

**THE EFFECTS OF WAGE EMPLOYMENT AND CREDIT FOR WOMEN
IN BANGLADESH**

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Introduction

This paper hopes to explore the effects of wage employment on women's work in Bangladesh, both within and outside the home, and any change in gender relations that might occur as a result. Of particular interest is how women's economic contributions to the household affect their status and position within the household, and the perceived costs and benefits of wage employment. In addition, we hope to examine the effect of wage employment on the allocation and timing of household tasks and responsibilities such as childcare and food preparation.

This study took place North east of the capital city in the Jamalpur district, which is almost in the middle of Bangladesh. It reviewed the impact of micro-finance and wage employment schemes that were initiated under the Bangladesh Rural Advancement Committee (BRAC). The people of Jamalpur are more destitute because of the frequent river erosion and flooding of the river Jamuna.

Section I describes the situation of women in Bangladesh, BRAC's intervention for women's empowerment and poverty alleviation. In addition, it gives background information on the wage earners. Sections 2 and 3 deal with microfinance for wage earners and wage employment, income and expenditure respectively. Section 4 examines the implications of wage employment on gender relations. Section 5 explains the change in women's lives from their own perspective and finally section 6 makes some policy recommendations.

SECTION I

WOMEN IN BANGLADESH AND NGO INTERVENTION.

1.1 Women in the Context Of Bangladesh

Bangladesh, with a population of 112.5 million people, is one of the poorest countries in the world. In 1987 the World Bank estimated that at least 67.5 million Bangladeshi lived below the poverty line. In Bangladesh culture, gender discrimination starts at birth and continues throughout life. As a result, 59 percent of girls compared with 56 percent of boys suffer chronic malnutrition while 10 percent of girls and 7 percent of boys suffer from acute malnutrition (UNICEF, 1987 cited in Kabear, 1989). The average life expectancy of Bangladeshi women is forty- nine years, two years less than men. According to a 1991 census, only 25 percent of women are literate, a figure which masks even more alarming rural disparities.

The Bangladesh economy is overwhelmingly agricultural with more than 80% of the population dependent on domestic agriculture and subsistence production, under circumstances where more than 50% of the rural population are functionally landless, and between 30-40% are estimated to be unemployed (Statistical Yearbook of Bangladesh 1993). In such pervasive poverty, women's access to productive resources and economic opportunities are significantly less than that of their male counterparts. In Bangladesh, women's productive and reproductive activities are controlled by men through arranged marriages, inheritance law and social customs. Marriage customs in Bangladesh are patriarchal, women are uprooted from their parents house upon marriage to live in the marital village. As new brides, they lose their self identity and acquire a contingent identity (contingent upon their new functions or relationships) as the "wife of Rahim (name of husband)" or 'bou' (bride); references which along with highly rigid social rules and norms define her social position and function. This process ultimately even restricts her mobility. Another factor which greatly inhibits a woman's self-determination is the age at marriage. Due to a combination of factors such as: poverty, social beliefs and norms, and the problem

of dowry payment, rural people marry their daughters off at a very early age, often with relatively older men so that they might be better off economically. Being married to older men, however, women are more likely to be widowed at a relatively early age and consigned to future poverty and marginalization.

Kabeer aptly summarizes the situation of Bangladeshi women:

" Women in Bangladesh are classified as dependent minors along with children, and their welfare entrusted to male guardians and breadwinners. Powerful beliefs and practices, sanctioned by the norms of religion and community, produce a highly unequal division of social and economic space. Women's ability to mobilize resources, including their own labour power independently are severely curtailed. Instead, their claims to the means by which they meet their basic needs are embedded to a large degree within the contractual relations of family and kinship" (Kabeer, 1994).

Recent data show that the traditional gender division of labour is changing, as more and more women are entering the labor market due to increasing landlessness, massive poverty and male out-migration. Though women are participating in the labour force, they do so on highly unequal terms and remain subordinate to men (Khan, 1994). In this situation NGOs are playing an important role in rural development in Bangladesh, by encouraging women's participation in income generating activities and wage employment, providing them credit and training and other means of support. Whilst this may increase the economic and productive opportunities that women face, it also adds to their time-burdens and responsibilities. Needless to say, however, that women's increasing participation in income-generating activities and wage employment do not exempt them from household work.

BRAC is one of the largest national level NGOs that over the last two decades, has been operating in Bangladesh at the grassroots level for poverty alleviation and the upliftment of the socio-economic conditions of poor women.

1.2 BRAC'S Intervention for Women's Empowerment and Poverty Alleviation

In 1972, in the aftermath of the war of independence from Pakistan, BRAC started its activities primarily as a relief and rehabilitation programme. Over time, BRAC has evolved from a relief operation to its present structure as a multifaceted and comprehensive development organization, operating across the country to meet its two major goals of **poverty alleviation and empowerment of the poor**, with a particular emphasis on women.

These two goals have been operationalized through the formation of the Village Organization (VO), which has an extensive membership of the target population. BRAC's mandate is to focus upon households with less than 0.5 acres of land, including the homestead, and those who earn their livelihood by selling their manual labour. To improve opportunities for the rural poor, especially those of women, BRAC offers credit, human development and skills training, marketing, basic health and primary education, technological extension, paralegal, health and family planning services.¹

BRAC is also known as a 'learning organization', as it continuously experiments with various strategies and models, and as a result grows institutionally. Today the Rural Development Programme is one of BRAC's major programs which includes various activities such as:

1. institution building through social awareness raising, skills transfer and training;
2. credit operations and savings;
3. income and employment generating activities;
4. development of support services and inputs (marketing, veterinary).

