IMPACT OF NGO PROGRAMS ON RURAL WOMEN IN BANGLADESH

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Abstract: The contradictory claims for positive and negative impacts of micro-credit programs on rural women from around the world initially appeared perplexing. A review of relevant literature convinced me that most of such studies rarely reflected the borrowers' voices and the major contradictory claims stirred up due mainly to differing conceptualization of 'empowerment' of women and 'measurement of impact' in different studies. In short, the studies that made positive claims largely used multidimensional indicators of empowerment and the scholars who highlighted limitations of micro-credit mainly conceptualized empowerment using only a uni-dimensional indicator such as 'accounting knowledge' (Ackerly, 1995), 'managerial control' (Goetz and Sen Gupta, 1996), and 'cash management' (Montgomery et al., 1996).

Introduction

Therefore, in this conjuncture of claims and counter claims, in order to avoid any conceptual or methodological complexities, I thought that it would be more appropriate to look at the change that credit programs have brought about with respect to rural women’s income, work, relations and their lifestyles. I believed that it was of little substance whether a change was informed by mathematical measurement of ‘success’ or ‘failure’ if the persons concerned, the rural women, regarded such change positively.

Methodology

The fieldwork of the study was conducted in phases. In December 1999, I visited Netrokona and Satkhira districts of Bangladesh to grasp an overall idea of the places and to make contacts with the two NGOs-Sabalamby Unnayan Samity (SUS) and Uttaran. During February-April 2000, I conducted the actual fieldwork.

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

My study aimed to look at changes that resulted from credit access. With this view in end, primarily 40 women borrowers, 20 each in two districts were selected. It was deliberately decided to ensure that they belonged to somewhat similar economic background and were involved with credit groups for fairly long time assuming that such would give a better picture of the impact occurred over a period of time. For all 40 women borrowers, open-ended unstructured and in few cases semi-structured interviews were conducted personally by myself and some part of the conversation with them was recorded and some was written. No set was arranged for any interview. I also followed the life history of some of the cases to trace the changes initiated through credit access in some special events, particularly in their crisis situations. This added an additional dimension to my overall findings.

Broadly speaking, my study examined the impact of credit programs in terms of changes occurred across four dimensions, elaborated later, particularly from the perspective of women borrowers and assessed the empowerment potentials linked to
such changes. In my opinion, investigation based on the testimonies of the concerned women borrowers provided some meaningful insight into the debate concerning the impact of micro-credit on rural women.

Since the study hinted at the empowering potentials of the perceived changes, some cautionary remarks of Kabeer always worked at the back of my mind. First, empowerment is a complex phenomenon and it has multiple dimensions. Second, it is important to avoid narrow, uni-dimensional conceptualization of empowerment which feed into dichotomous models of change where women are judged to be either empowered or not empowered on the basis of how closely they conform to a particular indicator. And third, there should be a distinction between 'forms of change' which have been prioritized in the feminists literature and 'forms of change' valued by those whose lives that an intervention (credit in this case) is seeking to transform.

The changes as a process in my study have therefore been traced within a framework that included the four dimensions, originally suggested by Chen and Mahmud (1995) while formulating a general conceptual framework for impact analysis. While using those dimensions in this study, I have however gathered information from the women borrowers’ perspective across the dimensions and the variables within each dimension evolved as I conducted the fieldwork. Therefore, each of the four dimensions, while they may convey several meanings, in this study carried some particular connotations.

Perceptual dimension reflected change in self-perception on the part of the women as well as change in the perception of the women by others. In this particular dimension, I examined how women perceived their own contribution in the household and how they perceived their self-interest in the process. Moreover, the findings have been complemented by the opinion of the male counterparts mainly husbands.

Material dimension traced changes as regards access to and control over material resources. This dimension has been examined by three variables: decisions on loan use, accounts keeping, and land purchase behavior.

Relational dimension examined changes in contractual agreements and bargaining power in various types of relationships. Within this dimension, “bargaining power” is used as a variable to understand intra-household relationship and relationship with the community in terms of mobility. And finally,

Cognitive dimension reflected changes in the level of knowledge, skills, and awareness of wider environment. This particular dimension has been examined from the women’s point of views alone while in other three dimensions males’ views have also been noted.

Findings

The study looked at the changes experienced by women borrowers across four dimensions viz. perceptual, material, relational and cognitive. While all the dimensions are mutually exclusive and change in one of the dimensions could inadvertently or inadvertently lead to changes in others, these demarcations across dimensions are academic constructs only to facilitate a convenient presentation. Thus, my study findings within each dimension and their implications are presented under separate captions.

