

Literature Review of Women's Empowerment

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Literature Review of Women's Empowerment Studies

1. Introduction

1.3 billion people in the world live in poverty, half of who are in South Asia (Carr et al. 1996:1). Seventy percent of the poor have been identified as women, and their situation is worsening. Absolute poverty has been rising by fifty percent for rural women, compared to thirty percent for men in the last two decades. 80 percent of pregnant women in South Asia suffer from anemia, and one-third of babies are born underweight. The feminisation of poverty is now a widely accepted fact. Bangladesh is not an exception. Women's poverty is easily visible here; it is one of the few countries in the world where female life expectancy falls below male life expectancy.

Carr et al. (1996) claim a two-fold cause to women's poverty. Firstly as a result of belonging to poor families, and secondly as a result of their subordination within the family, the community and the wider economic and political spheres. Entrenched traditional structures, which are biased according to class, caste and sex, limit a large amount of the population's access to economic resources and power structures. This in turn limits their ability, especially those of poor women, to control their lives and improve their situations. Carr et al. (1996) argue that the patriarchal kinship system and patrilineal inheritance laws have resulted in disempowering women and isolating their labour to the invisible and secluded world within the household. Women's lack of collateral in the form of land or other assets, have limited their access to credit in both the formal and informal sectors. In addition, it was found that on average women in Bangladesh work longer hours than men - 53 hours per week compared to 46 hours a week for men (Carr et al.). As this work is classified as housework or subsistence level activity, which brings in little if any remuneration, it is not valued.

What is Women's Empowerment?

Schuler and Hashemi (cited in Carr et al. 1996: 4-5) carried out discussions and interviews with women members of BRAC and Grameen Bank. They looked at empowerment as envisioned and experienced by them. They reported six components to female empowerment: sense of self and vision of a future, mobility and visibility, economic security, status and decision-making power within the household, ability to interact effectively in the public sphere, and participation in non-family groups.

Mapping Changes in Women's Lives

Chen and Mahmud (1995) provide a conceptual framework to assess changes in the above areas of women's lives and measure the impact of development interventions. It sets out five matrices through which change can be understood: an input matrix, a classification of women matrix, a pathway matrix, an indicator matrix and a status ranking matrix.

Through the input matrix different development inputs can be classified, such as the type and number of inputs received by a participant. This would allow BRAC members to be grouped for sampling purposes, e.g. by amount of loan and number of loans taken. The classification of women matrix provides a more comprehensive

sampling framework for BRAC-member women. This would include the above classifications in addition to their poverty status (i.e. survival, subsistence or surplus class), and their life-cycle stage, e.g. unmarried girl, mother.

The pathways matrix can be used to trace the actual processes and agents through which BRAC inputs affect women's lives. This matrix has four pathways to change:

Material:	Changes in access to and control over material resources
Cognitive:	Changes in levels of knowledge, skills, and awareness of wider environment
Perceptual:	Changes in self-perception on the part of the woman plus changes in the perception of the woman by others
Relational:	Changes in contractual agreements and bargaining power in various types of relationships

(Chen and Mahmuda 1995)

These changes can be experienced at the individual level, or in relation to the family, community, elite or officials. Chen and Mahmud also outline the sequence in which these changes are hypothesised to occur (1995: 10). The pathways matrix was used to explain changes found in LAS-II.

The indicator matrix outlines the six dimensions of change and socio-geographic spheres in which change can be experienced. The dimensions include break-down position, livelihood base, basic needs, resources, relationships/power and perceptions. The spheres in which these changes can be experienced are the self, family, community, elite, officials and markets.

The status ranking matrix provides a framework to grade the status (i.e. level of prestige or esteem) given to a particular type of change, depending on who is being ranked and who is doing the ranking.

BRAC's RDP Approach to Women's Empowerment

Economic empowerment has been postulated by many as a critical area for intervention to improve women's lives. It is claimed that women's economic independence enhances their bargaining power to access other resources, such as health care, food, land etc. BRAC's Rural Development Programme (RDP) focuses on increasing women's involvement in the economic sphere principally through group based lending. This system of lending is particularly important for empowerment outcomes as mobilising women into village organisations introduces a possible matriarchal institution, which can better bargain for women's interests, and make them and their needs more visible in the village.

This literature review will examine the findings of previous studies linking BRAC's Rural Development Programme inputs to changes in women's lives. It will analyse whether BRAC's supergoal of poverty alleviation through women's empowerment can be successfully traced in BRAC villages. This will be done through mapping changes in various social, health and economic spheres of women's lives. The findings from the Rural Development Programme's first and second Impact Assessment Studies will be outlined, as well as findings from Grameen Bank's work.