¹ It is important to note that BRAC membership is usually only offered to once-married women. This evolved largely because these women were considered particularly vulnerable to poverty.

BRAC also builds on existing women's organizations and foundations to further its mandate and facilitate communication between these groups. One such foundation which acts as an outlet for BRAC's activities is the Ayesha Abed Foundation.

1.2.1. Ayesha Abed Foundation (AAF): Women's Wage Employment.

The Ayesha Abed Foundation was formed to generate employment for poor rural women. It operates under BRAC's rural development program (RDP). The AAF was formed with the objective of creating employment and income earning opportunities for poor rural women, through the provision of training, credit, extension and logistical support. The formation of the AAF was the result of two experimental women's craft projects in Manikganj and Jamalpur that were initiated in 1976 and 1979 respectively. Since the formation of AAF, embroidery as well as other craft activities have been organized and marketed through "Aarong" (BRAC's international retail outlet) via AAF (Selim, 1995). "Aarong" provides a range of services to the artisans and producers of arts and crafts who are BRAC members and members of other NGOs. These services comprise of the purchase of products on the basis of 'cash on delivery'; the provision of advances against purchase orders; assistance in linking producers and artisans with customers; vocational training; help in product design and development and; the provision of market information to the artisans and producers.

As of 1994, there were three AAFs in Manikganj, Jamalpur and Jessore that supported the BRAC village organizations. This paper will concentrate upon the women involved in Jamalpur AAF, who are primarily BRAC beneficiaries.

The Jamalpur AAF was formed in 1984 and is located south of the town. At present 41 sub centers are operating under Jamalpur AAF with 2200 women of whom 278 women work in the Foundation. In each sub-center, an average of 30 to 45 women are working from 8a.m to 5 p.m with an hour as lunch break. Village organization membership is the

precondition for employment in the AAF. Employment is on piece rate basis. One woman is selected on the basis of leadership qualities to be the center-in-charge. She is responsible for getting the orders from the AAF, maintaining the everyday attendance register (by calling names twice a day), and managing the unit. For this she receives a monthly salary of Tk. 1000 (\$1= Tk40). Because of her managerial commitments, she is not allowed to undertake embroidery work.

1.3 Methodology: This paper uses both quantitative and qualitative data. A small survey was conducted to acquire information on the availability, accessibility and desirability of credit for poor rural women, and their perception of the value of credit services. Three hundred and forty-one women were surveyed from seven randomly selected sub-centers, including part of AAF. Of these, 30 women were chosen for in-depth interviews to learn about their family support system, and changes in their gender relations. Finally four focus group discussions were conducted with 14 women and 14 men to explore their perceptions of the costs and benefits of women's work, the use of credit and decision-making concerning household investment and consumption.

1.4 Background of The Workers

Women employed in the sub-centers are landless and in most cases, the husbands and fathers are daily labourers and rickshaw pullers. Generally, the rickshaws the men pull are not their own. These households are extremely poor. Before the advent of the BRAC initiative income generating opportunities available to women were extremely limited. Women became involved in embroidery work primarily for the income that it offered, and they became organized as a result of one of the experimental women's projects launched in 1979. The women workers are currently all members of the Vos which are now about 8-10 years old.

At present, there is no recruitment policy, women gain employment informally through kinship or friendship ties i.e, once someone becomes involved in the sub-centers,

her relations and friends from the neighborhood use her as a means of gaining work. All women seeking employment are supposed to be members of BRAC, however this policy is being relaxed unofficially. New entrants come to the sub-centers to sit and watch other women's embroidery. This is the way that they learn embroidery work, and they are only allowed to participate in the embroidery activities when the center-in-charge feels that they are sufficiently skilled to engage in regular work in the sub-center. There is no provision of formal training for sewing and embroidery. The skilled and low-skilled people are asked to sit together in a mixed group, so that the former group can help the latter acquire sewing skills.

More and more young (unmarried) girls are seeking employment in the sub-centers. They are not BRAC members, but may be related or have ties to a BRAC member. The fact that these women are seeking employment highlights their economic necessity and the necessity of their families.

Table 1. Membership and Marital Status of Workers.

Age Range	Member			Non-Member			Total
	Married	Unmarried	Separated	Married	Unmarried	Separated	
<15	-	03	01	07	37	-	48
15-18	11	10	02	19	29	04	75
19-30	116	-	19	19	02	04	160
31-40	38	-	10	02	-	-	50
41-50	04	-	02	-	-	-	06
> 50	01	-	01	-	-	-	02
Total	170	13	35	47	68	08	341

Among the 341 women sampled, 64 percent (218) were members of the VO and 36 percent (123) were non-members. Fourteen percent of the women sampled were below the

age of 15 years. Some of these girls are Non-Formal Primary Education (NFPE) program graduates (a BRAC education program) and some were students either of NFPE and Primary Education for Older Children (PEOC) or secondary schools. Eighty-three percent of the women are under 30 years of age, indicating that more and more young people are joining this work. An insignificant number of women are over 40 years of age. One explanation for this may be that older women may not have good eyesight, an important prerequisite for embroidery work. Because of the importance of sight for close needle-work, there is provision for an eye check-up for everybody once a year by a doctor authorized by AAF.

