's skilled in livestock rearing. The paravets are trained for 45 days, then follow-up courses are regularly conducted by BRAC's Doctors of Veterinary Medicine. The paravets are responsible for ensuring regular vaccination ¹⁶². Further, the PO's verify if the livestock programme participants used the loans taken for the intended purpose.

9.4(b) How the Programme is Working in the Field

The number of people who took livestock loans was small in my study area. The women interested in the livestock programme had to meet the following criteria

- have enough space to rear up the livestock
- have someone at home to look after the cattle in absence of the member
- the family had to have a source of income other than her, e.g. husband or brother could be rickshaw pullers, or kamla (daily wage labourers)

¹⁶¹ BRAC, Annual Report, op cit, p. 21

¹⁶² Ibid

Because of these criteria many women could not join the programme even though they had a strong interest in it. For those who did join, once the loan has been granted to a woman, she goes to the market accompanied by the paravet to buy the cattle, the choice of buying milking cows or ploughing cattle is at her discretion. The duty of the paravet is to check the physical condition of the cattle before buying, to make sure they eat grass properly and are free from worms and diseases. After inspection the paravet submits the voucher to the local BRAC office, then the PO's and the Area Manager inspect the cattle.

After the cattle are purchased and brought home, the paravet pays a visit twice a month to examine their physical condition. Usually the paravet renders this service for one year, then the woman is on her own with the cattle. The paravets are provided with medicine and a bag to carry those medicines, and also an umbrella to go around the villages.

One and a half years ago, BRAC introduced the system of deducting TK 50 (US\$1.43) from the loan amount for cattle purchase, to provide medicines and the salary of the paravets. BRAC adopted this policy because the villagers were reluctant to pay the paravets for their visits. The members reported to BRAC that paravets were not regular in their visits, so members of the livestock programme are given a card in which the paravets keep records of the physical condition of the cattle and the date of their visits, this card is later inspected by the PO's.

9.4(c) Problems

In Pathalea I met some women involved in the livestock programme who have problems, which are revealed by their statements:

It has been almost 7 years I joined BRAC. Before that I used to work as wage labourer, husking paddy at the 'big farmers' house. During monsoon there was no work to do so, I decided to join BRAC's 'kantha programme'. Also, two years back I took loan from BRAC and bought a bullock but didn't get any card. So, paravets don't come and visit my bullock. If it is sick I have to take it to the government's veterinary hospital. Since I am in 'kantha' making, my father and brother uses it for cultivating other people's land. The incomes they receive by using my bullock are spent for our joint family. I have been staying with them with the three children since my divorce. They have given me shelter. I am still repaying the loan from the kantha program's income. (Rashmi, member, divorced with 3 children)

I took loan from BRAC to buy a milking cow. BRAC deducted some money in advance from the loan amount for providing medicine and paravets service. But, I don't get the service regularly. So, I have to go to the government's veterinary hospital in Jamalpur town (Rokeya, unmarried, member)

I am in BRAC for last 3 years. I bought a bullock 1½ years ago with the loan from BRAC's Livestock programme. During the time of providing loan no card was given to me. Therefore, no paravet visits. Neither have I received any training for cattle rearing. In fact no women in this village involved in livestock programme have received such training. (Renu, married, member)

Thus the problems of the livestock programme, as identified by the participants, are the following

- no training on cattle rearing provided
- no participants were provided with the card which would allow them to receive paravet service, although money was deducted from the loan amount of some participants to provide the card to get paravet assistance, they did not receive this service
- participants said they were not informed by BRAC about the change in the loan system, i.e. deduction of money for medicine and salary for the paravet

Since the village is near to Jamalpur town, these problems are not affecting the participants badly. If the cattle are sick the participants seek the assistance of the government veterinary hospital near their village.

The livestock paravets of the village of Pathalea mentioned that they only receive Tk.2 (US\$0.06) for each visit, this is not sufficient. They claimed to have sacrificed household duties to be in this profession and to earn a decent living. Further, this job requires travelling from one village to another, at times they need to use a rickshaw. As their remuneration does not cover transportation costs, it becomes hard for them to afford, which prevents them from rendering the service regularly.

9.4(d) Assessment

In Pathalea, large numbers of women are interested in being involved in the livestock programme. The programme was introduced in 1987, but the coverage is still small. In asking BRAC officials about training for livestock rearing in Pathalea, they replied that arrangements for training would be made as soon as possible.

The incomes earned by these women from the livestock programme are controlled by their male kin, although studies have shown that women own much more livestock than men and are involved in all stages, except selling and grazing¹⁶³. Also, the case studies from Pathalea reveal (Rokeya, unmarried and Rokeya, divorced) that despite being the owners, these women are not involved in the decision process regarding the use of income earned from the livestock project. Further, most of the income is used for consumption rather than re-investment for generating more income. This could be a factor responsible for delays in repaying the livestock loan on time. In fact the PO's only verify if the livestock loans have been used for the intended purpose. Further, they do not see who controls the income generated and for what purpose it is being used.

¹⁶³ For detail information see, Abdullah and Zeidenstein, "Livestock Care In the Village," Adab News(30), June 1977(b), And F, et al "Population Planning and Rural women's Programme: Some Critical Issues," in Jahanara Huq et al (eds.), Women in Bangladesh: Some Socio Economic Issues, Seminar Paper Vol 1, March 3rd 1983.

Also, due to inadequate remuneration for the livestock paravets, many women may not feel motivated to join this profession

9.5 Credit

9.5(a) Description of the Programme

BRAC's credit programme operates within the frame work of the Rural Development Programme (RDP). It has been extended to meet the needs of landless group members having no access to commercial credit. Loans are realised from and repayments credited to a part of the fund which is used for extending further credit. According to BRAC this revolving process ensures that credit facilities are available eventually to all group members. The objectives of the revolving loans are generating employment for group members, mobilising local resources, introducing new activities in the rural areas (e.g. irrigation sericulture), and supporting the development of new skills among the group members.¹⁶⁴

BRAC encourages self-financed schemes by providing groups with savings. Thus, using the groups own fund, some small scale trading is possible; this includes storing vegetables and grain to be sold later at a higher price, small-scale agricultural schemes on recovered government land, and poultry and livestock rearing.

BRAC provides short term, medium term and long term loans. All loans carry 16 percent interest on the reducing balance, repayable in weekly installments. Furthermore, 5 percent of the loans are reserved for individual savings and 5 percent for group funds.¹⁶⁵ After 10 years, 50% could be withdrawn from the individual savings, 75% after 15 years and the total sum after 20 years. These are some of the basic rules that serve as guidelines for granting loans to the members.

- (i) priority is given to schemes with visible economic and social profitability potential
- (ii) a loan cannot be used by a group member to buy land from another group member
- (iii) to be eligible for loan, a group member has to further meet the following conditions:- have demonstrated a regular savings habit (for women only three months of saving are necessary); must have a savings account in BRAC with an amount equivalent to 5% of the loan requested; must have completed functional education (awareness) programme.¹⁶⁶

No collateral is required, as the group takes the responsibility of paying back the loan.

¹⁶⁴ BRAC, Annual Report, op. cit., pp.12-16.

¹⁶⁵ Ibid.

¹⁶⁶ Ibid.

9.5(b) How the Programme is Working in the Field

In the weekly meetings conducted by the VO's, discussion are held on different income generating activities, they also discuss the means for income generation. These women are motivated to deposit TK 2 (US\$0.06) during each meeting to their individual savings fund, each member has a record book where the VO's keep records of their savings. This practice increases the importance of saving to the rural women and of using banks. Women could also borrow during emergencies without going to the money lenders. It is BRAC's responsibility to update the record books twice a year (i.e. July and December) to show the interest on their savings.

As observed, loans are given for the following reasons: to increase employment, to provide independent income for the poor, and to benefit the resourceless community more. Furthermore, BRAC provides loans for collective agricultural schemes such as farming and irrigation, to develop group initiative, but in the study village there were no such collective projects.

According to BRAC credit was provided not for making profit, but rather to be used as an instrument for social change, to counteract the political and economic influence of the well-off group and also to free the poor from dependence on the rich for employment and loans. When the loan is sanctioned from BRAC, the group as a whole remains responsible for it, though the money is disbursed to individual members, the group serves as BRAC's collateral for the return of the loan. Groups are divided among small groups consisting of five persons and members within these small groups cannot be tied by kinship. Leaders from the small group establishes the management committee for loan; this committee selects members eligible for loan. Then the management committee submits the proposal to the respective VO's, who verify the following: if these persons had a previous loan; whether they paid back the loan on time; and if the persons have some other source of income to repay the loan.

After the verification is done, PO's take the scheme to the Area Manager for approval. The Area Manager has the authority to approve only two schemes, not exceeding the total amount of Tk 10,000 (US\$285.71). When schemes require more, the approval of Regional Manager is required. Regional Managers are allowed to approve schemes up to Tk 20,000 (US\$571.43). A Programme Coordinator has the authority to approve up to Tk 40,000 (US\$1142.86), and the Executive Director up to Tk 50,000 (US\$1428.57); usually the schemes don't exceed Tk 50,000. Once the loan for a scheme has been sanctioned, the recipients are given the training relevant for implementing such programmes as, for example, livestock rearing, small trading, sericulture, etc (See Appendix C).