2. BRAC's Impact Assessment Studies

The First Impact Assessment

The First Impact Assessment Study (IAS-I) of the Rural Development Programme, conducted in 1993-94, used four broad indicators of impact, one of which was 'Changes in women's lives'. An integrated methodology was used, including household survey, village profiles, qualitative and case studies. The length of RDP membership was considered in explaining differences found. IAS-I examined four areas of women's lives: attitudes towards women's mobility in the public sphere, women's role in decision making, control over income and the status of women. The study looked at the impact of the main RDP activities in these four areas. These activities were institution building (including functional education), credit operation, income and employment generation and support service programmes.

The study concluded that BRAC had brought about significant changes to women's lives in all four areas. However, the length of membership did not always have a bearing on the degree of change. Women's status at the household level was improved as a result of their increased access to credit, with reports of better treatment received from husbands. At the community level, male opposition to women's participation in groups gradually decreased as women's contribution to household material well-being became more evident. Women's mobility and their attendance at non-traditional activities, such as meetings at public places were reported to be more readily accepted by husbands of older VO members than the more recent ones.

However, the study revealed little evidence to support that women's control over income increased with greater programme input or membership length. It was found that RDP credit was mainly used and managed by male household members. The case studies suggested that this was due to a lack of opportunity and support available to women for interaction, investment and management of their own loans. It was also found that men often played a key role in deciding when women should take out a new loan.

In terms of household decision-making, it was reported that women were beginning to participate more in decisions, particularly in the use of their own earnings. This trend was observed to increase with length of membership.

The Second Impact Assessment

IAS-II was carried out 3 years after the end of IAS-I in 1997. The broad objectives of IAS-II remained largely the same; measuring the material well-being of RDP participants. One new dimension was added to this study, which focused on poverty reduction impacts by measuring poverty and its correlates. Unlike its predecessor, the second study analysed changes in women's lives through an empowerment angle. It used Chen and Mahmud's conceptual framework to measure changes in women's lives at the household level. The pathways matrix was used to trace changes in three areas: material, perceptual and relational.

LAS-II discovered that RDP was able to facilitate various levels of empowerment via the three pathways, and produce substantial changes in the lives of its women members at the individual and familial levels. Women's material empowerment occurred through their greater involvement in income earning activities. Many were engaged in non-traditional activities and in more than one income earning activity throughout the year. However, women's control over and use of this income still remained limited. It also became obvious that with length of membership and increasing employment options, women's scope to purchase assets also increased. However, control over these assets (e.g. the decision to sell them or how to use them) was limited.

An analysis of the perceptual pathway to empowerment revealed that women were developing self-perceptions of their own interests which, it was believed, would eventually allow them to assert themselves and demand their rights. It was also apparent that many men were beginning to appreciate the benefits of having their wives involved in BRAC activities.

In terms of the relational pathway, BRAC involvement was shown to reduce women's economic dependence on husbands and other male family members. An improvement in their relationship with the husband was also reported due to their new capital provision role. In addition, women did not always have to rely on husbands for the purchase of small personal or household items. BRAC involvement was also positively correlated to women's mobility. Women, some of whom had previously been confined in purdah, were found to be travelling outside their para to the area offices and local bazaars.

3. Ownership and Control over Assets

Huda & Mahmud (1998) analysed information collected in 1995 through structured interviews in Matlab with 2,295 married women, 22 percent of whom were BRAC members of one to two years. The results of the study revealed that ownership and control over big assets increased with women's age group. The level of women's schooling or the household head's occupation status was not found to have any effect. However, when the data was desegregated along members and non-members, it was found that BRAC members owned significantly more assets with greater control over them than non-members.

With regards to ownership and control over small assets (such as poultry and jewellery) Huda & Mahmud (1998) discovered that, unlike with larger assets, this was not influenced by age. However, it was found that married women were slightly more likely to own greater amounts, and maintain greater control over small assets. Difference was also found when the data was desegregated by members and non-members. Members owned significantly more small assets and maintained greater control over them.

The study also analysed the data according to duration, intensity and type of membership. In most cases no difference existed amongst the different groupings. The only exception was with regards to big assets where an interesting discovery was made. Members which had taken only BRAC credit (as opposed to those who had no loans, or had taken training as well as credit) were more likely to own a greater number of big

assets. It was also found that non-members in RDP areas owned more assets than non-members in non-RDP areas.

Huda and Mahmud's study indicates that BRAC members have greater ownership and control over assets. However, this is not influenced by duration or degree of BRAC membership as may have been expected. One reason given for this result is that the four year period of RDP operation in the area is perhaps too brief a period to produce any significant changes to women's lives in this respect.

Zaman's (1998) findings in Matlab contradict those of Huda and Mahmud's. He found that a non-borrowing BRAC member is 15 percent more likely to own poultry than a borrower with more than 10,000 taka cumulative loan. However, women who borrow less than 5,000 taka are 3 percent more likely to own livestock than a non-borrower. This suggests that with increasing loan size borrowers reduce their investment in small assets.