Here separated includes those who are divorced, abandoned or widowed . Interestingly, among 218 of VO members around 6 percent were unmarried and should not officially be BRAC members, but in order to get employment in the sub-centers some of these women have become members.

As many of the women are young and married, they are likely to have small children, who they are not allowed to bring to the sub-centers. But as this rule is not strictly enforced, some workers do bring their children along.

Section 2 will deal with credit and its uses, and will be based upon the information from the initial survey of 341 women. This data will be supported by some of the examples from the thirty in-depth interviews. Among those thirty, 17 women were married, 5 were unmarried, 6 were divorced/separated and 2 were widowed. Out of the total 30 women, 24 are members and 6 are not members of BRAC, and 19 of the 24 members have received loans.

Table 2. Membership and Marital Status of Respondents from In-depth Interview

Marital status	Member	Non-Member	No. of Women
Unmarried	0	5	5
Married	16	1	17
Divorced/ separated	6	-	6
Widow	2	-	2
Total	24	6	30

SECTION II

MICROFINANCE FOR WAGE EARNERS

2.1 BRAC Credit and Its Uses

All the BRAC members have access to BRAC credit. Tables 3, 4, and 5 show how many women have received credit and how they use it. Data on non-borrowers were categorized by the factors that prevented women from taking loans from BRAC.

The period of repayment for BRAC loans is fixed at one year, and the repayment is made on a weekly basis. BRAC offers loans through its rural development program for promoting various types of income-generating activities as shown in Table 4. Out of the 218 BRAC members, in the sample, 141 received loans, many of them several times. Fifty-nine women received only one loan, and 6 women received more than 5 loans. Currently, one hundred and twenty loans have been taken by 49 of the 141 women.

Table 3. Number of borrowers by the numbers of loans.

No. of Borrowers	No. of Loans
6	5+
10	4
28	3
38	2
59	1

Table 4. Purposes for Which the Loans Were Used (As Distinct from the Purposes for Which they were Granted) and the Purposes for which Those were Granted

Purpose of Use	No. of Borrowers	Number of Borrowers According to the Intended Loan
Purchased Rickshaws	25	
Assets accumulation	40	8
Family consumption	15	
Loan repayment	2	
Cattle	15	26
Small Trading	29	59
Crop production	01	
Digging pond	01	
Loaned to others	02	
Poultry rearing and family consumption	01	
Freed land	08	
Gave bribe for getting job for husband	01	
Dowry and wedding	03	
Paddy husking	02	27

Table 5. Number and Amount of Loans Received by Members

Age range of member	Total No. of Members	No. of Members Received Loans	No. of Loans Received	Av. No. of Loans Received	Total Amount of Loan (TK)	Av. Amount of Loan Received (TK)
< 1 years	21	6	6	1.00	12000	2000
1 < 2.5	24	7	8	1.14	17000	2125
2.5 < 4	14	4	4	1.00	7000	1750
4 +	159	123	187	1.52	622700	3329

These wage earners also get loans from informal sources like usurers or relatives. The rate of interest for these loans is very high. In this study, 22 women (21 BRAC members and one non-member) 6 percent of the total have informal sector loans. In most cases, the informal loans were taken to purchase land for which they needed a large amount of money. The borrowing from usurers were added to the BRAC loans, and savings from their income from sewing to make land purchases. Only in a few instances, did women borrow from usurers for household consumption.

An important feature of the BRAC loans is that they are granted for specific purposes. However it is apparent that these loans are not always used for those purposes. This is an interesting fact, which tells us more about who determines how this credit is spent, and the importance of this credit for household consumption and investment. One hundred and sixty of 240 women (141+19) receiving BRAC loans, spent these monies on purposes other than those for which the loan was granted.

As can be seen from Table 6, 25 women purchased rickshaws and 40 women used the loans to accumulate household assets. Asset acquisition includes building a house, setting up tube-wells, freeing land from mortgage, purchasing land outright and acquiring mortgaged land. Fifteen women have used their loans for family consumption which

includes buying food and clothes for household members. In a few cases they also repaid informal loans. A similar pattern was found in the in-depth interviews. The majority of women borrow money for four specific purposes: small trading paddy husking, cow-rearing, and building a house. However, the range of purposes to which the loans have been applied is far greater. In this study 14 distinct purposes of loan expenditures are defined.

Approximately 40 percent of the loans were expended on purposes that were not consistent with the initial purpose of the loan. This reveals that the women do not place much importance on the intended purpose of the loan, being prepared to allocate these funds on an as-needed basis. The recent study (Mehra, et al 1995) shows that it is not important how do women spend the loan money, as long as they repay it regularly.

This supports findings in GulRukh (1995) who notes in her study on loan history that women nominally borrowed for five specific purposes but used the funds for 18 different purposes.

User of Loans: Because women work eight hours a day six days a week time to use the loans is a constraint for all. However, this study reveals that only 34 women who work in the sub-centers actually use the loans themselves.

Table 6. Users of Loans

User of Loans	No. of Borrowers
Self	34
Self and Others	32
Others	75
Total	141

It is apparent that more than 50% of the borrowers' loans are used by others. Here, others refers to family members, but in a few instances the money is loaned out to unrelated individuals. From the in-depth interviews it was found that women use the loan to increase their household income. Often these women give the funds to the household head or other members of the household to meet the expenses. From the focus-group discussions it was found that, while these women's do not make the expenditures themselves, they do participate in the decision about how that loan is to be spent. Table 7, shows that out of 19 borrowers (from 30 in-depth interviews) 13 (68%) took part in the decision on loan expenditures. Women may also enter into informal contracts with their relatives in order to reap some of the benefits from the investment.