Further, when small groups are formed, access to the credit is not extended to all the members. The first disbursement goes to two members, identified by other members as the most needy. The remaining members of the group work as a check and balance for the utilisation and

repayment of the loans. In the next disbursement, two more members get loans and finally, it becomes the responsibility of the fifth member to secure her own loan after the rest have been repaid, otherwise she has to wait. However, the credit programme is reducing the dependency on the local money lenders. It has also been observed that women are helping their families with the credit provided.

I took loan to buy a cow, but later on I bought a rickshaw and gave it to my son-in-law. My son is only 15 years old, he cannot pull rickshaw. My son-in-law is pulling the rickshaw and paying the loan. Once the loan gets repaid the rickshaw will be owned by him. I don't repent as it is helping the family life of my daughter. (Rahima, member)

I took loan to buy a piece of land but I have given it to my husband to use in his business. (Asia)

My husband is also a cooperative member, he is using his loan to repay the old loans he had. But with my loan "tins" were purchased for the roof of our house. I pay back loan on time therefore, I receive loan regularly. (Amena)

I took loan for my mother, she uses it for paddy husking. I have already paid back the loan. The loan helped my family to survive. (Shapna, unmarried)

9.5(c) Problems

Although credit is helping these women, there are some problems in the provision of credit. If the loan is used for non-productive purposes indebtedness becomes chronic. For example, if a loan for livestock is used for emergency consumption, the loan cannot be repaid. We came across a woman who took a loan to buy a cow, and later she used the money for the treatment of her father-in-law. In this case her husband had forced her to pay the bills, thus reducing the productive use of the money. Thus, when loans were not properly utilized, the target women could not return the loan on time.

Furthermore, BRAC's credit programme has created dissatisfaction on the part of the clientele. During the study of Pathalea during July-August 1990, women said they were not being informed about the interest on their deposits. But BRAC officials said they have records of the savings and the interest accrued on the savings in their record books in the local office, maintained by the accountant. However, this does not solve the problem of dissatisfaction of the women. These women have their own record book maintained by the Village Organizers (VO's), but the VO's do not show the amount of interest accruing on their deposits. Not informing the women about their interest has an adverse effect on the reputation of BRAC. It has also created scope for local powerful men to raise questions about the credibility of BRAC.

9.5(d) Assessment

It was observed in the field that most of the women who took loans for different purposes directed the power of that specific loan to other members of the family. While questioning them, these women said that they think that it is their foremost duty to help their closest kin (i.e. their father, husband or son). They perceive that if a male is present, he should be acknowledged as the head of the family. Furthermore, by providing the loan money to their male kin, these women think that their position in the family is secured. Thus the perception of these women needs to be changed, and although BRAC is trying to build "self awareness" through functional education, it will take a long period to reach the level where these women can function independently. Besides this, stronger supervision of loan use is required, unless loans are properly utilized, overall rural development will be more difficult.

As observed in Pathalea, women prefer to have individual scheme loans over working in groups. This could be due to the fact that as these women are very needy, they try to obtain benefits as soon as possible. Besides, if an individual fails to repay the loan the group becomes responsible. Very often the projects are unsuccessful due to natural calamities, then group tension arises as BRAC staff and members of other groups apply pressure to the group for recovering the loan. So, women emphasized that BRAC should recover the loan directly from the person provided with the loan.

The benefits derived from the schemes help the borrower to meet basic needs without depending on the money lenders. The profit generated is usually used for immediate consumption, and is rarely invested in another scheme, so after repayment a new loan has to be sanctioned. Further, the whole process - from application for loans to the loan sanction and its use - takes more than a year. Also, not showing the interest these women are making on their deposits is more than a simple record keeping issue. The adverse effect in the long run might lead women to withdraw from the credit programme. The reasons for BRAC's not informing members about the interest accruing on their deposits could be as follows:

- BRAC may not have sufficient staff to perform this task
- updating of interest in the account book could make large numbers of women eligible for claiming loans at a given time, which BRAC would not be able to provide as its funds are based on the outside agencies
- BRAC might have been using the interest accrued on the savings for different schemes, as was the case for the village Pathalea, where the savings were used for establishing a ricemill in the adjoining village, which was not brought to the knowledge of the women in Pathalea. The reason for BRAC's not informing the women could be that they might not allow BRAC to use their savings in another village other than their own.

Also observed in the field was that the lack of monitoring by BRAC officials resulted in improper utilization of loans, thus overdue loans are an acute problem for BRAC. There are some other factors that could contribute to this

- poverty, as in emergency situations target groups are left with no choice other than using the loan
- not reflecting in their account books the interest on their deposits could be a reason for some women to delay repayment
- the influence of a male partner could be a reason too: although women are working and earning an income, the freedom given by this income has not to all extents changed their attitude towards their male kin, i.e. Bangladeshi women still give value to their husbands opinion

Women's opinions about the group fund are that instead of depositing 5 percent of the loan into the group accounts, an investment in trading could earn more than the amount of interest accrued in the group fund. According to BRAC, group funds are to be used for further group schemes and for serving group members' emergency needs.

9.6 Conclusions

BRAC's income generating programmes have enabled large numbers of poor women to join the organisation in Pathalea (the number of women employed is not available as BRAC could not provide this information). However, these programmes only bring marginal income, used for meeting basic needs. Therefore, it is quite impossible for the women to save any money to invest in any small business. The incomes are not used for productive purposes, but rather are usually spent on the family, such as, improving the family diet and supporting the family during lean months or lending to family members when an emergency arises. Some women spend it on sending the children to school, which is productive for the future. Many unmarried women save for their dowry. The women also spend some of the money on hitherto forbidden luxuries, like buying sandals, quality saris and making small pieces of jewellery. They tend to justify this spending on themselves, as they need to go out of their villages to attend courses, so they need to dress properly. Thus this sense of 'self-consciousness' is certainly a new phenomenon in the lives of this class of landless rural poor women; the realization that they are now capable of earning gives them an enormous degree of self-confidence. Thus the benefits derived from these income generating programmes are not always monetary gains that contribute to development, but also the change of mentality, which is slow and almost invisible, but already present.

Regarding the programmes, though the kantha programme brings only little income it employed a substantial number of women in Pathalea. Furthermore, large numbers of women are waiting to be employed, since this is traditionally a kantha making area and many women

already possess the skill required. Thus this programme is viable for future continuation. The poultry and livestock programmes generated interest among the women too, but as these programmes require the fulfilment of certain criteria, many women in Pathalea were discouraged from entering them. Besides, the funds available to BRAC for these programmes are insufficient to cover the large number of women interested in Pathalea. The credit programme seems vital in the development of women's economic self-reliance. However, in most cases loans are not used for the purpose for which they were granted, resulting in improper utilization and further diminishing the possibilities of development.

The group members are conscious of the shortcomings of their programmes and have new ideas for overcoming the problems. They are able to analyze the reasons for the limited success of the programmes, but as these women have no access to the planning process their opinions remain unheard.

Chapter X

Impact on Status of Women

10.1 Introduction

This chapter will assess the impact of BRAC on the status of women in the village of Pathalea. However, it is important to mention here that these target women have the opportunity of watching the television, through which they get exposed to the urban life style. Since the village is near Jamalpur, urbanization too has a strong impact on them. It is difficult to separate the impact of mass media and urbanization from BRAC's impact, however, we will only bring BRAC's impact into our analysis.

Since all these aspects are only part of the total reality, it is necessary to resort to specific and limited factors. Furthermore, the changes brought by BRAC have multiple consequences: strength through unity, and mobility. In addition, this section will focus on how far women's status has changed after being in BRAC, and the impact of BRAC's programmes on women's role and status, more specifically on Purdah, marriage and dowry, parental control over unmarried daughters, polygamy, role in the salish, changes in men's and women's relationships, and the class effects. Also this chapter will argue that the fact that BRAC has been operating in this village for a long time and large numbers of women are participating in programmes has helped these women, but not up to BRAC's expectations.

Before discussing the above factors, five case studies are presented. Case studies will reveal the women's role and status within the bari (home), their position after being in the BRAC programme, and the impact of these programmes on various factors such as socio-economic (living conditions, husband, landholding, occupation etc.) and cultural, i.e. patriarchy (men's control and domination over lands and other means of production), which are discussed in detail. I have tried to narrate their versions as much possible in their own words.

10.2 Case Studies

CASE I

Name of the Respondent	Rahima Begum
Age	30 years
Name of Village	Pathalea
Marital Status	Married
Husband's Occupation	<u>Kamla</u> , i.e. daily wage labour
Number of Family members	Five
Homestead	one - room house
Property	Husband owns little land which has been sharecropped and mortgaged. She will inherit property worth Tk 20,000 i.e. US\$571.43 from her parents

Background

Rahima has two sisters and a brother. Her father died, but her mother, being the only sister of Rahima's maternal uncles, is still being taken care of by them. Rahima's only brother is not well-off, she mentioned that in case of need her brother would definitely come and help her physically, but not financially because of his poverty. Her sisters are equally in bad condition, one of them has been divorced and the other one is a widow.