Zaman (1998) reports that women's control over assets was discovered to increase with greater access to credit. 10,000 taka cumulative borrowing raises her ability to sell poultry independently by 26 percent compared with an identical non-borrowing member. Decision-making power over her jewellery also increases with loan size. 10,000 taka of cumulative loans shows her to be twice as likely to have control over her jewellery compared to a non-borrowing member.

A BRAC-ICDDR,B Joint Research Project by Huda et al. (1996) was carried out between 1992-1995 in Matlab thana. The first round survey, reported in 1996, covered 14 villages out of the 60 in the area where baseline surveys had already been conducted in 1992 prior to BRAC's intervention. The survey covered all households in the selected villages comprising of a total of 4,097. Married women between the ages of 15 and 55 years were interviewed to gather information on the various socio-economic aspects of their lives and BRAC's RDP effects on them.

It explored seven dimensions to well-being, including, fertility control, income/livelihood security, morbidity/morbidity, the environment, nutritional status. Improvements in women's lives were traced through two principle pathways. The first looked at the psychological benefits of VO participation, including functional education and paralegal training. It was hoped that a greater understanding of the sociocultural, economic and political forces would ensue resulting in greater self-confidence and ability to claim their basic human rights.

The second pathway incorporated the more tangible benefits of BRAC's RDP, which includes the development of vocational skills, credit assisted self employment and participation in other sectoral activities. Women's greater involvement in income generation was believed to lead to an increase in their access to and control over productive resources. This, in turn, was hoped to raise their perceived value and status, making them less vulnerable to household crisis or marital disputes.

Huda et al. (1996) found that BRAC members owned more assets, such as poultry and cash than TG non-members, and also more than NTGs. In terms of women's involvement in decision-making for small purchases, it was observed that mostly men identified the need for the purchase and also paid for it. Only 27 percent of women

identified the need to buy utensils, and 41 percent for sarees. However, 60 percent went out and actually bought the utensils, while 12 percent bought the sarees (mostly with husband's money). No significant difference was observed between BRAC members and TG non-members.

Loan Withdrawals

As expected Huda et al. (1996) discovered that BRAC members were taking out significantly more loan than the other groups. Dependency for loans from money lenders and relatives was quite high amongst the other groups. Loan use also varied greatly between BRAC members and non-members. 60 percent of members' mean loan was used in income generating activities, whereas non-members (both TG and NTG) used their first loan in consumption. 20% of women members were found to work full-time (defined as eight hours a day). This is considerably more than TG non-members and NTG at the aggregate level. The discrepancy between the amount of loan used in income generation and the number of women working in this area corroborates the earlier conclusions that loans were often used by men.

Savings

Huda et al. (1996) found that BRAC members had larger savings, the majority of which was kept with BRAC. TG non-members kept a greater proportion (32%) at home as cash compared to both BRAC members and NTG. BRAC members kept 15 percent of savings as cash at home. Huda et al. explains this by the probability that this was kept to access at times of hardship.

Zaman (1998) found that BRAC members' control over their savings was less than the small number of non-members who have savings. One reason given for this is BRAC's policy restricting its members' access to savings. Nonetheless her control over savings increases with loan size, and compared with a non-borrowing BRAC member, her control over the savings is 16 percent higher for a 10,000 taka cumulative loan.

Zaman's (1998) study found a significant impact on savings. Non-borrowing BRAC members are 41 percent more likely to have savings compared with non-members. This percentage increases with loan size.

Centrality or Marginality?

Huda and Mahmud (1998) state that women being able to maintain control over loans does not necessarily mean increased status for them within the household; this depends on whether she is acknowledged as a source of income. Todd (1996), analysing Grameen Bank members over a period of 2 (?) years, takes this argument one step further. She claims that it is not useful to analyse separate control of separate earnings by husbands and wives. Women's autonomy in the use and control over loan only looks at individuals. She argues that most activities which loans fund within the household unit are actually joint activities. In order to understand intra-family negotiations within the Bangladeshi context she proposes looking at women's 'centrality' or 'marginality' in the management and decision-making of the family. This analyses the woman's control and power within her web of relationships. The concept

of centrality recognises and values the woman's contribution in producing that resource (by herself and others), and the entitlements she has, as a result, of the use made of it.

Todd found an interesting relationship between women's centrality and the household's situation of poverty. Households where women had little control over the use of their loan were found to be least successful economically. 7 out of the 17 Grameen Bank women members, who were still in the poverty group, had little role in the use of their loan.

4. Women in the Economic Sphere

Women's Employment

Carr et al. (1996: 55) looked at women's economic empowerment in South Asia. They carried out in depth case studies with members from two village organisations (one old and one new) in Manikgonj. It was reported that BRAC-supported economic activities were able to greatly smooth seasonal fluctuations in household income. Non-agricultural employment generated through RDP, such as embroidery work, helped to mitigate the vulnerability associated with irregular and seasonal agricultural work and its effect on household consumption. In one case study with a BRAC poultry rearer, called Maliha, it was explained that through credit, extension and market linkages offered through the BRAC programme, Maliha was able to put resources available in her household to productive use. These included her own and other family members' labour, land on which the poultry shed was built and her basic knowledge of poultry rearing.