Table. 7 Decision about the Loan Investment (from In-depth Interviews)

Who Decides	No. of Borrowers
Self	5
Both Husband & wife	5
Self and son	2
Others(husband or father)	7
Total	19

Sabiha took loans twice, the first time she took Tk.5000 which she gave her brothers to mortgage in land acquisition. They now cultivate this land and she gets one-third of the revenues from sales. The second time she borrowed Tk. 4000 with which she bought a cow. Her brother is responsible for the cow, and he gives her a share of the revenues from the sale of milk. There is a mutual understanding between them.

The women who use the loan themselves, do so to accumulate household assets, such as building a house, freeing land from mortgage, or acquiring land through mortgage, or purchasing rickshaws. In some cases, the acquisition of this asset yields revenues. The women whose husbands are rickshaw pullers often use the loans to purchase rickshaws and their husbands subsequently earn money from this activity.

Repayment of Loans: While the repayments may occasionally come from a wide range of activities, they are usually made by the women themselves through their embroidery earnings. Most of the women here repay their loans from the income they earn from working in the sub-centers, and the second important source of repayment is the income from rickshaw pulling by their husbands, or the earnings from rickshaws which are rented out. In addition, they also repay loans by selling the vegetables they grow in their homestead, or by selling eggs and milk. Therefore, it can be concluded that women are using their loans to diversify their income base.

Table 8. The Number of Borrowers according to the Sources of Repayment of Loans.

Source of repayment	No. of Borrowers
Income from embroidery	63
Husband's income (Rickshaw pulling)	24
Selling milk	7
Selling egg/poultry	4
Small trading	9
Income from Rickshaw (rent out)	10
Paddy husking	3
Selling vegetables/fruits	10

2.2 Reasons for Not Taking Loans.

As was mentioned earlier 77 members did not receive any loans from BRAC. The reasons for this are reflected in Table 9. Twenty-two members (29%) mentioned that they did not take loans because they did not have sufficient income to repay it. Fifteen members (19%) did not take loans because they did not have time to utilize the loan, as they work long hours (8am-5pm), and do not have extra labour in the household to whom that loan might be allocated.

Table 9. Number of Members according to the Reasons for not Taking Loan

Sl No.	Reasons for not taking loans	No. of Members
1.	Cannot repay	22
2.	Lack of time and lack of manpower	15
3.	Do not need loans as they are solvent	20
4.	Problem within VO	04
5.	Will take loan in future	07
6.	Cannot repay and do not have extra labour	02
7.	New members, less savings	07
Total		77

Hosna, the center-in-charge has been divorced for 13 years. She has only one 13 year old daughter in her family. Hosna joined BRAC in 1983 but she took a loan only once to install a tube-well. Now she would like to open a shop near her house with a BRAC loan, but she does not have anyone in her family to help her, moreover, her house is far away from the sub-center, so she will not be able to monitor the shop.

Twenty-eight percent of the women mentioned that they did not need loans as they were doing well. However, many said:

" We are fine we do not need loan, a loan is a burden, if you take a loan all the time you are anxious about repaying it".

There is also a 'demonstration effect' on these women that dissuades them from taking loans because they have observed borrowers who were unsuccessful in making timely repayments.

Aruna has been a BRAC member for six years. She was not interested in taking a loan. Once her brother asked her to take loan and he promised to repay it. Later, he did not pay the installments, hence she had to pay it. So she decided not to take a loan again.

In some cases, a few VO members received loans that they could not repay in time, and this created problems within the village organization. As a result of nonpayment other members (4) could not get loans.

One of the interesting findings is that there is a lack of interest in taking loans even among the members who have received loans more than once. They have realized the pain of repaying loans as they were continuously under pressure for repaying it.

Anguri joined BRAC 12 years ago. Her husband is rickshaw puller. She took loans five times. She ran a nursery for plants, opened a small shop, made her own house, bought a rickshaw and also built a school house. Now she does not want to take loans anymore, because, people from BRAC who come to collect the loan installments misbehave (yell at them) when she is not able to meet the payment.

In some instances group leaders are responsible for collecting weekly repayments, and they find it very difficult to go to every one's house and ask for the money. One group leader has said,

" BRAC bhai (brother) never tries to understand our condition, he has come now to collect the installments, but in this off season, it is very difficult for us to repay the loan. They do not understand the seasonality. We are not going away with this money. We will repay it when we have money in our hand."

Some other women mention that,

"We are not going to take a loan again. When we can not pay the weekly installments, the 'in-charge' deducts that amount from our monthly wages. What will the in-charge do? She is also an employee of BRAC, she does whatever she is asked to do."

In fact, when there are cases of overdue loan payments from sub-center workers, the RDP people ask the center in-charge to deduct the loan amount from their the workers monthly wages. This is another reason why women may lose interest in taking loans.

It appears from this analysis that women who are wage earners do receive credit and use it to diversify their income base. They do have control over decision making about investment expenditure. The women who use the loan themselves tend to accumulate household assets.

SECTION III

3. WAGE EMPLOYMENT, AGE, INCOME, EXPENDITURE AND CONSTRAINTS

3.1 Physical Facilities at Work: Before 1983, there was no provision for sub-centers in the villages. Women were involved in home production. However, because home production was very slow and not of particularly high quality, sub-centers were opened at the village level to increase the productivity of those women. Most of the women in any one sub-center belong to different village organizations.