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

The perceptual dimension examined how women borrowers, upon receiving loans, had perceived their 'own contribution' and 'self-interest' in the dynamics of household relations. Apart from capturing women’s perceived picture of the changes, I also took an account of what their male counterparts opined about such claims, with a view to broaden our understanding of the process. I assumed that it would not have been a correct step to look into the women’s perception in isolation.

I wanted to see if the ‘self-interest perception’ of a woman was essentially attached to her personal wellbeing and to what extent such wellbeing reflected family wellbeing. On the other hand, while women’s contributions are well recognized these days by development analysts, either in economic or non-economic terms, it was important to see how the women borrowers themselves perceived their own contribution. I assumed that such perception of contribution could be one’s self-worth and could act as a personal strategy to initiate changes in other domains.

The majority of women borrowers reported their lack of involvement in any separate income earning activities prior to their joining a credit group. Thus, it was an ideal condition to interpret my findings because it could be assumed that my respondents had better scope to trace changes over time with regard to their ‘self-interest’ and ‘perceived contribution’.

The findings around this perceptual dimension present a rather positive picture of women’s ‘perceived contribution’ after they had acquired their credit access. All women borrowers remembered their sense of self-worth when they had first earned something through credit access. However, my findings with regard to women’s perception of their ‘self-interest’ in such changes was quite subtle in the sense that it often expressed as a priority of the future of their children and the stability of their family, which was also articulated by their social positions and economic opportunities.

When asked to indicate what constituted their most important contribution, with very little exceptions, most of the women borrowers ranked their ‘money earning capacity’ as the most vital one. Beyond this immediate ‘perceived contribution’, the majority of women borrowers appeared to have gained ‘confidence’ and wanted to share their newly attained knowledge and skills with others. Moreover, exposures to new sets of ideas through social supports had also made them more assertive, hinting at the importance of group discussions in acquiring knowledge.

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

The social prestige, according to them, had also increased after joining credit group, both within the family and in the society. The women borrowers’ perceived contribution, in terms of more assertive roles and earning ability in return had increased their ‘social prestige’ and most women were aware of such change.

Most of the women borrowers were happy that they had attained one or more benefits through their credit access. Apart from monetary benefits in terms of increase in earning and expenditure, they had experienced that they could also successfully negotiate decisions in favor of girls’ schooling and against girls’ early marriages. Importantly, they were able to relate such changes to their ‘perceived contributions’. The majority of the women borrowers were sending their girls to primary schools. While the women borrowers were able to send their girls to schools due to their increased income, at the same time, they perceived the importance of girls’ education as an investment for future.
My next question concerned women’s awareness of their ‘self-interest’ in credit access and resulting benefits. I wanted to look at this aspect of ‘self-interest’ as perceived by women borrowers on the basis of their perception of present ‘workload’. There has been a debate that credit access, while does not change the traditional division of labor has increased women’s workload and hence further worsened their condition. I however believe that such an argument must take into account of what the women have to say about it.

It was found that the women borrowers were generally content with their new workload, despite the fact they worked about 13-14 hours a day on an average (including their household affairs). They justified their longer workday on the ground that at the end of the day it added to their family income and subsequently increased their self-worth.

Kabeer (1998:30-1) provided an explanation of this attitude. She argued that it “is related to women’s enhanced sense of self-worth, of bringing something of value to their households”, because of remuneration and social recognition and .... status of being a supplicant in relation to men”. Such a perception of contribution, according to me, made the women ignore the increased ‘workload’ and its distressing impact so far as their ‘self-interest’ was concerned.

At this point, it may be useful to look at the division of labor within the household and relate this with women’s perception of their increased workload to comprehend possibly what made the women accept such workload as it was. Generally women are considered to be responsible for household activities with variable degree of assistance from their husbands in the forms of water collection, childcare, and occasional cooking. I found that this mind-set is primarily oriented to wifely responsibilities and duties entailed by marriage in Bangladesh and women have generally accepted it. Thus even after an increase in their workload due to credit access, they rarely renegotiate this division of labor so that their husbands could undertake a greater share of domestic chores. The ideologies of female altruism or self-sacrifice make it further complicated through in ideal model of ‘good wife’ that persisted through ages.

However, internalization of patriarchal norms and values could also be traced in some cases with regard to women’s perception of ‘self-interest’. A typical comment of some women in this regard was “men can take rest, but not women”.