Khan (1995) looked at the effects of BRAC generated wage employment and credit. The Ayesha Abed Foundation (AAF) was formed within RDP to create employment and income earning opportunities for poor rural women. It provides training, credit, extension and logistical support. AAF markets arts and crafts produced by these women through its international outlet, Aarong.

Khan's study reveals some interesting effects of wage employment on the lives of women. She found that earning an income was giving young girls a greater voice within family decision-making and, in some cases, this was leading to a delay in marriage. This, in turn had an indirect impact on fertility levels and the total number of births. It was also observed that attitudes were changing towards new wives. Dowry requests were being lowered in anticipation of the wife's future earnings. In the past daughters would stop work in order to get married and remain in their in-laws house. Khan discovered that the income-earning potential of these girls was now valued and more were returning to work after about two months of marriage. This also contributed to lower fertility levels.

Discussions held with women revealed that they also no longer felt as vulnerable to domestic violence, and had gained a greater sense of equality. However, they also mentioned that if they gave up their work their husband's would either go away or beat them.

Carr et al. (1996) also looked at the effects of women's participation in the labour market. However, they acknowledge that when analysing shifts in the structure or

practices of the labour market it is difficult to isolate the effects from BRAC interventions in employment generation from those of the government, through for example food for work programmes, or those from the private sector, such as garment factories.

Whatever the cause, they claim that the net effect has been that women have been able to break through the two strongest impediments to women's full participation in the economic life of the community. The first is the system of *purdah* which segregates the labour market, and places women's work within the home; the second is the devaluation of women's labour which has only been categorised as subsistence or reproductive within the household. These two forces ensured that, traditionally, women's work remained invisible within the homestead.

The visibility of women's activities with BRAC has meant that women have been seen handling cash, savings, taking loans, buying and selling, keeping accounts, and also being paid cash for their work in the embroidery centre and from selling chicks, eggs or other products. Carr et al. (1996) emphasised that earning cash rather than receiving payment in kind, as was customary in the past, has allowed women's economic contributions to be 'seen' at the familial and village level. Carr et al. state that in Manikgonj not only is there evidence to suggest the greater monetisation of women's wages, but also a narrowing of gap between men and women's wages. A huge transformation can be seen from when BRAC first started work there when women were limited to post-harvest activities, which paid mostly in kind, and domestic work. In one village women also reported that their cash earning potential has made it easier for them to enlist help from other family members for household tasks.

Women who have received specific training from BRAC, for example in paramedic and paravet skills talked of how the market for these skills extend beyond BRAC programme employment. One member, Hasina, was trained as a *shebika* and as a birth attendant. She now treats minor illnesses at the mother and child welfare centre. Although she no longer works for BRAC as a *shebika*, she is often still sought by villagers for advice or to dispense drugs for minor illnesses. She also occasionally works as a birth attendant or *dai*. This skill and income earning potential is something that she rightly feels no one can take away from her.

Carr et al. (1996) claim from their research that BRAC has changed the balance of power in the village in favour of the poor by expanding their access to credit, employment, community and government resources and the potential for collective action by women through formation of village organisations. Resources, that may only have been available to a few, have been spread more equally across the village.

Husbands' Perception

Khan (1995) also interviewed husbands regarding their perception of the changes that had occurred since the employment of their wives. Husbands valued their wives' economic contributions and believed that there were now fewer instances of wife beating. However, the men complained that women did not surrender full control of their income to them. It was apparent that most women were able to retain at least partial control over their income and expenditure.

However, with regards to household tasks and activities, it was found that most men were not able to participate in this area. Many of the husbands were rickshaw pullers and worked from early morning till night, returning at about 9.00 pm. Some men who returned earlier would watch the children while the women cooked. In one village where the tube-well was quite far, it was also found that men mainly fetched the water in the morning before going to work.

Khan concludes that the group discussions revealed that gender relations were beginning to change as women's opportunity cost of household work rose. Division of labour within the household was being re-examined slowly in some cases. Women were participating more in household decisions and showing greater control over household money as, from their wage employment, they felt less alienated from this cash.

Some issues were also identified for attention. Improving the working conditions of the women in factories (?) were emphasised: to incorporate maternity leave with pay so that they did not have to resume work soon after delivery, provision of child care facilities, especially for breast-feeding infants so that their health is not compromised.

Women's Income Expenditure Patterns

Carr et al. (1996) found that extra income earned and retained by women were firstly spent on basic household consumption. Only when minimum household needs were met did women consider buying things for themselves or investing in productive assets, such as goats, cows, agricultural implements or even land. They also state that dowry is increasing in rural Bangladesh, and that the responsibility for saving towards dowry usually falls on women who earn, along with the responsibilities of providing for household subsistence. However, despite additional financial burdens Carr et al. found that women were able to accumulate greater personal and productive assets.