The sub centers are usually located at the most convenient central point in the village to maximize the accessibility and availability of labour. As some women live far away from the center, in the rainy season, they face a lot of difficulty to come to work. The center is usually, a large bamboo structure with floor of beaten earth, woven bamboo walls and a tin roof or a roof made of straw. There are small windows or in some cases gaps in the woven walls and therefore, it is often quite dark inside. Moreover, the size of the room is small and the conditions are quite cramped. Since there is no electricity in the centers, despite rules, during summer the women work outside, often in the shade of trees. In the rainy season, it is very suffocating inside the hut, and they can hardly see anything. Most of the sub-centers do not have their own toilet facilities. Usually the workers use the toilet of the landowner or the toilets of other workers whose houses are nearby. Children are not officially allowed in the sub-centers and there are no child care facilities provided.

In two out of the seven Scs there are big wooden boxes where they keep their sewing materials and in the rest of the centers they use polythene bags for that purpose. There is a one-hour lunch break. The women who live nearby normally go home for lunch but in many cases they are not able to come back within an hour, therefore many women skip the lunch. Women work here six days a week and Tk 5 is charged for everyday they are late or absent. Scs are open even on Friday during peak season (Eid-Muslim religious festival and when they get large export orders). Sometimes, during the peak season women work

late of night after doing their household chores.

3.2 Getting Involved In Wage Employment: Prior to sub-center employment the only employment options available were domestic service or, traditionally, "kantha" sewing or quilting, which yielded a return of Tk. 10-15 per piece. Embroidery work is now preferred. It is also convenient for young women as they can work in the shed without going out and not much physical labour is involved.

Some women work to keep their households out of poverty, others because they are divorced and back in their parents homes, and do not have anything to do. Since they too are poor, they work to help their families. Nazma (17) said,

"I was not interested in sewing. My husband insisted that I join this work so I became member of BRAC. He even used to torture me to a take loan from BRAC. I took the loan and he bought a rickshaw. Then he divorced me. Initially he paid some of the installments but now he does not. He thought I would go back for that but no, I am not going back. Now I work in the center to help the family as my father is poor."

Young unmarried girls (some of them NFPE and PEOC graduates) were attracted to the work because they saw other women earn an income, who would otherwise have not had remunerative employment. Many of the young girls are, in fact, trainees. Some students also work here when the school is closed for vacation and NFPE students often work before and after school hours.

Many of the girls who join the sub-centers earn income that enables other family members to go to school, even if they themselves are not able to continue their education. The young girls who are NFPE graduates mention that they undertake this work to help their family as they are poor, but also because they could not continue their education as their parents cannot afford the cost of education at the government primary school. It is important to note here that BRAC-NFPE graduates after three years of schooling, are eligible to enroll in government schools. Although in Bangladesh, primary education is free

for all until class 5, but for girls it is free up to class 10. Poor students cannot attend school because other direct costs, such as clothing, uniform, books, etc. are too high.²

A few girls who are not from BRAC's target group have also joined the embroidery group. Their reason for seeking this work:

"We do not need any capital to do this work. If we buy a needle with TK.0.25, we can start the work and earn a lot".

3.3 Constraints The Women Faced in Joining This Work: The older women faced many problems in entering wage employment, as women were not used to working outside their home. Many people said, "They are becoming men, going out and earning money, they are becoming Christian, they will be buried in black cloth (in the muslim religion people are buried in white cloth). They will be taken to other countries."

Sahera (40) faced different problems in joining BRAC twenty years ago. The community people said that women were violating the "purdah", and that their names will be excluded from the Allah's register. She even faced spousal abuse, since her husband had beaten her on several occasions. The Imam (muslim village leader of the mosque) in her village gave the fatwa (religious injunction). But she continued struggling with them and was adamant to be with BRAC.

However, the people who have joined recently do not face such problems as more and more people know about this work and do not feel threatened by it. Moreover, most of the women are related to each other through kinship ties. One woman says,

² In most third world countries, the government education policies are not implemented properly, certainly in Bangladesh many of the schools have been closed down because they do not receive the full subsidies from the government. So even where education is intended to be provided free, the reality is it may not be provided at all.

"The people who used to tease girls working in the sub-centers, at present, their sisters, nieces, wives are coming to work here so, whom they will tease now?"

3.4 Income and Expenditure Pattern: The 'center-in-charges' are normally paid a monthly salary of TK.1000, but in some cases, they are paid a commission of 4 percent on total production at the sub-center. This is used as an incentive for the center in charge to keep production high. However, there is a ceiling of Tk. 1000 on the commission paid. Since the women in-charge get a fixed salary, they are not allowed to do any sewing, their responsibilities are to supervise all the workers, maintain the attendance register, receive orders from the AAF and supply the products in time. However, there are other benefits that they can reap. First, if the center-in-charge has an eligible daughter who can sew, she gives her work and at home she contributes her own labour to help meet the target. Ultimately this helps her increase the household income. Secondly, she has a powerful position, she is also able to take advantage of that to recruit new people, and sometimes, they take additional advantage by asking young unmarried girls to do their household work.

Employees work on a piece rate basis, and payment depends on the amount and type of work each person does, and the rate varies from product to product. Accordingly, on average, individual income ranges from Tk.500-Tk.1200. In many cases, unmarried girls can earn more, as they do not have any other responsibilities at home. Moreover, during Eid (Muslim religious festival) they even work at night, in that case the people who do not have electricity in their house, go to others' houses, where they have electricity.