Bashanti (U) however portrayed a different picture when she reported that her husband had spent about Taka 2,000 for her treatment previous year when she was ailing, an incident she could hardly imagine earlier when she had no earning. Similarly, Jahanara (U) informed that they were now able to spend money for treatment of the family members, including her own.

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

Likewise, most women felt that their interest, a feeling of satisfied desire, was being better served with regard to purchase of clothing, Sari in particular. Previously, women had hardly had any choice of their own in purchasing Sari. They usually could afford only one Sari at a time. After gaining credit access, most of them were having better experience since they could afford more than one Sari and they could buy sari of their own choice on occasions and during festivals. Most of the women attributed this change to their ‘perceived contribution’ as earner in the household income.
While I attempted to look at how the males, mostly husbands, thought about these ‘perceived contribution’ of women borrowers, they portrayed a picture of their women with more ‘assertive’ and ‘confident’ look. Albeit indirectly, most male counterparts had expressed positive impact of credit on women in terms of increased skills and confidence. Rather than raising any conflict, most male respondents believed that credit access had made the women more active and persuasive. More importantly, most of the males apparently had recognized that credit access had increased women’s mobility, a change that is increasingly gaining acceptance in the society. Jahanara (U) was a contestant in the local body election in 1997 and was lost by only 13 votes. When asked about Jahanara her husband said: “Jahanara did not usually come out in front of my brothers in the earlier days. She is changed now. Now she is giving public speeches (Bhashon) every now and then. She is taking care of household activities too. She is even encouraging other women to be like her. She does not feel shy anymore to talk to anybody outside home”.

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

“Asia mainly takes care of all work since I am old now. She had problems in taking care of everything before she joined SUS. She is now more intelligent. She takes care of both household and business activities. She is even involved in politics as UP member”

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

**Material Dimension**

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

The choice to use such variables was triggered by the fact that many other studies, using these, have generally led to negative verdicts on the impact of credit on women borrowers. For example, Goetz and Sen Gupta (1994) used ‘managerial control’ of women over loan as an indicator of empowerment and concluded that majority of women in their study exercised little or no control over the loan use and thus painted a rather grim picture of the impact of credit access. Ackerly (1995), on the other hand, took ‘accounting knowledge’ as an indicator of transformative outcomes and argued that the women who were able to report on the input cost for loan-funded enterprise, its product yield and its profitability were empowered. She also concluded that only a few women were primary managers of loan when viewed from this perspective. Interestingly, while all these studies acclaimed an emerging trend of ‘co-operation’ within home through credit access in the forms of ‘family partnership’ and ‘joint management’ of loan use, none of the studies recognized such changes as positive ones. On the contrary, Montgomery (1996) even went on to assert that ‘jointness’ in the management of loan use and income were merely examples of disguised male dominance. In their arguments, only the exercise of autonomous female authority apparently was counted as evidence of empowerment (Kabeer, 1998).
While commenting on the negative verdicts of those studies, Kabeer (2001) questions the conceptual clarity of indicators used and validity of the premises of such studies. Pointing to Pahl’s (1989, cited in Kabeer, 1998) distinction between control (the ability to make policy decisions concerning the allocation of resources) and management (implementation of policy and budgeting which merely involves keeping track of income and expenditure), Kabeer (2001) contradicts with Ackerly and Goetz and Sen Gupta. She argues that Ackerly’s measure of empowerment was ambiguous because it did not distinguish between women who acquired their ‘accounting knowledge’ through an active involvement in the control and management of their loans and who acquired merely through a budget keeping kind of role. On the other hand, Goetz and Sen’s index of ‘managerial control’ was also ambiguous, Kabeer (2001) asserts, because it made no distinction between decision about loan use and decision related to implementation.

I agree with Kabeer’s reasoning that policy decision on loan use constitute separate problems and are more important than the decision relating to mere management of the enterprise to which such loans are used. However, I also contend that the indicators used by Ackerly, Goetz and Sen Gupta, and Montgomery could provide important and interesting insight into the issues related to credit-induced changes if they were put into an appropriate perspective. In this context, Kabeer (2001), as well as Hashemi, Schuler, and Riley (1996), suggests that the perspective should include concepts of ‘co-operation’, ‘family enterprise’, and ‘jointness’ in decisions and accounts keeping since these are the issues that are given due importance in the real life context by women borrowers. Thus, I believed that the use of such indicators, which previously hinted at negative implications, could lead to altogether different conclusions if put into right perspective. My selection of the above indicators was based on such an apprehension.