Women also reported playing a greater role in decision-making regarding common household funds. They stated that husbands sought and valued their opinions in economic decisions more now.

Credit Worthiness

Carr et al. claim that an indicator of women's recognition as economic actors can be established through their degree of credit-worthiness. VO members reported that relatives, neighbours and money lenders were now more willing to lend them credit directly. In the past women themselves did not seek nor receive loans, except for very small amounts taken for short periods; the men in the household provided the access to loans, which they were expected to take out in times of crisis or as working capital. This situation placed low-income women headed households in difficult positions during seasonal or other crisis. By successfully receiving and repaying BRAC loans women are now more easily accepted into the informal credit market.

Evidence has also pointed to a possible lowering of interest rates in the informal money-lending market. Carr et al. (1996) suggest that this indicates a recognition of women as economic actors in their own rights. The mohajans are no longer able to maintain a monopoly in the rural credit market or continue their degree of exploitation of the poor.

Carr et al. (1996) also claim fewer reported incidences of dispossession of property, particularly landed property, due to indebtedness.

Women and Land

Carr et al. (1996) encountered an interesting phenomenon, whereby more women reported inheriting land and property from their husbands on death. This was done formally, through legal documents, as well as informally where the sons would be gathered and the wife's inheritance announced before the family. Either way women's relationships with their male kin were altering, and they were less in need of social and economic support from the wider family in case of the husband's death.

Carr et al. explored the reasons for this increasing change in husbands' attitude. It was found that men were not transferring property to their wives on their own volition or from any sense of responsibility. It was the women who were demanding this right through arguments with their husband. One woman stated that because sons were less dutiful these days and less likely to look after their elderly parents the women had to secure their own source of livelihood and place to stay. An important factor to this new phenomenon is women's increased access to credit. More women were able to demand their right to land and property as they may have been responsible for acquiring the credit for home construction or land purchase.

5. Social and Relational Changes

Mobility

Islam (1998) identifies mobility as a key indicator to women's empowerment. He looks at whether BRAC-ICDDR,B interventions affected levels of women's mobility in Matlab. In a study of 2,293 married women he found that involvement in RDP did increase women's mobility alone to the public arena. Poverty and landlessness were presented as strong predictors of mobility as they push women out of the bari for income earning purposes.

BRAC and non-BRAC members were asked how frequently they travelled alone to the market, the cinema, the health centre and outside the village. Those that travelled without a burkah were considered more mobile, although the reasoning behind this categorisation was not clearly explained. It was found that 50 percent of BRAC members travelled alone to the local market compared to 21.7 percent of non-members; no significant difference between members and non-members were found when travelling alone to natal homes (around 30 percent). However, it was found that non-members travelled alone more frequently to the ICDDR,B health centre than members.

A closer analysis of the data revealed socio-economic differences in mobility. Younger women with more formal schooling were likely to be more mobile. Married women were also more likely to travel outside the bari than divorced or separated women. Women belonging to larger households with greater land ownership tended to go out more frequently. However, when land ownership was analysed a strong correlation was also found between landlessness and mobility. Women that owned no land were found to be even more mobile. Islam concludes that these socio-economic variables suggest

that the decision to be mobile may not be an individual decision but the outcome of a household economic condition.

An attempt at assessing women's level of mobility was also made by Huda et al. (1996). Questions were asked about how often they visited the local market, the Matlab town market, BRAC office and ICDDR,B office within the last four months, and whether they had travelled alone. It was found that more than 75 percent of all women went to one of these places within this time period. Significant differences were found between member and non-member households. Almost double the number of BRAC-member women (45 percent) went to the local market compared to non-members (19%). A significantly higher proportion of BRAC members also went to the Matlab town market alone, and also to the ICDDR,B office. However, the study found that, overall, women were generally accompanied to places, even if it was by a child.

However, in Zaman's (1998) analysis the mobility variable was not significantly effected by BRAC membership. An exception to this was in the 5,000-10,000 taka loan category. Women in this group were 13 percent more likely to visit the local market alone than an identical non-borrowing member.

Gender-Based Violence

Under the constitutional and general laws of Bangladesh women share equal rights and status as men. However, these rights are difficult to enforce where lack of access to economic opportunities, education and decision making power unequally disadvantage women making them more vulnerable and susceptible to violence. Studies (Huda et al. 1996) have revealed that a sizeable number of women in Bangladesh believe that their husbands have the right to abuse or beat them occasionally. They are not aware that such acts are against the law and punishable. It was believed that providing women economic opportunities through credit, skill and awareness training would raise their status within the household and eventually reduce this vulnerability.