Rahima is a typical example of patriarchal control and how the role and status of women plays a decisive role in women's lives. Rahima was married when she was about 13 years old. She was married to her brother-in-law by her parents, after her elder sister died. She jokingly introduced her husband to me as 'Nana' (i.e. grandfather) since he was 20 years older than her, he was educated up to grade VIII. Her in-laws were financially better off, but when she came to stay with her in-laws after marriage, her mother-in-law used to control the family. Rahima said that she used to work under the instruction of her mother-in-law and everything was jointly owned. After the death of her husband's parents, her husband inherited property as a son.

However her husband couldn't hold the landed property he inherited, most of his lands were lost to the river during flooding. Besides, her husband is sick, he has asthma so he could not take proper care of the land, and due to his sickness he is unable to work regularly. The remaining land has been sharecropped and mortgaged to earn an income.

Involvement In BRAC

It has been almost 14 years since Rahima joined BRAC. In the initial stage she was in the kantha program, she used to collect kantha from home-to-home from other women, and used to

deposit those later in the BRAC's local office. One of the subcenters was constructed on her father-in-law's land, presently owned by one of her brothers-in-law. But later she had to drop the kantha programme as some women in the centre became jealous, as she was involved in two programmes. They reported to the BRAC officials that she was not taking proper care of the poultry unit. According to her version BRAC officials dropped her without verification. Anyway, it was not possible on my part to get the BRAC official version for taking such an action against her. After this incident Rahima tried several times to persuade the officials to involve her in the kantha program but failed to do so.

Acquired Skill

Rahima received training in poultry and livestock from BRAC. She works as a paravet in her village and adjoining villages. She has also received midwifery training, which is more in demand in the village.

Benefits

Rahima works as a midwife in the village, but in most cases she receives goods, such as sharee (garments worn by women in Bangladesh) instead of money which she requires most.

She vaccinates livestock twice a year in her village as well as in the adjoining villages. She earns Tk 180, i.e. US\$5.14 per year. She also raises 3 lots of poultry, and earns Tk 4000, i.e. US\$114.28 per annum. Besides this, she vaccinates the chickens in the rearing unit and receives Tk 100, i.e. US\$2.86 monthly. Her income as paravet is mostly in kind, as most of her clients, either cooperative or non-cooperative members, are unwilling to pay her in cash. She said that she accepts whatever they offer because these people are known to her for a long time as neighbours or by kinship ties. However, Rahima's husband is sick most of the time and is unable to bring any substantial income to the family. Rahima mentioned that she would like to involve herself in more than one programme. She reported that many women are still unemployed in the village, and also they have enough spare time to involve themselves in income generating activities, but the scope of employment is less in the village. Furthermore, once someone involves herself in BRAC, she does not intend to work anymore as labour in the rich people's homes.

Rahima still has some poultry unit loans to repay. With her income over the years she bought tin for her house roof, and she also recovered some of her husband's land by paying the mortgage. She bought a bed, two chairs and some household utensils. She also said that she made some improvements in her diet. In order to save money Rahima deposits in BRAC as well as in a commercial bank.

Rahima mentioned that "nevertheless, BRAC cannot provide all kinds of help we require, but at least it provides knowledge, develops the sense of standing on our own feet to survive

Earlier I was so frail, but now even though my husband is alive I am playing the role of a man in the family "

She said her husband is very cooperative, at times when she is busy with her work, he cooks for the family. Further, since he has some education, he writes the reports on the condition of the livestock and the poultry that she looks after as paravet, and helps to keep the 'report book' updated.

She also mentioned that at first when she joined the programme her in-laws used to tease her, but now they are nice to her, as she now runs the family. She reported that when women at first involved themselves in the BRAC's programmes men were abusive, but now they know how to handle them, then she added "If these men come with one stick, we (women) go and stand with two sticks "

CASE II

Name	Shanu
Age	34 years
Name of the village	Pathalea
Marital Status	Separated
Children	2 sons, 1 daughter
Number of family members	Five
Homestead	6 decimal

Background

Shanu's husband left her with three children long ago. The man had three wives, and besides he was a gambler, therefore her conjugal life was an unhappy one. In order to survive she began her work as a daily labourer in the 'Food For Work' programme organised by UNICEF. At that time there wasn't any BRAC cooperative in her village. In the 'Food For Work' programme she received wheat for earth cutting, which she used to sell and buy inputs to make biri (i.e. tobacco) to sell in the market. Also she used to teach children Bengali and Arabic. She joined BRAC when it started functioning in her village, and over the years she worked and raised her children. At present both the sons are married, one of them is a plumber, the other one owns a small grocery store in the village; her daughter was married 10 yrs ago. Although she lives by herself she shares meals with the sons.

Involvement in BRAC

Shanu has been in BRAC for 14 years and she is among the first few members who were in BRAC since its inception in the village; she motivated large numbers of landless women to join

the BRAC programme. In the initial stage, BRAC used to give collective loans only, she took a collective loan with other women and used it in a paddy husking venture.

Later she had a poultry unit and, as well, she joined the kantha programme. In fact she left the poultry programme as it was not possible on her part to continue both, and now she is the leader of the kantha programme of a 70 member group.

Acquired Skill

She received training in poultry rearing and horticulture. She also teaches other women to do embroidery on kanthas.

Benefits

She bought land in her name worth Tk 6000, i.e. US\$171.43 and built a one room house to live in. She also used BRAC's loan to help one of her sons in his business. She receives a salary of Tk 200, i.e. US\$5.71 monthly, for being the group leader in the Kantha centre in her village. Now part of her income is saved for emergency purposes and the rest is used to buy clothes for herself, her grand-daughter, her daughter and her son-in-law.

Finally she made this comment on the BRAC's credit programme: "We should not only be concerned with the interest we are supposed to receive from our savings, but rather consider saving as the strength for BRAC, which enables us to bring loans."

Her husband still comes and visits her from time to time. She mentioned that she understands many things now, since BRAC taught her to think and made her self-conscious. Her in-laws are happy with her since she managed to raise the children by her courage and intelligence. She said that she would like to continue for BRAC as long as her health permitted.

CASE III

Name	Maleka
Age	35 years
Name of the Village	Pathalea
Marital Status	Divorced
Children	One daughter
Number of Family members	2 (she resides with her aunt from paternal side)
Homestead	One-Room House
Property	Landless

Background

It has been almost 15 years since Maleka's husband divorced her. During her married life she stayed with her in-laws. Her husband had some land; however after the divorce she returned

to Pathalea where her parents lived and started living with one of her aunts, who was also deserted by her husband. Maleka has a daughter of 15 years, who she left in an orphanage, she plans to bring her back when she completes her high school examination.

Involvement in BRAC

After her divorce Maleka used to work in the house of a rich family within Pathalea. She also worked for the "Food For Work" programmes. After this programme was over she joined in BRAC's programme. She said that when she joined BRAC 10 years back, many women who joined with her left at that time, as some local influential men were able to convince them that the PO's would take their savings and leave the village, but after watching BRAC's programme for some time those women rejoined. She mentioned that she is involved in two programmes poultry and kantha. According to Maleka she faces no difficulty being in two programmes, as her aunt takes care of her poultry at home while she is in the kantha centre. She is also the leader of the kantha programme for a 35 member group.

Acquired Skill

Maleka received training in poultry, but she is also a skilled worker in the kantha stitching programme.

Benefits

She took a loan from BRAC and bought land where she built a one room house. The room is presently being used by BRAC to teach the children of cooperative members. She gets Tk 100 (US\$2.86) as rent for that room and also earns around Tk 2400 (US\$68.57) from kantha stitching. As a group leader she receives a salary of Tk 200, i.e. US\$5.71 per month. She said that for her poultry unit, assistance from BRAC is no longer required as she is capable of managing her own, and she has repaid the loan taken from BRAC. As she was talking, at one time she expressed her intention of not marrying again, since men demand dowry as a condition for marriage. Besides, she also does not want to marry because of her daughter, as she fears that her new husband may not let her look after her daughter the way she wants. Further, she wants to give her daughter a better future, and therefore, she is willing to provide her proper with education and training so that she can manage to obtain better jobs.

She said that she does not give any money to her parents, but she motivated two of her sisters to join BRAC. She thinks BRAC has changed her life in many ways, and she feels relieved because no longer she has to work in other people's homes. At present, she is in a better standing among the landless women in the village. Many women discuss the utilization of their loans with her, as well as their various 'day to day' problems.

CASE IV

Name	Asia Begum
Age	33 years
Name of Village	Pathalea
Martial Status	Married for the second time
Children	2 Sons, one daughter
Husband's Occupation	construction labour supervisor
Number of family members	Five
Homestead	3 bedroom house, one room of the house has been rented, another one is in very bad shape where her two sons sleep, and the other one is used for chicken rearing
Property	None

Background

Asia is the only daughter of poor parents, so she was not fortunate as her parents had nothing to be inherited. This is her second marriage, and now she has two sons and a daughter who is retarded.

Although she did not mention it, I came to know from other women that she had driven out her husband's ex-wife and her two sons from her husband's house. Her husband was a mason, and also had a timber business. Once he took a loan amounting to Tk 18,000 (US\$514.29) from a commercial bank by mortgaging his home, but he failed to make a profit in business and thus failed to repay the loan when due. Asia said they are really worried because the bank will take away the house if they cannot repay the loan, although they are trying their best.