Apart from the above aim to look at the changes across these variables within this material dimension, I also wanted to examine the line of reasoning that suggested that women generally took part in decisions on some confined ‘safe issues’ like day-to-day expenditure, childcare, education, etc. and remained largely suppressed from being decisionable over hard issues, for instance, decisions on loan use in business or control of loan, purchase of land or other valuable resources (Giddens 1979). I believed that decision-making did not only rest in the ability of some actors to initiate, decide and veto decision, but also in the ability to reduce obstacles to take decision over no-decisionable issues. Therefore, my presentation of findings makes specific reference to this debate at appropriate places in the discussion.

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

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

Rabeya’s (U) statement has some special significance which may justify the ‘jointness’ in decisions in the sense that while ‘repayment of installment’ appeared the most alarming aspect of this credit, a ‘jointness’ in decisions on loan use somewhat mitigated that fear, with the assurance of help from the counterpart.
At times, jointness in decisions may result from the fact that males are more mobile and have better access to information and market, which give them better edge in decisions. Thus even women sometimes prefer their men to make such decisions.

However, in some cases, women thought that their husbands were more competent and thus should make such decisions.

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

Geeta Rani (S), who has been involved in handcraft business for more than 7 years now with loan from SUS, asserted that she made all major decisions on the use of loan and she had access to market in order to sell her produce. Moreover, for women who were widow, divorced or separated, the assertive roles in decisions were even more vivid.

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

Thus rather than becoming autonomous female authority, women were nearing that point where they could acquire the ability to reduce obstacles to take decisions over non-decisionable issues. Rizia Begum of Uttaran, who has been with credit group for 11 years, narrated her development that supports my conviction:

“We were in deep poverty. We could not even manage two meals a day. My husband and son were agriculture labors, so could not manage work for the whole year. After joining group, I also started to work as labor. I understand that I could not just stay at home. First, I borrowed Taka 2,000 and invested that amount in rice trading. I made good profit. I suggested my husband to extend our homestead and then we used my profit for that purpose. I was only 5 decimal before. Over 5/6 years, we extended that to a 10-decimal homestead. I did that in my own name. I am growing vegetables there and some potato as well. Now we have tube well and ring slab latrine. I have decided to do all that.”

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

While the above illustration indicates an increasing role of women in decisions on loan use and decisions in changing their course of lives, my second variable within this dimension namely ‘accounts keeping’ was used to evaluate the participation of women in production and implementation of their invested business. It has been argued that ‘accounts keeping’ is of vital importance and it is an important indicator to measure women’s participation in production as means of control.

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

In this context, story of Atarjan in Satkhira (not among the 40 cases) throws some more light into this. Atarjan, presently a dropout of a credit group is 56 now and a widow. She was a member of a group named *Uloshy* for about 7 years. She withdrew her membership in 1998 because of her altercation with one of the fieldworkers had misappropriated her money and recorded wrong figures in the account statement. This gives an example of the fact that even so-called illiterate women can also understand and are able to keep accounts in a way that serves their purposes. With respect to my particular cases in this study, let us now see the changes that occurred with women’s involvement in credit groups in terms of their control over accounts.

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

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

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

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

In addition to this observation of 'accounts keeping' of individual loans, with regard to group business of the borrowers, I have found that about 60 percent women were update with business and profit related accounts of group business. This, in my opinion, was quite a reasonable achievement reflecting women’s control over resources, which is recognized an important feature of the economic control and autonomy by many. Let us now discuss what the borrowers thought about such joint accounts keeping,
either with husband or son. As I went through my cases, remarks of Shabiron (U) and Lalita (S) echoed many other women who preferred to keep joint accounts.

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

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

In the context of Bangladesh society, the version of individual control over accounts keeping or decision-making could have been considered extremely ‘anomalous’ on the part of women (Kabeer, 1998), where there is considerable ‘interdependence’ between household members, where, apart from husband, son or daughter could be highly dependent/desirable partners.

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

Within this dimension, the land purchase behavior was perhaps the most important variable of empowerment advocated by the feminists. It is argued that land ownership has the potential for addressing the inequalities and it underpins women’s subordinate status in any society. Furthermore, it is evident that when family-based entitlements begin to break down, women have fewer resources to fall back on. Though credit may not necessarily change male-biased ownership pattern of land, my findings however reflected a somewhat commending picture.