For the last two to three years, these women in the sub-centers also receive a bonus payment during Eid. The amount of the bonus depends on their monthly salary. For instance, last year, women who earned Tk.1000, received Tk.500 and for those who earned from Tk. 500-900 received Tk 300. Finally, those who earned below Tk. 500 received Tk.100 as bonus. This system of bonus payment is determined entirely by the foundation's management. Furthermore, to give women incentives to become regular wage earners, the

bonuses are paid only to women who have worked for at least 12 months. New people or trainees, during their informal training, help other workers sew their pieces, and receive a small payment. Therefore, even when they are trainees, they are able to earn a little bit of money.

Some studies show that women are inclined to spend their income on household expenditure. This study appears to reinforce that spending pattern differs slightly according to age and marital status but, in general women's earnings are used to meet household needs.

Married women spend their income on household expenditure, food, children's education, and clothing (for their children as well as for themselves). In most cases their husbands are either rickshaw pullers or masons which means they are in fact, daily labourers earning an average of Tk.40-50 per day. The husbands' daily incomes are used to buy food for the family. They are not able to contribute income for children's education, or clothing etc. The women cover these expenditures. A small number of women are also successful in using their own income to send their children for private tuition. Since women are not exposed directly to the market, the money is usually spent through their husbands. However, there are two contradictory findings in this respect. Some people give their money to their husbands and some do not, those who do not, maintain separate household accounts.

Older divorced or widowed women who live only with their mothers, are often heads of household. Their income from sewing is the main household income. On the other hand, younger divorced women who return to their parents house normally contribute money to the household, but are not the full support of that household. Again, part of their income is spent on children's education (if they have any), and clothing. Out of 30 (in-depth interviews), five women were also saving money with commercial banks as they found it more profitable. Most women are able to accumulate a limited range of assets. They buy either a very small piece of land, or rickshaw, usually by taking out loans and adding

previously accumulated savings.

Most of the unmarried girls contribute their income to family daily expenditure. One girls reported that she gave money for a large expenditure (such as gave tk.3500 for building house) but expected the sum to be returned later. These women also keep a sum of money for meeting their own needs. In many instances they use a portion of their income to purchase silver jewelry, to buy materials to make new clothes and to keep as reserve cash in the house. The girls whose education was threatened because of a lack of available resources, spend their income on the education of their younger brothers and sisters. In some cases the money these girls save, is used for dowry payment.

However, whether married or unmarried, once they take a loan from BRAC, a large part of their income is used for repaying that loan. In many cases the unmarried girls are responsible for repaying the loan taken from BRAC by their parents.

Razia, 22 years old, got married while she was 18. As her husband was impotent she was divorced after one month of her marriage. Now she is living with her parents. She earns Tk.500-1000 per month. As her father is old, he can not earn much. She spends her income on buying clothes for family members and for her brother's education. As a member of BRAC, her mother has received loans four times. Since she could not repay the loan, Razia became responsible for the repayment of 3 out of 4 of the loans.

It is apparent from the above discussion that the majority of women's income becomes a transfer payment to the household, to finance household consumption, investment and the acquisition of household assets. Sometimes the income is used to repay previous loans, to cover the payments on credit obtained through BRAC and the informal sector. Where the women retain a portion of their earnings for their own consumption, it is typically a very small amount. It is important to see whether women benefit from the consumption and investment expenditures and whether the welfare of family members is

positively affected. As apparent from this study, women tend to maximize their resources and household welfare and minimize the risk of suffering from hunger as it is also mentioned in Mehra et al. (1994:57),

"Poor women appear to maximize their resources and minimize their risks with respect to their own particular constraints. In doing so, they seem to prefer to invest more in household consumption and human capital development (i.e, child education and health care) than in expanding their enterprises. They also have a preference for reducing their time constraints and lowering their risks".

SEC IV

4. WAGE EMPLOYMENT, HOUSEHOLD WORK, AND GENDER RELATIONS

4.1 Division of Labour Within The Household: Cooking, taking care of children, cleaning and sweeping the homestead, fetching water, washing utensils and clothes, taking care of poultry and cattle and seasonal crop processing (where household cultivates land) are listed as household work by the respondents. Earlier, before joining the embroidery /sewing groups, they used to cook three times a day, they also used to rear poultry and ducks -- a common task in rural households. Most respondents reported giving up bird rearing after joining the sub-centers because of their long working hours. Moreover, rearing poultry also creates problems with neighbors as those birds scavenge around the homestead picking up scattered grains from the threshing floor and sometimes enter into neighbor's houses. However, some mention that neighbors play a very important role in looking after their children and poultry while they are working. Those who have given up rearing poultry said,

"If you want to earn more, on the other hand you will have to sacrifice something"

There appears to be a trade-off between wage employment and other subsistence income generating activities. On the other hand, those who are still rearing poultry and cattle, do those tasks on a piecemeal basis, with every member of the family contributing some labour when they have a few minutes to spare. Cattle rearing is mainly undertaken by the male members of the family.

Over the years, women who work in the sub-centers have developed a daily routine which helps them to manage their dual work load. They also have developed a social network which helps them share some of these responsibilities. Needless to say, the women (12 out of 30) who have daughters, or mothers or mothers-in-law or daughters-in-law or any other female living with them, are in an advantageous position as they pick up the

household work for the employed women. In some cases, the older daughters and daughters-in-law also work in the sub-centers. Earning an income is considered more profitable than doing household work. But in such cases the household chores are done jointly when they return home after wage work. They mention,

"We are poor people, we do not have any land. So we do not have much household work to do. Cooking is the only main work. We cook very early in the morning and go home at lunch time, feed our children and husband if they come home. And we cook again in the evening when we get back after work."