Goetz and Gupta (cited in Khan et al. 1998:2) argue that involvement in credit programmes, where the woman brings cash into the household, may result in additional tension within the home and precipitate domestic violence. Schuler et al. (cited in Khan et al. 1998:2) asserts that domestic violence is a deep rooted problem, and increasing women's access to resources and economic opportunities does not necessarily reduce their vulnerability, at least not immediately. In many cases credit creates a new field for hostility and conflict to emerge.

Khan et al. (1998) looked at the prevalence of gender-based violence (both physical and mental), particularly domestic violence perpetrated by husbands. 2,038 married women in the Matlab area, between the ages of 15 and 55, were interviewed in 1995. Khan et al. hypothesised that the occurrence of violence would increase, initially, with credit and as a result of cash flow in the household. It was believed that it would decrease as benefits from credit-based income-generating activities were experienced in the household.

6.3 percent of physical violence was reported in the study population, and 8.3 percent of mental violence in the previous four months. Physical violence was suffered by BRAC members more significantly than target group non-members (8.8 percent

compared with 5.6 percent of non-members). There was no significant difference in the prevalence of mental abuse.

When the level of violence was examined with the duration of BRAC membership it was discovered that physical violence initially increased in the first two years and then decreased in the third year (from 11.2 percent in the second year to 7.3 percent from the third year).

When the data was examined in association with type of membership it was found that a combination of savings and credit significantly increased the level of physical violence, whereas women who had savings, credit as well as training, reduced their vulnerability (from 11.2 percent for members with savings and credit to 3.4 percent for those also with training). However, it is mentioned that women who receive training are not average BRAC members. They are often members of the VO management committee or group leaders within VOs. A possible reason given for the high prevalence of violence reported among BRAC members is that BRAC involved women, being more socially aware, are more likely to reveal incidences of marital disharmony compared to non-members.

Khan et al. conclude that participation in credit programmes mean that as women begin to contribute to household income a change in power relations within the household is invoked. This is initially encountered with resistance/resentment, and in some cases, physical violence. However, the decline of violence after a two year membership period suggests that these power relations again begin to alter. One reason given for this is that women's increased visibility in the public sphere, where norms defining their status in society is gradually revised, makes it more difficult for men to inflict violence without facing social judgement. The study does not highlight whether, after three years of BRAC membership, women believed that they were now suffering less domestic violence than before their membership began.

Hadi (1997) looks at the prevalence and determinants of verbal abuse, mental torture and physical assault, as well as the role of credit programme participation in reducing violence. The study emerged from the belief that with the provision of credit, group formation emerges to create solidarity amongst the women, which reduces their physical and social isolation at home. This, along with the opportunity to earn and financially contribute to the family, initiates a change in women's traditional role within the household and their relationship with their husband.

The data was collected from 70 villages in 10 districts across Bangladesh. Information from a total of 500 women were gathered using a case study method in 1996. The women were categorised into three groups; a third of them were credit programme participants, 26 percent were TG non-members, and 42 percent were NTG.

The findings reflected that older women were less likely to encounter violence, particularly physical violence, than younger women. Two reasons are put forward to explain this phenomenon. The first is that husbands may become physically less strong and emotionally less arrogant as they grow older with their wives. The second is that older women gain more power and prestige within the household as they become

mothers of adult children. The education of both women and their husbands were negatively associated with violence.

Hadi explains that, although these findings were expected, he could not explain why education reduces violence, or which trait of education is responsible for modifying violent behaviour in men. However, it was obvious from the findings that the socialisation and learning process in schools played an important role in reducing household violence.

In Hadi's study the socio-economic condition of the household was also associated with violence. This was explained through the pressure created by their poverty situation and economic crisis, affecting the mental stability of the main breadwinner, who were mostly men. It was also found that Muslim men were more violent towards their spouse than their Hindu neighbours. A controversial reason given for this is that tolerance in Islam is much less. Another reason given was that Hindus, being a minority group in Bangladesh, feel less secure and prefer to avoid problems at home.

Hadi's study shows that credit-based income generating programmes play a role in reducing the prevalence of violence within marriage. Mental torture and physical assault prevailed more than twice as much amongst non-participants. However, Hadi does not separate the data according to years of membership, therefore it is not possible to compare his findings with Khan's. He explains the findings by stating that credit alters the power relationship and women's bargaining capacity with their husband; through their productive as well as their domestic role they are able to significantly reduce gender inequality within the home.

Huda et al. (1996) analysed the concept of violence against women in terms of taking assets against their will, preventing them from going to natal home, working outside the household, or physical abuse. It was found that 7 percent of all women were prevented from going to natal home, and 5 percent were physically abused. No significant difference was found between member and non-member households except in the case of physical abuse, where BRAC members fared worse.