Involvement in BRAC

Asia has been in BRAC for the last 10 years, other cooperative members motivated her to join the programme. She first joined in the kantha programme, but left that and joined the poultry programme. She is also in the bee culture programme. She mentioned that most of her relatives are in BRAC, and her in-laws do not object to her being in BRAC's programmes.

Acquired Skill

Asia received training in poultry and midwifery.

Benefits

She took a loan to buy land for cultivation, but later the idea was dropped as she and her husband feared they would not be able to protect the land from flood and other natural disasters, so her husband used the money for his timber business. At present she is repaying that loan.

She joined the poultry programme in 1990 and took two lots of chicks, but neither of the lots made any profit. From the bee culture she earns monthly Tk 500 (US \$14.28).

Since she has been in BRAC, over the years she made some gold jewellery for her daughter and herself. She gave Tk 1,000 (US \$28.57) to her husband to buy a cow, but her husband did not buy it, but used the money for his business. She expressed her desire to increase the amount of her savings, but is unable to do so because of financial need in the family. She further said that in the family they both jointly take decisions on certain issues, but the financial matters are dealt with solely by her husband. Asia knows tailoring, as she received training from the government programme, but she does not have the capital to start a tailoring business.

In her statement she further mentioned that, at first the local influential people opposed the establishment of BRAC in the village but gradually things have changed. According to her, women now can move freely within the village, and can act in concert to stop any resistance that might hinder women's development. She commented "BRAC showed us the way to live on our own".

CASE V

Name	Korimon Banu
Age	42 years
Name of village	Pathalea
Age	50 years
Marital Status	Married
Number of Children	3 sons, 1 daughter (2 sons in the capital city Dhaka, rickshaw puller, one son in the village, rickshaw puller, one daughter married)
Husband's Occupation	Shop Keeper
Homestead	One room house
Property	None

Background

Korimon Banu and her husband live in a single room house. Since their house was damaged by fire the Government of Bangladesh during the Mujib regime provided them with it (i.e. during Sheikh Mujibur Rahman's prime ministership, 1972-75). Otherwise they are landless. Before Korimon Banu joined BRAC, her husband used to bring paddy from other people which she used to husk in dheki (a wooden implement for husking rice) and he would sell in the

Involvement in BRAC

Korimon Banu has been in BRAC for the last 10 years, but only in the savings programme. She said old age problems are keeping her away from joining the other income generating programmes.

Benefits

Korimon Banu took out a loan twice. With the first loan she repaired her one room house and built a kitchen. Her second loan helped her husband to set up his business. He has a small grocery store in the nearby bazaar, but due to lack of capital their shop did not have enough goods to offer, thus providing insufficient profit. Further, she thinks her husband's illiteracy hindered him from doing business on credit, most buyers in the bazaar prefer to buy things on credit. Anyway, the business is continuing and she is repaying the loan.

In asking her if she would like to control the financial aspects of their small business, she replied that she prefers her husband to take care of everything. She thinks that she helped him by bringing the loan from BRAC and it is her husband's duty to run the business. Also she expressed her happiness since her husband provides her with money when she needs it.

According to Korimon Banu, BRAC has changed their life by freeing them from depending on local matbars (i.e. local influential men), who used to take high interest against their loans, BRAC allows them to pay the loan with ease. Besides, she said that before joining BRAC the poor women of the village couldn't afford a sharee (i.e. garments worn by Bangladeshi women), and now, "by involving ourselves in the programme we can dress properly and thereby maintain Purdah." However, some men in the village think that these women are violating Purdah by being involved in the BRAC programmes, because they are seen by men in going to centres for training. However, she mentioned, "we women no longer care their comments, as these people won't bring any food for us or help us to stand on our feet."

These case studies will further help to assess the impact of BRAC's programmes, strategies for the target group (women) and the changes brought in various factors as mentioned in the introductory part of this chapter.

10.3 Spheres of Impact

10.3(a) Strength Through Unity

As observed in the field, these rural women, by uniting in groups, comprehended the benefits of unity. The women's group unity was manifested in the group fund. They trust the member who acts as treasurer of the group. Regarding utilization of funds, collective decisions are taken, which is considered as a factor symbolizing unity, with savings as the basis for unity.

Initial attempts to establish such groups in rural areas faced varying degree of resistance from the local elites, however, they came into existence

In fact savings no longer remained the basis for unity for the groups. The unity formed through BRAC is helping the women to fight with the issues like wife beating, separation and divorce. So, if the husband beats his wife, who is a member of the group, and this is brought to the knowledge of the women's group, then they take initiatives to make the husband refrain from that kind of behaviour. Also, if any member is separated or divorced, and the husband resides in the same village, the women's group tries to obtain maintenance money from him for the children and the wife. However, the presence of the institution of the salish makes this impossible unless supported by men. Salish is patriarchal in nature, where women cannot participate. Further, the women's group is not yet in a position to deal with the issue of dowry.

Besides, the group strength enabled these women to avoid working as wage labourers in the rich families. According to these women, if they are unemployed, they would prefer not to work in homes for wages in kind. Furthermore, they have mentioned that if they have no alternatives other than working for the rich families, in such cases their group would support them in bargaining for wages.

In spite of the advantage of group formation, jealousy exists among the group members too, especially in deciding the recipients of loans and who would get the opportunity to be involved in income generating programmes.

10.3(b) Mobility

Also important is the fact that these women can move around easily within and outside the village. They go to BRAC's offices for different purposes and come to know women from other villages. Discussion in the previous chapter (Situation of Rural Women) revealed how the lack of mobility of rural women hindered their connection with the outside world. Besides, this lack of mobility acts as an instrument for patriarchal domination over women. It effectively hides women's productive roles, and makes women perceive their position as subordinate in the family as well as in the society.

BRAC understood that it was essential to mobilize these women and make them participate in the outside world. The methodology directed towards this objective was not only through consciousness raising but also by creation of venues for meetings between various groups and training programmes in training centres. Meetings between various women's groups helped them to determine common issues and problems, and provided scope for the groups to be aware of the tangibility of ties created by group cohesion. The meetings help to build a 'sisterhood relationship' between these women, and a network of friendships and alliances are formed across the villages.

When women are sent from the different villages to the training centres, they meet women with whom they do not hold any kinship ties. This gives them an opportunity to be in the company of unknown women and to establish contacts, leaving behind their household responsibilities (although some take their small children with them as well). Therefore, this type of mobility increases interaction among the women and enhances their confidence and commitment for change.

Although mobility has increased, it is geared towards understanding the reality rather than participating in the reality. As observed in the village, women only move from their bari (i.e. home) to the training centers, which are usually situated on the outskirts of the town, so their mobility has not yet enabled them to participate in the local market with their products. Up to now, even those women who have been involved with BRAC for a long time participate in the market through intermediaries. Furthermore, it was observed that women with loans for small trading had established their shops within the boundaries of their bari. On the other hand, men established their shops in the local bazaar. The reasons for women's not participating in the local bazaar could be the following:

- it may be argued that BRAC officials are not encouraging women to join the market, as BRAC and other NGO's in this respect do not want to enter into confrontation with the existing social system
- women themselves may not be enthusiastic about joining the market, and prefer to be connected with the outside world through intermediaries, thus not violating Purdah

Therefore, BRAC's intention to improve women's economic position has been left unfulfilled. Women still cannot join the market, and thereby they are not receiving the full market price for their product.

10.3(c) Purdah

It is evident from the case studies that women entering the NCCs or any other employment in the village are those having no other options open to meet the needs of their families. Though this seems applicable to the widowed, divorced and separated women who have no other way of supporting themselves and their children, it is even more significantly true for married women, who are living with a husband and other kinsmen. Such women who are compelled to take wage employment have tended to come particularly from those households which possessed no land or little land, and where the male partner is not in a position to provide

for the family's total needs¹⁶⁷ In this condition, women are encouraged by their kinsmen to join the labour market, rather than being discouraged as might traditionally have been the case¹⁶⁸

Also UNICEF's¹⁶⁹ involvement of women in public works projects such as road maintenance or similar work reflects a change in attitude Women and men working together in this kind of physical labour in open public places traditionally used to be inappropriate for the women In fact, the increasing number of landless families and women left without resources to feed themselves and their children, especially those without a male breadwinner, are in a desperate situation which compels them to take whatever opportunities are available to them, and which apparently seems to bring little family or public criticism As observed in Pathalea, the female population, particularly the landless group (the target women for BRAC) do not adhere to Purdah in the strict sense (i.e. by not wearing burqua) These women were seen moving about in their daily routine without apparent shyness When I visited their bari (i.e. home) with the BRAC officials, they came out to speak with us In fact, the institution of Purdah is more relaxed today, influenced by changes in urban middle-class habits which are transmitted to the rural areas through the media Since this village has electricity, so the rich households have TV's and VCR's and they allow these poor women to watch various programmes Besides the media and urbanization, poverty happens to be the most important cause for weakening Purdah Extreme poverty and starvation have forced many women to forgo the custom of seclusion and do field work like earth-cutting Following are some examples