The husbands, who are rickshaw pullers, often do not come home during lunch time, so their wives do not bother to go home for lunch. Often they skip lunch themselves. Among husbands who do come home for lunch, some bring lunch for their wives to the center. Sometimes they even prepare the food. Those households who have a small piece of land or rent land also grow crops. The women from these households work hard very early in the morning and late at night. Basically they are deprived of leisure time.

Divorced, widowed or separated women who live with their parents, often benefit from their mothers who take care of their children, and cook for them. The unmarried girls do not have such binding responsibilities. They normally help in household chores if they wish. Women with small children face tremendous difficulties, because small children are not allowed to be brought into the sub-centers. Therefore, they leave their children with their mothers, relatives or neighbours. Babies who are breast feeding are brought in by the other members of the family for breast-feeding.

Hashi (20) got married at the age of 15. Now she has two sons, one is two and a half years old and other one is six months old. Everyday she walks a mile to come to work. That is why she does not go home for lunch. Early in the morning she cooks both the morning and afternoon meals. Every morning on the way to work she leaves her two sons with her mother and her brother brings them to the sub-center for breast-feeding.

In the case of Hashi, her mother-in-law lives near her house but she has refused to take care of her children as according to Hashi, her attitude is " I do not live with the benefit of your income, so why should I take care of your children?"

The older workers, before joining this work received training (like poultry rearing, livestock, management, etc.) through the BRAC programmes. During that time, the majority left their children with their mothers. In some cases mothers-in-law also took care of their children. Whenever appropriate, they also brought their children along with them.

I was particularly interested in knowing how women combine their three activities: wage employment, loan use and household work? They are very honest in their answers. Most of the loans are, in fact, used by other members of the household (some have purchased rickshaws for their husbands). In that case women do not have much responsibility except to pay the installments. Another group, rear cows or goats on share, that is they purchase the animal with a loan and another family member or friend undertakes the responsibility of rearing the animal. Each women in this category enters into an informal contract over the income generated from the activity to be funded by the loan. Where the loans were taken out for agricultural purposes, women were deprived of any leisure as they did the post harvesting processing, especially husking, at night.

From this section we observe that some of the women are able to shed a number of their previous household responsibilities for their wage employment. In these households, the allocation of household tasks and responsibilities has begun to change to reflect the importance of women's wage earning activity and the opportunity cost of household work.

However, there are other households in which the women are expected to perform double duties: they work in the sub-centers and at home, without any change in the allocation of their household responsibilities.

4.2 The Cost and Benefits of Wage Employment

Women work in the sub-center from 8 am to 5 pm and yet as noted earlier, they are not entirely exempt from household work. According to women from nuclear families, their husbands do not have any objection to their embroidery work, moreover, sometimes they put pressure on them to seek and obtain work. It is a common observation in Bangladesh that when young girls get married and leave their parents village, they have to leave their work as well. It appears that attitudes are changing, because the prospective families value the income that the new wives can generate. Very often young girls go back to work a few months after getting married. According to elderly workers, young girls go to their in-laws' houses with some savings. However, as soon as the savings are used up, their in-laws send them back to work.

Husbands value their wives' economic contributions to the household very highly and this has changed the way they perceive and value their wives work both within and outside of home. When women were asked what might happen if they gave up this work they responded: "a) they [husbands] will go away; b) they will beat us; When asked about the prevalence of domestic violence, they said,

" You know there are always some bad people, for which you can not do anything. Similarly there are a few husbands who always beat their wives, they are lazy, they do not do any work, live with their wives income. So always they wait for their wives' salary. But all of our husbands are not the same."

Many women have gained a sense of equality through wage employment and no longer feel as vulnerable to domestic violence. The men's discussions also reveal a similar change in the pattern in domestic violence where they mention: that men used to beat their

wives because they did not have enough money to run the family. Spousal abuse was the result of poverty. Now both of them are earning money and they run the household more smoothly, as a result, tension has diminished.

According to men, the household is a conjugal unit where both husband and wife have equal responsibilities. Both should work now as it is too difficult to survive. They don't mind their wives working as they buy their own clothes. They also buy clothes for their husbands. Income from both are pooled for household expenditures. Wives do not surrender full control over the money, especially as they do not give money for their husbands' recreation. However, some men think the wives should give them money so that the men can determine how to spend it. From the focus group discussion we learned that some husbands believed that since their wives were no longer taking care of them that they expected the women to hand over the money. However, it was apparent that few women complied and most retained at least partial control over expenditures.

According to men, they quarrel less with their wives and there are fewer instances of wife beating. Like the women, they also admit that there are a few men who beat their wives no matter what, usually because the men drink or gamble.

Regarding the sharing of the household task and activities, some men's view was that the time burden of their economic responsibilities were too high that they could not help in the household work even if they wanted to. Most of them are rickshaw pullers who work the full day shift, they go out very early in the morning and return home at about 9 o'clock at night. Often, if they go far away they do not come for lunch. Therefore, there was no scope for these men to help in household work. By the time they come back, their wives have accomplished all of the household work after returning home from their own work. Other men who returned home earlier, often looked after their children while their wives were busy preparing the dinner. In one village where the tube-well is far away, men mainly fetch the water before going to work to alleviate their wives of that responsibility. Though they are busy with their own work, they have learned how to cook, as their wives are

working. In fact, another study (Buvinic and Mehra:1990) shows that men provide very little help in household work. In Bangladesh, men spend 1.27 hours per day in household work compared to women who spend 5.40 hours per day.