Participation in Protest

Huda et al. (1996) measured incidents of injustice against women. If injustice had occurred an attempt to discover whether women participated in protest was made. Issues which were discussed was wife beating, illegal divorce, unfair wage and price, embezzlement of relief goods, multiple and child marriage and also injustice by *shalish*. Overall a greater percentage of BRAC members reported incidents of injustice in all the categories than the other two non-member groups. An average of 22 percent of all women reported wife beating, with the greatest percentage (35%) amongst BRAC members. 16 percent of BRAC members also reported illegal divorce by husbands, with an average of 8.5 percent in the other two groups.

Protest by all women against injustices was highest for unfair price (37%). 38 percent of BRAC women protested against this compared to 41 percent of NTG and 30 percent of TG women. On average it was found that TG non-members participated in protest more often than BRAC members. 21 percent of TG non-members protested against both multiple and child marriages compared to 7 percent and 14 percent

respectively of BRAC members, 19-20 percent of TG and NTG protested against wife beating compared to only 14 percent of BRAC members. There is also a significant difference between injustice by *shalish* reported by BRAC members (19 %) and TG non-members (28%).

Legal and Political Knowledge

Zaman (1998) used a questionnaire survey to ask 2,895 women various questions related to different dimensions of their lives, including their legal and general knowledge. He found that the knowledge variable was positively influenced by BRAC membership and credit. A woman borrowing more than ten thousand taka in cumulative loans was twice as likely to know the legal methods of divorce than a non-borrowing member. Her awareness of dowry as illegal is also 10 percent higher than an eligible non-member. Knowledge of the Chairman's name is greater for BRAC borrowers than for non-borrowers or non-members. However, this knowledge was found to be much less for borrowers with loans less than 10,000 taka, who showed between 6-7 percent less knowledge in these areas than eligible non-borrowers.

Huda et al. (1996) used similar knowledge variables and found that the NTG (non-target group) was more politically and legally aware than the other groups. However, within the TG (target group), BRAC members had a better level of knowledge than TG non-members. 51 percent of BRAC members knew the name of the Prime Minister compared to only 36 percent of TG non-members.

Knowledge of the legal age for a girl to marry and knowledge of divorce was very poor in all three groups (NTG, TG members and TG non-members). Only 7 percent and 5 percent respectively of BRAC members knew this compared to 5 percent and 2 percent of TG non-members. The greatest knowledge in both these groups was in giving or receiving dowry as a punishable act. 69 percent of BRAC members and 67 percent of TG non-members knew this.

Household Coping Strategies

Huda et al. (1996) analysed the different financial, social and familial crisis that women faced in the previous four months from the beginning of the study. The crisis categories included not consuming rice/chapati for a whole day, urgent need to sell or mortgage land/asset, serious/irreparable damage encountered, major problems faced with neighbours/others. Different coping strategies, explored by households in reaction to these problems, were recorded.

4 percent of all respondents did not eat any rice/chapati for a whole day; the highest percent was in TG non-members (7%). There was very little difference between BRAC members and TG non-members in terms of urgent need to sell/mortgage land/assets (2%), and serious/irreparable damage encountered by household (averaging 5.5%). TG non-members were found to have the highest level of problems faced with others (12%) compared to BRAC members or NTG (averaging 7.5%).

Disruption of mental peace was also measured. The highest percentage suffered was by TG non-members (44%), followed by BRAC members (39%) and then NTG (30%). Economic problems was the most salient problem for BRAC members (51%),

which was only slightly higher than TG non-members. Problems with in-laws was highest for NTG (70%), followed by TG non-members (48%) and then BRAC members (45%). Problems with husbands and children were slightly higher for BRAC members than for the other two groups.

Coping strategies to deal with disruption in mental peace was recorded. 90 percent all women adopted self-torture and misbehaviour with children as a strategy. BRAC women showed the lowest percentage, although it was as high as 80 percent. Seek help from neighbours, relatives and samiti accounted for 9 percent of coping strategy for both BRAC members and TG non-members. The greatest difference in coping strategy amongst the three groups was in loans sought from BRAC or mohajans. 1 percent of BRAC members used this strategy compared to less than 1 percent of TG non-members.

Women's Relationship to Natal Home

Huda et al. (1996) looked at women's relationship with their natal homes. He used four indicators: number of visits made, mean time of visit, number of times money received from natal home, and number of times natal home received money from respondents. 88 percent of women were found to have natal homes, 60 percent of which visited more than one time in the previous one month. The mean number of visits to natal home in the same village was 14 times, outside of the village was once. Women from BRAC households visited significantly more times than NTG households.

At aggregate level, a higher percentage of TG non-members received money from natal homes (out of those who had natal homes) at least once in the previous month. This accounted for 15 percent of TG non-members, 12 percent of BRAC members and 7 percent of NTG. The percentage giving money to natal home was much smaller. 3 percent of both BRAC member households and TG non-member households sent money. This was only slightly higher for NTG households (4%).