I was married to a man who used to gamble all day and beat me when I refused to cooperate with him I had three small children, he never looked after them So, I joined UNICEF 'Food For Work Program' and was involved in earth cutting I used to spend my earnings exclusively for my children Later on my husband left me, and I joined BRAC, where I was trained as a cooperative leader From then I started going out of my village for training on different skills The village people used to tease me and say that BRAC is my husband and I have become Christian But I didn't care It was the stomach which mattered most I could not worry about self-respect any more (Shanu, Group leader)

I don't think about burqua [the garment which covers women from head to toe] as I even can't afford a shari [the usual dress for women in Bangladesh] I am still fighting for the very basic needs (Rahima, Group member)

Although the setting aside of Purdah is tied to poverty, the institution of Purdah is still seen as a symbol of status and wealth It was observed in the village that many women work outside the boundary of their bari wearing burqua, as well as while visiting relatives, friends, and

¹⁶⁷ Shapan Adnan, op. cit., pp. 38-39

¹⁶⁸ Ibid

¹⁶⁹ UNICEF, An Analysis of the Situation of Children in Bangladesh

the local BRAC office, indicating that their husband can afford to keep them veiled thus exhibiting that they could afford luxury of looking down upon their less fortunate sisters. Further, Purdah could be seen as a protection against disrespectful behaviour by men. As stated by one of the women

I wear burqua because I feel comfortable in going out of bari. At first I used to go for work without burqua and people on the street abused me. Now the situation seems to be changing as the number of women working outside their bari is increasing. (Amena, member)

Although many women think giving up Purdah is a loss of status and modesty, yet they like the freedom this gives. An example follows

Now I have my own income and can afford to wear burqua. Without Purdah, different parts of the body are exposed so, I feel shy in front of men. In fact I didn't think like this when I was very poor. However, I realized it after working sometime for BRAC. It came to my mind that I should wear burqua, as practising Purdah is considered good behaviour according to religion. But, I do not wear as I am used to moving about without a burqua. (Asia, Married, member)

To me Purdah is something psychological, that is why I don't practice Purdah outwardly. (Maleka, Divorced, Group leader)

BRAC tends to undermine Purdah, by creating opportunities for women to work outside the home and without male supervision. On the other hand, the income derived from work stimulated by BRAC allows women who otherwise would not have the income to purchase a burqua to do so. Since Purdah is seen as a mark of status, some women in BRAC use their income for this purpose. Although some women in BRAC are not concerned about Purdah, some women think that they need Purdah to protect them from the men. Thus the men's attitude is supported, that of women not being equal to men.

In fact, the ardent desire of women in Bangladesh is the same as those women in struggle everywhere. They would like in end to any restrictions of clothing and movement and yet receive the respect they deserve. In different societies, the extent and style of freedom varies, but the principle is the same. As could be seen, so far the burden has always fallen on the women to veil themselves, but this eternal problem cannot be solved unless men take it as their burden and responsibility to show restraint and respect in their behaviour towards women. Further, change should also come from the wealthy women who set the standards in rural areas of Bangladesh.

However, such dramatic shifts in attitude from men will not be easily forthcoming. In Bangladesh generally, men still view Purdah as a status symbol, and violation of it means immodesty to them. In the urban middle-class, even though the women do not practice Purdah, there are strong feelings against women going out to work. However, surprisingly, some changes

are taking place among the men of the poorest group which the following statement made by a woman indicates

My husband encouraged me to join UNICEF's Food For Work for earth cutting, as it was not possible for him to run the family alone. Many relatives abused me but my husband told them that they have no right to say anything to me since they do not support us. (Rahima, member)

Two points emerge about this complex institution of Purdah: (i) that those involved with women's development projects for bringing change in their lives should keep in mind that Purdah can never be a reason for failure to initiate projects, as the practice of Purdah is variously interpreted and its flexibility can further accommodate access to valued new resources;¹⁷⁰ (ii) it is 'societal expectations'¹⁷¹ that impose Purdah and bring differences between husband and wife husband as breadwinner and wife as dependent. This distinction can only be afforded by the rich, as the resourceless feel less loyalty to this 'societal expectation,' because it does not benefit them economically.

Thus in rural areas, Purdah is the 'societal expectation,' rather than an individual choice. People's main attachment to Purdah is related to social chastisement, mostly by the elite of the village. Resistance to such elite propaganda is unlikely to occur, as this would require villagers (i.e. men and women both) to unite effectively to withstand these elites who set the standards of the village. Since the poor villagers are tied to them by patron-client relationships, so it is not possible for them to challenge any norms practiced by the powerful elite. But, this may be possible, if resources and long range commitment are in the service of such change.

10.3(d) Marriage: Age of Marriage, Selection of Spouse, and Dowry

In the village I studied, extreme poverty has made large numbers of men allow their women work outside the hara. Furthermore, it was observed in the village that in the women's cooperative, quite a number of unmarried women were involved in income generating activities.

Some parents depend on the earnings of their unmarried daughters, so some of these parents want their daughters to continue work, and they try to keep them in the family as long as culturally possible. Therefore, it could be expected that in the near future the birth of a girl would no longer be seen as a burden for her parents, but she would be treated as a potential income earner in the family. So girls are not only for child bearing and child rearing, they should be provided with the required education and training in order to employ themselves in the labour market.

¹⁷⁰ Abdullah and Zeidenstein, 1982, op. cit., p. 64

¹⁷¹ Hayat Imam Hunt, op. cit., p. 30

As observed, the existence of different NGOs in rural areas has enabled large numbers of women as well as men to change their attitudes towards marriage. Now they would prefer their daughters not to be married at a very early age, but to wait until they reach their late teens, i.e. 18 or 19. The following statement made by one of the women reflects this change in attitude:

My only daughter is in an orphanage. After finishing her Secondary School Exam, I'll be bringing her home but not for marriage. Although my guardians want her to be married but I would like her to continue studies till she passes her Bachelors [B.A.]. I want her to study for her benefit. I couldn't study for many restrictions but now I understand the value of study. (Maleka, Divorced, Group leader)

Although the reasons for delaying marriages need to be explored in detail, the following are worth mentioning:

- parents may think that delay would make their daughter finish not only reading the Holy Quran but also enable their daughter to read and write and acquire skills in other areas
- if the daughters are in income generating activities or in BRAC savings programme, they would benefit them with earnings as well, and they can also receive loans through their daughters
- if the daughters are in employment their earnings would later help their parents to provide dowry to the grooms

Besides, during the interviews in the field, unmarried women involved in BRAC programmes said that in recent times demand for them in the marriage market has increased. These days men prefer to marry women with earning capabilities. This does not signify a change in the attitude of the male, as they might be expected to do so, as many daughters in the lower class are now bringing in income for supporting the family. Also it was observed in the village that the unmarried women intend to get married without giving any dowry to the men. Still in Bangladesh, the decision of marriage with or without dowry and the selection of a groom lies with the male guardian of the family, and Pathalea is no exception to the rule.

10.3(e) Parental Control Over Unmarried Daughters

These unmarried women who are working in different income generating programmes still remained under the protective guardianship of successive male kinsmen, either father or brother. Further, these women are not given the opportunity to learn to make their own decisions. Such cases follow:

I have been working in BRAC for six years. My father sells vegetables in the local market. I have two brothers, one of them is in timber business and has his own family with children to look after. The other is learning tailoring. I contribute my total income to the family. Once my father asked me to take loan from the BRAC. I took the loan for him but repaid back from my wages. (Shapna, unmarried, member)

I am working for BRAC for five years. I bought my father a bullock, which he uses to cultivate other people's land. My father doesn't demand my wages from kantha stitching, I am saving it for my future. (Rokeya, unmarried, member)

Although I took the loan and bought a cow but my father sells the milk in the local market and uses it for the family. (Rashmi, married, member)

I am working in 'kantha program' for last seven years. I was married once but now divorced. My brother is only two years old. My father is a barber and his income is not enough for the family. So, I support him financially. I also helped him with money to get my younger sister married. Recently my marriage has been settled with a man from adjoining village. I am afraid that I'll no longer be able to help my family financially after my marriage. In any event my parents want me to marry again as the groom I am to marry didn't ask for any dowry. (Parveen, divorced, member)

It is explicit that these unmarried women are contributing to their poverty stricken families, however their decision regarding utilization of their income rests with their male guardian. One of the reasons for the passiveness of unmarried women in this regard could be that they feel more secure if monetary matters are handled by parents. As they cannot establish a direct linkage with the outside world, they are not in a position to open a bank account of their own to operate independently. Furthermore, regarding the issue of marriage, they are not permitted to select the groom on their own. Depending on their parents for marriage arrangements makes them more obligated to help the parents with money, thus diverting the authority over their money to their parents. Although their parents are taking advantage of their daughters' income, even with the knowledge that their marriage implies no more support from these daughters, the parents do not hesitate to accept on their behalf any dependable proposals of marriage.

10.3(f) Polygamy and the Ill Treatment of the Wife

A decline in both polygamous marriages, and the propensity of husbands to remarry a second time for dowry, has been observed in the village I studied, but how long this trend will last is a matter of concern. Another marked change is that women mentioned that their husbands nowadays seldom resort to beatings and ill treatment. This could be attributed to the fact that the husbands of these women fear the reprisals of the women's group. Husbands try to avoid the harassment they would encounter if they ill treat their wives and marry for a second or third time. According to the women's group, reprisals could be in two forms: i) the husband may be confronted with a group or groups of women who would not hesitate to surround him and argue or reason with him until he admits his guilt and reassures them that he would never be unjust to his wife; ii) the women could take him to the shalish (indigenous court) and place him on trial, which could hamper the prestige of the husband to some extent.