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

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

Fatema Begum (S), a widow, said that she preferred to keep her land in the name of her son in order to protect in from his uncles-in-law. She also wanted to secure her position in future as mother can traditionally have some control over a son’s income.

Most of the land acquired by the women was leasehold and legal titles remained with the owners. A noteworthy change was found with respect to the fixation of terms with landowners. Reba (S) in this regard said:

“It was not very easy with landowners 2 years ago when I took his land first tie. He behaved with me like a master (Mallik). Now as I took more land this year from him and gave him the share, I feel he is little changed. His wife visited me and talked to me nicely”.

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

**Relational Dimension**

Even though the position of women constitutes a separate problem of investigation of its own, Sen (1987) says that ‘this does not mean to analyze male-female relationship within the
household as unnecessarily divisive ..... poverty, undernourishment, escapable morbidity or avoidable mortality strike men as well as women, and the lives of all members – male and female of households at the bottom of the pile are plagued by severe deprivation’. However, it is also a reality that in the context of South-Asian countries, while both men and women suffer in extreme poverty, women experience a greater lack of power in meeting basic needs. It is due to women’s relatively disadvantageous position that perpetuates very high degree of inequality in practice (Carr, Chen, and Jhabvala, 1997).

Such disadvantageous position of women is usually reflected in their weaker bargaining edge on resources. Thus when a limited resource is available to a household, women are usually deprived.

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

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

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

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

The changes that credit access brings about in women’s ‘perceived contribution’ relating to cash income were discussed in the earlier section. Such changes helped women to be more assertive and contribute more effectively, increasing their self-worth and credibility in the community.

How such changes affect their bargaining behaviors? Women borrowers in this study opined that they were contributing tangible outputs in household economy and as such they were in a better position than before to negotiate different issues with their husbands. While in the past their husbands hardly consulted them in decisions, now husbands come forward to talk and women approach them to discuss various issues. This is due to the fact that both husbands and women themselves understood that women were acting as earners (tangible outputs) and thus they had the right to express their opinions on relevant matters. This had brought about a positive force in their family ties, marriage and conjugal relations.
The above observation of changing 'bargaining behavior' of women was quite significant because women’s credit access, in an indirect way, was helping their marriages to survive. Rasheda (S) confirmed:

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

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

A number of women borrowers in this study reported declining incidences of physical violence against them. There were examples of women who directly attributed such decline in domestic violence to improvement in their household economic situation resulting from their access to credit and subsequent income. Begum Akhter (S) said:

"We used to pass on days without proper meals in the past. That led to frequent quarrels ... after joining Uttaran, things are far better now. We are doing well in grocery shop. He remains busy. I have two goats and a 5-decimal leased land now. I work hard and he does the same and yet we never quarrel in the manner we used to do before."

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

I have also seen that the self-employment in the form of family ventures run by money borrowed by women have created a greater reliance among the family members. This, in turn, made family ties stronger with greater cohesion among family members as they engaged themselves in the filed or in home-based productions.

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

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

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

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

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

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

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

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

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

Let me cite an example.

Halima (U), now mostly remains busy with household activities and her husband does the business and repays the installments to Uttaran on her behalf. Previously when their crisis was severe, Halima went out to joint a group, earned a credit access, worked at home and outside, went to market to sell her produce, etc. As their economic situation changed for better, her husband has taken over the entire charge of the business and Halima has gone back to her old duties of household affairs. For her husband and even to Halima, womanhood should qualify by the norms which hold the notion that rather than working outside home in the agriculture field, for example, one who can afford to stay at home and can take care of entire family affairs should do so. This credit access of Halima, by increasing their family income, has given back her that lost pride, she believes, as she doesn’t need to go to market or field anymore while her husband can take care of that.

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

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

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

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

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

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

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

Hasnu Ara from Satkhira also resembled the same. She was compelled to work as maid after her husband’s premature death but through an access to credit and eventual success is small business, she was leading a life with dignity.

However, with respect to some cases where women went back to engage themselves again in household affairs only Halima’s (U) husband gave some insight. He suggested that in the initial years severe scarcity compelled him to accept his wife’s participation in agricultural production outside home as a wage labor. As their condition has gradually improved, he wanted her wife to get back to household affairs alone. Certainly, on his part, this would mean a kind of ‘protection’ for his wife, but it also could indicate that his ‘class-consciousness’ guided him to protect the family prestige or honor after attaining some degree of solvency.