6. Healthcare-seeking Behaviour

Ahmed et al (1998) conducted a questionnaire survey in Mallab Thana in order to understand the pattern of health behaviour and practice. Their survey covered a total of 3,687 households; 604 of which were BRAC member households and 1,658 were eligible non-member households. BRAC's Essential Health Care (EHC) combines preventive health inputs with RDP's mainstream activities to form a comprehensive package. Ahmed et al.'s study aimed to discover the impact of contact with EHC on members' healthcare behaviour and practices compared to non-members receiving no inputs.

Information on illnesses occurring within the last 15 days were collected and recorded into categories according to symptoms. Treatment measures undertaken either at home or outside were also recorded and categorised. 15-17% morbidity was found amongst the study population. Illnesses included fever, gastrointestinal diseases (including diarrhoea and dysentery) and pains/aches in various parts of the body.

20% of all ill persons did not seek any treatment, and a further 6-8% used only home remedies. The study states that this may be due to two reasons: they did not believe

themselves to be ill enough to require treatment, or they were not able to access healthcare for various reasons. It was also discovered that the proportion of ill persons who did not seek any treatment was higher among the BRAC member households. This was explained due to the worse poverty condition of member households, which was a deciding factor in their decision to join BRAC in the first instance.

When the data was analysed by sex of ill person it was found that more women, whether from member or non-member households fell into the 'no treatment' category than men (around 24% compared to 17%). Women from member households who did seek treatment mostly went to unqualified allopaths. On the other hand, men from member households mostly sought treatment from unqualified allopaths as well as para-professionals. For non-members (both men and women) the largest category was seen by para-professionals.

Women of reproductive age groups were found to suffer more from illnesses than the men. However, they were also reported to seek treatment less. Those that did were seen less by qualified allopaths than traditional healers or homeopaths. Reasons given for this behaviour were that these practitioners were usually based locally and would be more convenient for women to visit. They were also perceived to be more sympathetic to women's problems.

Factors which were found to significantly predict the probability of seeking any type of healthcare were BRAC membership, age (the probability was more in the 16-30 age group), male sex, literacy of household head, and receipt of Mother-Child Health and Family Planning programme inputs by the household (offered in the Matlab area by ICDDR,B). The type of illness also played an important role in healthcare seeking behaviour (the probability was more for illnesses such as eye, skin and ENT diseases than ordinary fever).

7. Conclusion

Carr et al. (1996) explains the process of change in women's lives through a close look at the VO itself. They claim that through the VO a sense of individual and group identity is created amongst the members. Women are addressed by their first names in all *samiti* affairs. This is not common practice in Bangladesh where, for example, married woman would be known only as daughter-in-law, mother of X etc. Participation in the VO helps to develop a sense of solidarity amongst the members as women and as members of poor households. Thus the potential and mechanism to promote women's collective interests and instigate change is put in place.

Carr et al. relate how VO members believed they had gained recognition and respect within the village due to their activities in the VO. One member mentioned that the powerful villagers involved in the *shalish* also now know and respect them. It was also found that the opinion of many of the older VO members were sought on village affairs. In addition, two of the VO leaders, along with some of their members, were now invited to attend the village *shalish*, previously only attended by rich and powerful men. One VO leader highlighted the importance of the VO as a village institution: 'Our men go to the *shalish* as part of the *shalish*. We are asked as part of the *samiti*.' (op cit. p. 62). The women were invited to represent the *samiti*. This shows the establishment of the VO as a respected institution in the village.

Recent studies have discovered significant changes in women's lives in BRAC programmatic or NGO areas. Women's emerging roles in production, resource generation and village management has necessitated a re-analysis and re-shuffling of gendered roles in both the private and the public spheres. This transition has not always been smooth. The greater incidence of physical violence faced by women members within the first two years of membership (Khan et al. 1998) testifies this.

However, the majority of changes have had immediate benefits for them. With increasing length of membership women are able to accumulate more of their own assets and maintain greater control over them (Huda and Mahmud 1998). The importance of this control in the well-being of the whole family unit is recognised in Todd's (1996) theory of centrality and marginality. She shows that women's centrality in the decision-making process within the household is crucial to the economic success of that unit.

Islam (1998) found that poverty and landlessness were two push factors resulting in women leaving the *hari*. This suggests that female mobility for income generation purposes is more widely accepted. With women's increasing involvement in income generation activities through BRAC membership this indicator is expected to become a key issue in the empowerment correlates. Employment generation for women has produced some of the most marked changes in their lives. Earning a regular income has resulted in a delay in the age of marriage for girls. The value given to their productive roles can also be seen in the fact that after marriage they often return to work. As the opportunity costs of their household work is recognised, a re-examination of the division of labour within the household occurs. Their wage-earning roles has also added to lowering fertility levels in some areas (Khan 1995).

An interesting phenomena reported by Huda and Mahmud (1998) was differences in asset ownership of non-members in RDP areas and non-RDP areas. The higher degree of this in the former group suggests a 'spillover' effect of BRAC's programme work. In order to accurately assess BRAC's full impact on women's lives further study is needed into this effect.

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