10.3(g) Role of Women in Shalish

Also important is the shalish (indigenous court) where women still do not have a role to play. In Bangladesh, government has made provisions for women's representation in any kind of organization. Although a large number of women of this village work in BRAC's programmes, the women are still not allowed to participate in the shalish, which still functions as it always has. Therefore, as observed in the study village, women are unable to go directly to the shalish even when problems arise. Women have to go through a male kin for their case to be heard there, and in most cases women's issues are fought out by male relatives, forcing the breakup of the shalish into a confrontation about social, political and economic interests between the male leaders of the rural society involved. The question could be raised, why is women's unity not making them strong enough to participate in the shalish directly? The reasons could be the following:

- while some women might think of joining the shalish directly, a large number might prefer the way it runs now, i.e. governed by men only
- male participants may not approve of women's direct participation in the shalish, and prefer that women's problems should come through a male-kin, and they discourage the women from involvement in political matters

10.3(h) Change in Men's and Women's Relationships

Even the mentality of these women's husbands is changing. They not only approve of their wives working in 'sub-centers' and leaving the village for cities to receive training, but also permit their wives to work for earth-cutting with men. This freedom of women to work outside should not be considered as 'total freedom,' i.e. independence in all aspect of their lives. The fact that men might be allowing their wives to work does not signify that they have lost control over them, only that the role of men has been modified from the past. The reasons for such modification could be the following:

- husbands from landless backgrounds are allowing wives to work, as poverty has driven these men to think differently regarding women, i.e., if women work an extra income would support the family
- these wives' income would allow their husbands to enjoy other luxuries in life, as in most cases married women's income is controlled by their husbands (not the same for separated or divorced women)
- wives' employment would allow husbands to take breaks from work, thus enabling the men to have more leisure time

It was observed that the married women with children were partly supported in housework by their husbands, if the women are earning an income. It seems the attitudes of the male-kin and the families are changing towards the new rural domestic situation. Also, these

women did not seem to be neglecting their children, because they took their small children to their work place, thus it reflects little disturbance to the rural child-mother relationship and continues the sense of familial security

Therefore, an independent source of income has been a critical factor in tilting the balance in decision making and in the allocation, distribution, and control over resources within the household. As one member mentioned

After joining BRAC I have an income of my own which enables me to organize my life. I spend money for buying clothes for me and my children. My only daughter is studying in class ten. I pay her tuition fees. My husband is a rickshaw puller, he bears all the expenses of our family. He doesn't demand money from me, unless it is hard for his part to run the family. Also wife battering in the village is reduced. Husbands discuss things with wives. I would like to continue working for BRAC as long my health permits because there is not much decent work available in the village which would enable us to survive with the children. (Amena, married, member)

Thus one cannot overlook the effect of increased resources in improving the relationship between husband and wife. Earning income has encouraged a growing reliance on women; their income to some extent has eroded their dependence on their husbands, but it is a slow process and it takes even longer to come out of the 'psychological dependence' that women feel towards kinsmen.¹⁷² The reason for this dependence could be attributed to the factor that these women possess no assets. As far as land ownership is concerned these women possess no land in their names. Further, it was observed in the field that even if the women purchased any land or other valuables, authority over these assets has been always directed to male-kin. In fact, in practice women's 'personal' income and property does not constitute a basis for women's independence from men. Rather, it serves to strength the terms on which they negotiate their dependence. Also, the women seem not to distinguish personal from household advantage; in Bangladesh women still identify their own interest with that of the household as a whole. Thus, as pointed out by White (1986),¹⁷³ "Women programs" which are not geared towards "household interest" are unlikely to succeed. Although it is true to some extent in present Bangladesh, it would also discourage women's involvement in the main stream of development.

10.3(i) Class Effects

In the study area women from different socio-economic groups were not involved in BRAC programmes. As mentioned by one researcher,¹⁷⁴ women from richer families mobilized

¹⁷² Ibid

¹⁷³ C. S. White, In the Teeth of the Crocodile: Class and Gender in Rural Bangladesh, Unpublished Ph D Thesis, University of Bath, 1986.

¹⁷⁴ Shapan Adnan, op cit, p 45.

on opposing sides of these poor women, but in Pathalea women from solvent families were in favour of development organization, as indicated by the following statement

Even if we wish to join the organization we are not taken and also our guardians would not allow to join the programme. However this organization has increased the scarcity of servants. But we want these poor women to work, as they are being benefited by this organization. Furthermore we think they are not losing izzat [honour] by working outside the bari [home]. As we think that it is up to the woman to take care of her izzat. (Wife of an influential person in the village)

The above statement is similar to the findings in the study by Nur Najmir Begum (1988),¹⁷⁵ where 90 percent of non-income women thought that women should work for self-reliance (but the study did not mention whether the respondents were from well-off households). Thus further research is required to see if the women from well-off families are changing their perceptions about poor women, and not treating them as mere subordinates but as persons having the same status as them.

Furthermore, the target women of BRAC said that their social status had improved in the locality. Rich and powerful men, as well as women, behave nicely with the landless women now, whereas they used to behave badly to them earlier. Some respondents even stated that these days women from rich families visit their bari and request craft designs from them. They also take advice from mid-wives, and take information about livestock rearing, etc. Since these women from the upper class do not work in BRAC programmes, they cannot acquire new skills. Upper class women give value to the knowledge possessed by these poor women, and further they show interest in acquiring knowledge from these poor women.

10.4 Conclusions

According to our study BRAC programmes are effective in altering the status of women. The shifts that are taking place are microscopic in comparison to the totality but the local impact carries its own importance and, little as they may be, the changes are having repercussions on the lives of thousands of women in many parts of Bangladesh.

However status does not always improve with earning ability, as observed in a few cases (e.g. Asia, Korimon Banu) where monetary matters were controlled by their husband. Also it was noted that in the case of widowed and divorced women (e.g. Maleka and Shanu), they seek refuge

¹⁷⁵ Nur Najmir Begum, Pay or Purdah, Women and Income Earning in Bangladesh. Winrock International, Institute for Agricultural Development and Bangladesh Agricultural Research Council, Dhaka, 1988.

under the care of some male, be it parent, son, or the in-laws, and they tend to reside in the same village where their kins-men were residing

It is noteworthy that in the village of Pathalea BRAC's programmes were not the first to bring change in the status of women. Prior to BRAC's existence, the village women were involved in UNICEF's 'Food for Work Programme'. UNICEF allowed women to participate in different outdoor programmes, and brought change in the lives of these poor women. Further, being close to the town of Jamalpur and with the facility of electricity, media and urbanization have had a strong impact on the lives of these poor women. Now, BRAC's income generating programmes are working for improving the status of women. However, some village women, as well as men, are not aware of the change of status of their womenfolk. The recognition of the improving female status may have little significance in the society, but women by their activity are contributing towards being accepted in the near future as a valuable economic sector of society. Nevertheless, the effect of paid work by several hundred thousand females collectively, (since BRAC covers 3,359 villages) would create economic and social repercussions in the society, and the group would be recognized as a class having rights and status.

Purdah and 'Patriarchies' are not rigid and inflexible barriers when confronted with poverty¹⁷⁶. In fact, evidence from this and other studies suggests that if the opportunity for employment is provided, the rural women would not be at all averse to taking it up¹⁷⁷. What these women are lacking is the availability of more employment for them, which would depend on the extent of more dynamic trends of growth in the economy, and also the dismantling of the structural constraints, i.e. the institutional barriers would also need progressive dismantling. Further, women might undertake organised activism in order to improve their lot, requiring greater unionisation and politicisation of women. However, more would depend on the nature of the leadership of such movements and the wish to serve the common interests of both men and women from the poorest class¹⁷⁸.

¹⁷⁶ Shapan Adnan, op. cit., p. 51

¹⁷⁷ Ibid

¹⁷⁸ M. Greely, "Rural Technology, Rural Institutions and the Rural Poorest: The Case of Rice Processing in Bangladesh," in Greely, M., and Howes M., (eds.), Rural Technology, Rural Institutions and the Rural Poorest, Comilla, CIRDAP, and IDS, University of Sussex, 1982, pp. 128-151

Chapter XI

Conclusions and Recommendations

11.1 Conclusions

This study mainly focused on three core issues. One is how well these programmes (kantha making, poultry, livestock and credit) succeed in providing income generating activities to resourceless rural poor women. It could be asserted that the efforts of these programmes towards awareness building is high, but the incomes earned from these programmes are marginal, and only succeed in keeping their noses above the mud. However, some women exhibited greater ability in bringing about desirable changes in their lives through these income generating activities. For these women their initiative and personalities played an important role in their success. Furthermore, some women associated with various programmes had higher incomes, invariably they had greater awareness and a better understanding of the programmes, which indicates a correlation between the level of awareness and income. In fact, mostly the divorced, deserted, and widowed women are found to be utilizing BRAC's assistance properly in income generating activities. The desperateness of their situation, and their determination to be self-reliant, might have played a crucial part in their economic success, but the other economically improved women had one characteristic in common, i.e., a greater awareness of their condition. Thus it is evident that a combination of factors such as awareness, and an appropriate use of income generating activities, can create conditions for a desirable change in the women's lives.