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

**Cognitive Dimension**

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

In support of this perspective, some studies suggest that despite an increase in income-earning opportunities, women may continue to replicate —rather than counter gender inequalities (Mayoux, 1998). From this perspective, access to credit can be seen as having no impact unless the programs or interventions directly address the issues of suppression, exploitation and deprivation.

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

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

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

My study NGOs, with such a comprehensive approach, aimed at providing credit along with an integrated package of supports, ranging from training and skill upgradation, marketing, technical and legal aid supports, to social interventions in health, education, and advocacy. Thus the aim is to enhance the capacities of women through credit access for wider reflections in socio-political contexts. These services are claimed to be an investment in building women capacities to lessen their vulnerability.
Considering this perspective of *Uttaran* and SUS approaches, I assumed that his line of reasoning needed to be tested in real life context. Therefore, I aimed at looking at these issues in my study.

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

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

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

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

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

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

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

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

The next example from Satkhira district further clarifies my position. I have witnessed a strong solidarity among women group members and consequent group pressure that led to a women movement to fix their terms of labor and wage rates in agriculture. It is important to point out that women initiated that movement even before they had an access to credit. At that time women were only member of groups formed by Uttaran and Uttaran was only organizing awareness-raising programs to infuse a sense of togetherness and solidarity among the poor women. It was a time when women were facing social sanctions from the social elite and religious clerics and were not allowed to work in agriculture field as daily labor. Uttaran’s consciousness-raising programs through group process ignited a sense of deprivation among the women and consequently that led to a larger movement that eventually received support from many quarters.

Women earned their right to work in the field but again they faced ‘inequalities’ in wages vis-a-vis men. Uttaran stepped in once again and the subsequent movement for better wages through women’s groups was a more difficult one as it targeted the discriminatory wage fixation by the local landowners. That even led to considerable success with women wage labors earning more than before. Khuki Dasi (U), who works in agriculture as day labor commented:

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

The proceeding illustrations may prove the claim that the poor as individual lack material and political clouts to challenge the structures and distribution of entitlements. Their capacity to resist and transform through their collective strength, on the other hand, is significant. And NGOs through their supportive programs and collective identities can bridge this gap.

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

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

“We don’t always go to Uttaran or Apa for every single thing. We try to sole our group related even personal matters ourselves. What is the point of a group otherwise..”

Apart from the above, I move to my next example of impact of support services and programs in-built in credit delivery. In this study, I have seen that while a few women are getting more involved in politics driven by self-awareness, some other are motivated by organizational approach of the NGOs to became more active in local level politics. For example, while imbued with the spirit of women cause, Jahanara (U) contested in a local election, other women members of credit group pursued Rabeya (U) to represent them. Jahanara, who earlier lost her
first son as her family as in deep poverty, highly acclaimed the approach of *Uttaran* in mobilizing women since she believed that *Uttaran* was providing a space for women which was not there before in their society. Her expression conformed the idea that the involvement through different group processes of mobilization may make the women rethink of the 'self' and may encourage them reprioritize their concerns from individual wellbeing to collective identification of priorities.

Finally, I would like to note that the provision of credit was still the main attraction. While invariably all borrowers emphasized such supportive activities, many borrowers indicated that it was the credit that motivated them to join groups. This argument compels us to think that the struggle to stay alive appears to be an over-ridding priority of the poor.

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

**Conclusions**

This study contends that while credit access may lead to *change* potential for making differences in the lives of rural women, if combined with consciousness building strategies, such potential is even greater. In sum, this study broadly concludes that credit access generally lead to an assertive perception among the women borrowers about their contribution as earners. That assertiveness in their mind-set in turn gives the women a better bargaining edge in household decisions. It also enhances their voices in determining their relations with the world outside home in terms of their mobility, involvement in trade and wage labor and participation in public spheres.

**Notes**

1. This paper summarizes and briefly presents the findings of my PhD work that aimed at examining the impact of micro-credit programs of non-governmental organizations (NGOs) on women lives in rural Bangladesh. An earlier version of the article was presented at the Civil Society and DOSTANGO System Conference, held in Bergen, Norway, October 2003.

2. Two of the 64 administrative districts in Bangladesh

3. Except a few borrowers of *Uttaran* credit group in Rishipara village in Satkhira, who were previously (and still are) wage labors in agriculture.

4. Commonly known as *Izzat* in rural areas meaning respectful in others eye.

5. Since poor can’t hire labor, as that hiring requires extra expenditure, women prefer their children and husbands to work together, giving rise to family ventures.

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

7. A desperate choice of occupation for women with a few alternatives

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