The second issue is how much impact these programmes have on stimulating rural development, i.e. whether the programmes have increased women's participation in the development programme. Our observation reveals that in the study village, BRAC has involved substantial numbers of women in income generating activities, but large numbers of resourceless women are still awaiting involvement in BRAC. There were no group projects or small scale industries in the study village that would allow large numbers of women to have an income as well as to enhance rural development. Furthermore, the skills and training received for these income generating activities are a development of their existing skills. As observed, these women have been empowered only with the techniques of production, not with the techniques of

marketing and administrative knowledge, so they remain unaware of the cost involved in each stage of the production and the profits made by BRAC from their work. As a result, even after being involved in BRAC for a long time, women remain incapable of running a business on their own. Further, if BRAC withdraws from this village, it is hard to say if these women would be able to run the cooperative on their own. Also important is the fact that BRAC, like other NGO's, believes that groups are formed and empowered to challenge the existing structure. While BRAC is credited for its deeper understanding of its target group, i.e. landless and resourceless women, their development projects are confined to 'women's only' projects. Under 'women's only' programmes, women constitute just one more category to be considered along with small farmers and the rural poor, etc.

The third issue dealt with was that of BRAC's impact on the status of women, and whether BRAC has enabled these poor women to go beyond the cultural and religious obligations. Our observation reveals that the status of women is likely to be improved in the family and in the society. By virtue of their involvement in BRAC, these poor women are now freeing themselves from the clutch of the local matobbars (i.e. local powerful men), they are not depending on these powerful elites for any kind of employment or other needs. Their involvement with BRAC has enabled them to rely on their own judgement and they do not have to turn to the village elites for support and advice, but what one notices is that BRAC has not enabled these women to participate in the power base of the village. With a strong base in Dhaka, BRAC is trying to conscientize the rural poor by sharpening the socio-economic disparities in local village politics, but is not enabling the women to dismantle the existing structure. Furthermore, women's involvement has not made them challenge the patriarchal society which suppresses them. Such suppression has been formed by biology, culture, economics and, to the greatest extent, by religion. However, no NGO's in Bangladesh have yet overcome the patriarchal society, and the Holy Quran's interpretation of women's rights must be strictly implemented without distortions. For these changes to occur, implementation has to take place in legislation, the workforce, and the political and religious sectors where women have a voice.

Finally, it could be asserted that in Bangladesh women face a long battle to overcome the dictating patriarchal society. However, if the above problems are resolved, the NGO's programmes involving women would lead them to the 'road to independence'.

11.2 Recommendations

In the course of our evaluation of BRAC's women's programmes in the village of Pathalea, some areas have been identified which need immediate attention. Any development programme of this nature, which aims at women's improvement in their socio-economic status as well as rural development, may take the following steps to overcome the obstacles encountered in its implementation

- (i) in our discussion regarding functional education, the fact emerged that BRAC is now giving priority to conscientization rather than literacy and numeracy. This shift has sometimes been found to have hampered the achievement of the other programme objectives. It should be kept in mind that literacy and numeracy are no less important than conscientization and income generating activities. Therefore, literacy and numeracy should be made mandatory in order to equip the target group to educate their children (thus forming human capital), and to calculate their wages properly as well as to establish their own businesses.
- (ii) BRAC should consider equipping these poor women with two or three skills, so even if they are dropped from one of the programmes, they would be able to stand a chance of earning an income from another source.
- (iii) before BRAC makes any modification to any programme (e.g. their establishment of kantha sub-centres), they should consider the change it would bring into rural women's involvement in that specific programme. Thus, before making any change in the programme, they should set out an alternative programme for those women who will not be able to continue in that specific programme after the modification.
- (iv) in the nakshi kantha programme BRAC could benefit the women by creating the opportunity for them to sell their products on their own. But it should be kept in mind that kantha sales may fall and rise, with tourism and international shifts in taste, which in turn might affect the rural producers. Therefore, BRAC can do the market analysis which would provide minimum protection where there is no guarantee of a sustained local market for the nakshi kantha.
- (v) regarding poultry marketing, BRAC can set up the plan whether chicks are to be marketed, and in some cases women members can improvise. This, though necessary at present, could become a producer-wholesale-dealer management arrangement.
- (vi) while providing loans and training for the livestock programme, it should be taken into consideration that women should be trained in such a manner that they later control the livestock.

as well as the income earned from it. Further, these women could be provided collective loans to set up their own dairy farm in the village.

(vii) interest made on women's savings should be shown in their deposit books. If this is not done, BRAC might lose its credibility nationally and internationally.

(viii) BRAC should take the initiative to establish a childcare center, to allow the women to work in the kantha sub-centre without interruption and to achieve maximum production from them. This problem has been there since the beginning of establishment of sub-centres. The reason for BRAC not taking up this matter seriously could be to avoid additional expenditures, because it has to rely on funding from outside donor agencies. However, it emerged from our discussion on the kantha program that sub-centres work as important interaction arenas for women. Further, they generate competition among the women, which in turn increases productivity and leads to higher income. Therefore, it appears that if Jamlpur women's project takes the initiative to establish a childcare centre, then for women with children it would become a more attractive place to work.

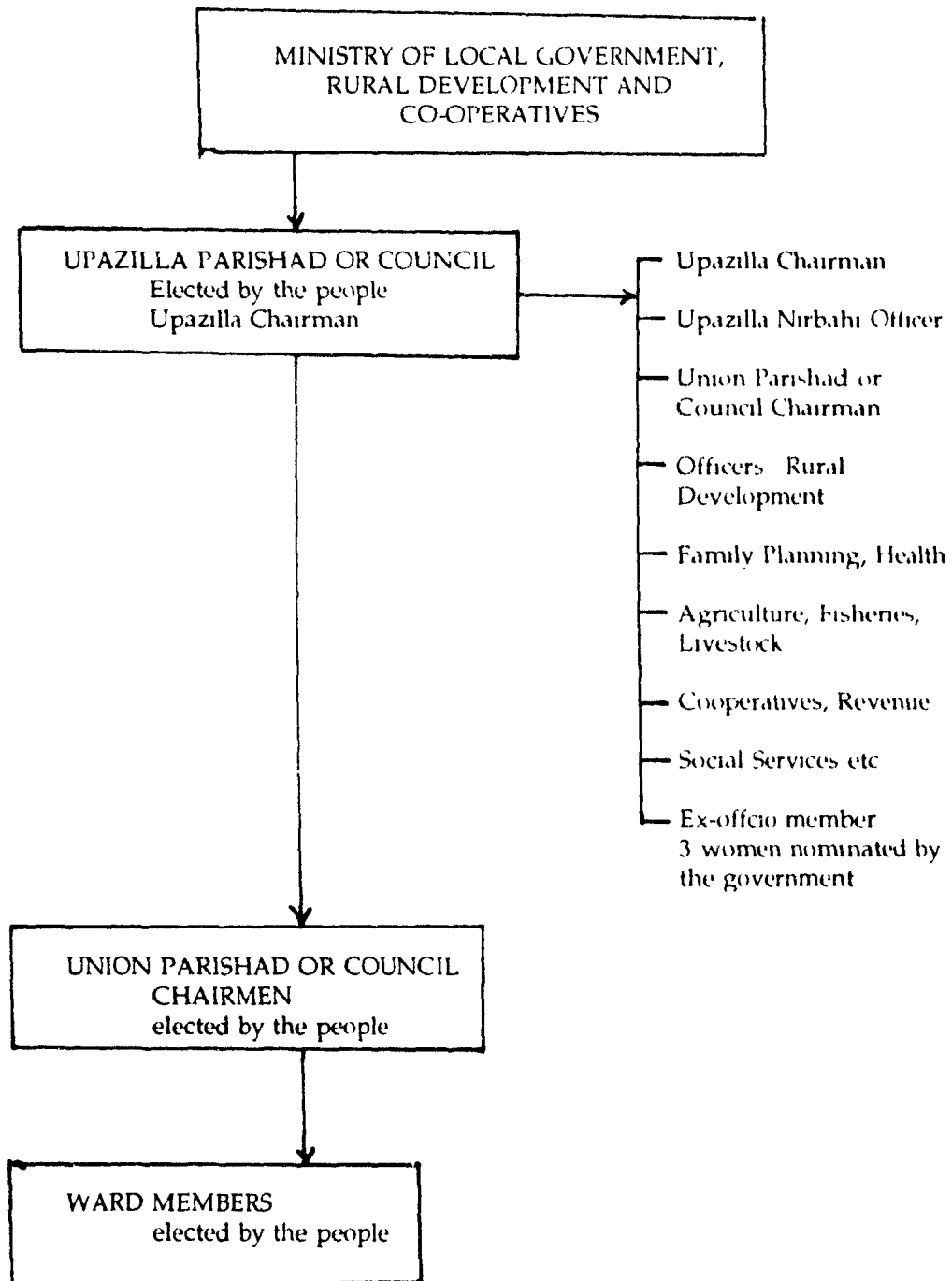
(ix) BRAC can encourage women's cooperatives to prepare poultry feed in bulk for sale to women who are in the poultry programme, thereby reducing the cost.

(x) programmes must be multifaceted. This includes having administrative, marketing, political, and production orientations. This would allow women to create their own enterprises that can function in the existing structure, or help collective organizations survive until a better economic and political climate arises for more concentrated collective action to take place.

(xi) BRAC's programmes are for the poor women at the grassroots level, therefore their opinion should be taken into consideration in policy making. If representatives from the target group could attend the management meetings, then BRAC could reduce the discontent.

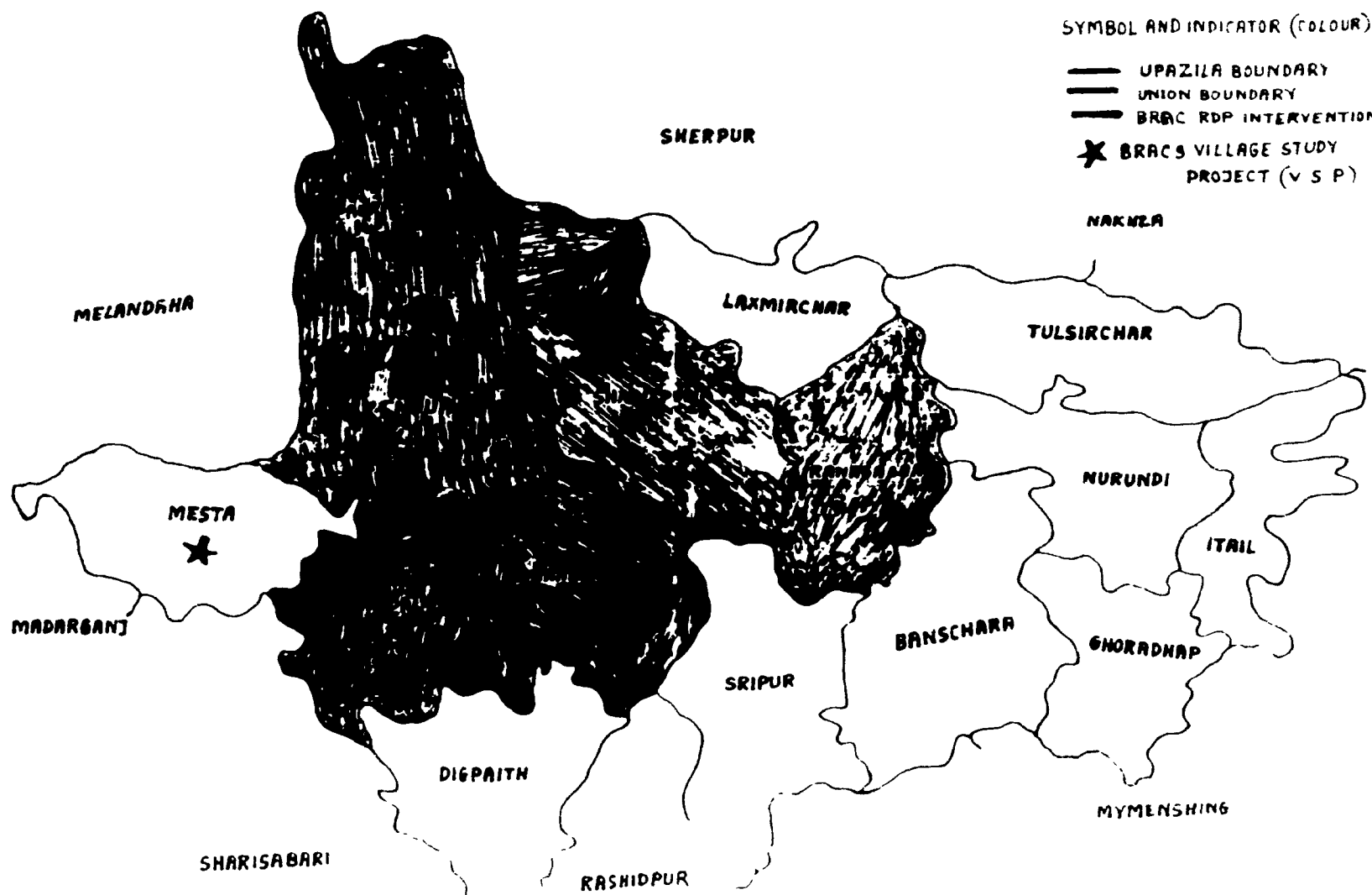
(xii) more group projects should be encouraged such as irrigation, dairy farms, rice mills, tailoring, etc. in order to provide a wider range of activities and more employment for rural development.

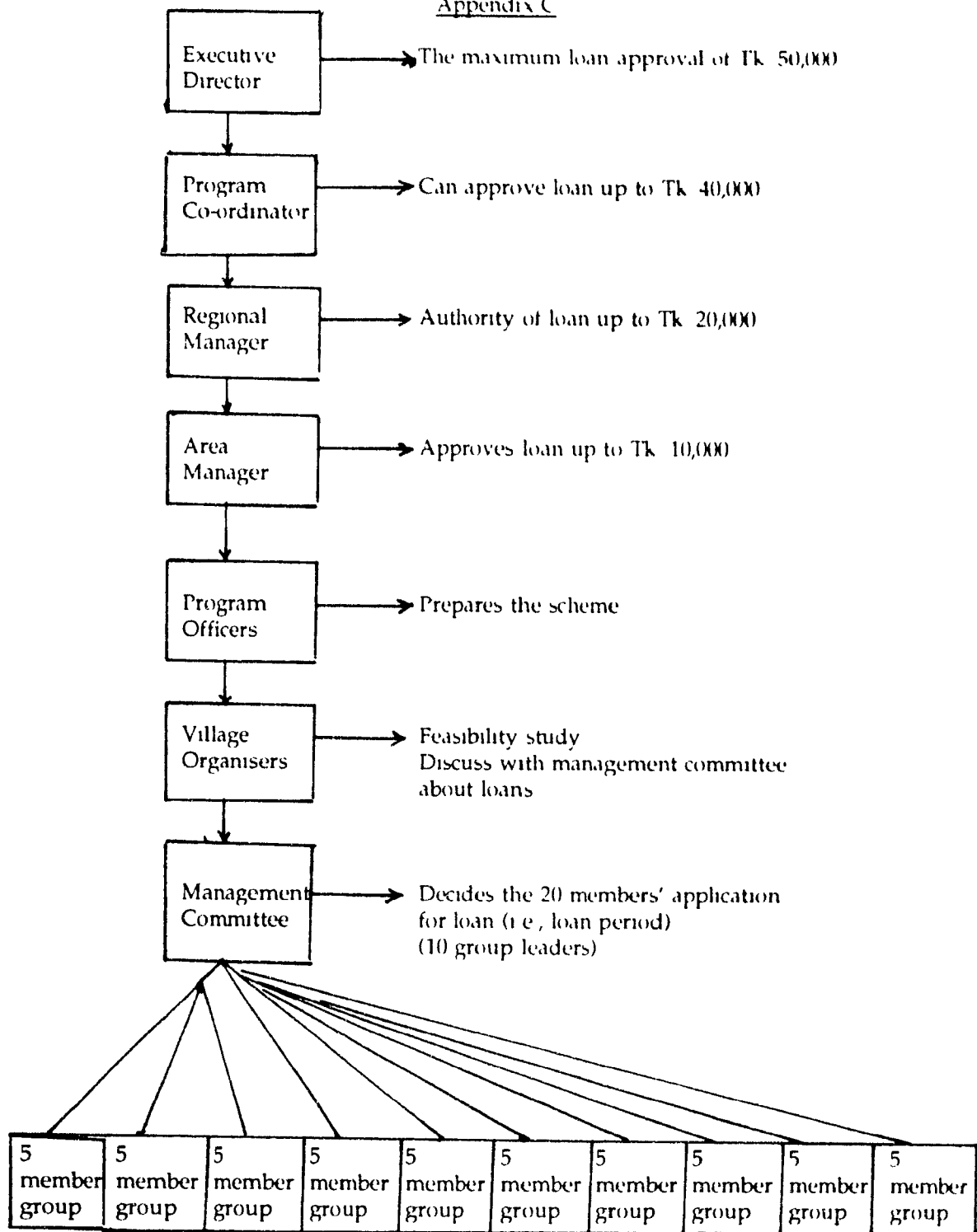
(xiii) in order to retain the competent, trained and experienced PO's BRAC should discuss their problems with them and provide them with remuneration equivalent to others with similar status elsewhere. BRAC should keep in mind the fact that they had to spend money for providing training to the PO's, thus they should not let others take the advantage of these people trained by them.

Appendix A

MAP OF JAMALPUR SADAR UPAZILA.
JAMALPUR.

VILLAGE STUDY PROJECT (V S P)
BRAC JAMALPUR



Appendix C

Appendix D



INTERACTIONS: VO's and Women Working FOR BRAC in Pachulua



Appendix D (continued)



BRAC'S KANTHA EMBROIDERY CENTER IN FORT MCDOWELL



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