Most of the men have raised a common dislike of their wives work, which is that women work hard, for long hours and receive relatively little for this hard work. The men admit that it is a pressure on women to manage the dual work load, however, they will not be able to give up sewing because they earn an income and also enjoy doing it. The most important thing is that they are not able to take care of their husbands because there is too much work pressure. One man explained jokingly:

"Now we will need to get a second wife, one will work and earn an income and the other one will take care of us".

It seems from the dialogue with men, that the women sometimes are not available to fulfill their husband's sexual needs when they return home at night. In the context of Bangladesh, sexual encounters are the only source of recreation for poor rural men. Moreover, it is taken for granted that their wives will be available to the men whenever they desire them, irrespective of the women's own desires. During the Eid, there are too many orders in every sub-center and the women also complain about the workload. During that time they cannot sleep properly, they return home just before dark, cook the evening meals, feed their children and husband, put them to bed and they start sewing again. They work late nights not only to earn more money but to accomplish their work within the scheduled time. Therefore, they focus almost exclusively on their sewing which ultimately gives these women the leverage to ignore their husbands sexual needs. This might provide anecdotal evidence that wage employment has enabled women to play a more active role in determining the timing of sexual encounters.

From the above discussion it is apparent that gender relations are changing. The value of women's economic contributions and the opportunity cost of household work imply

that the division of household labour must be reexamined. In some households men are taking on responsibilities that would previously only be considered to be the women's. It is interesting to note that the timing and the terms of sexual encounters have also changed and women are no longer seen as available to the men unconditionally.

SECTION V

5. CHANGE IN LIFE FROM WOMEN'S PERSPECTIVE

5.1 Economic Change: The women come from very poor families, many of whom could not have afforded adequate nutrition. They perceive a very straight forward change in their life. They have now three meals a day, wear better clothes, they do not have to seek work as domestic servants in rich people's houses, their children are able to go to school and they expect to support their education as far as they can. One woman proudly mentions,

" Do you think I would have given my children education being THE only wife of a rickshaw puller, but now we can send them to school, we are feeding them well."

As the men are working as daily labourers, if they do not have work, wives can run the family. Now-a-days, they even do not allow their children to work as housemaids in the rich houses which used be the most common and only work opportunity for the poor. A man argues,

" Why should we let our young daughter work in the rich house? We used to do that because we did not have money we could not feed them, we though they would be able to have at least proper meals. But now we both are earning money, we can feed them. So we don't allow them any more to work in the rich house, they make our daughter do hard work."

Because they receive regular wage payments they demonstrate an income stream that enables them to borrow against their future earnings. They borrow not only through BRAC but, in a few cases, women have placed savings in the commercial banks which means women are graduating from the informal sector to formal sector financial services.

5.2. Social Change in Their Life as well as in Society: According to the women workers, there is a tendency among the young girls to delay marriage. Since the girls are now earning an income, the dowry payments are less and this income gives them greater

voice in the family. Earning an income opens the eyes of the young girls, makes them independent, helps them enjoy the freedom which ultimately enables them to choose to delay marriage. This has an indirect impact on their fertility and total number of births. As it is mentioned,

" The young girls are earning money and contributing to their family, so they have a voice in the family decisions."

The majority of the girls feel that their status within the family has changed due to their financial contribution. However, one unmarried girl from a non-BRAC member family, feels that embroidery work has lowered her status in the marriage market. Her father is a tailor. She used to go to school but she has given up and started working in the sub-center. Now she feels that studying is better, people value that. She does not feel that she will make a good marriage. It seems that most girls saw embroidery work as a means to command more resources and status. However, this woman saw embroidery work as lowering her economic and social status.

The parents still wish to get their daughters married earlier though they are all aware of the minimum age of marriage. But they are worried that the work enables the women to have more independence and therefore exposes them to greater social risks such as socialising freely with unrelated men. The incidence of dowry payment has not disappeared totally but the bridal party often asks for less money as a dowry payment since the girls are earning now. As many of them mention:

"The tradition of dowry payment is still there but the amount of money has gone down from Tk.15000-10000 to Tk.5000-4000, because girls are earning, making ornaments and saving money and those are given upon marriage".

Wage employment is itself treated as dowry. As most of the women mention that now-a-days girls do not have any problem in getting married. Moreover, the groom's party often looks for girls who work in the sub-centers, because of their ability to generate an income. Dowry payments have been adjusted to represent the fact that future households can capture the income generated by these women. It is unclear, however, whether or not dowry payments have been reduced as it might happen that goods are being substituted for financial payments.

There is evidence that marriage is beginning to be deferred, although the girls still marry very young. Though cultural inhibitions and the reproductive abilities at advanced ages restrict remarriage of females in the society (Bangladesh population census, 1981), the divorced and widowed workers in the center are getting remarried. They think this is happening because they are working here and have an income.

Hena Begum (28) works in the washing section in AAF. She has been a BRAC member for the last 10 years. Her first husband died 8 years ago when she had two daughters. Her elder daughter died during child birth. She used to raise poultry birds and goats. She owns 0.05 acres of homestead land and another 0.02 acres she has bought on her name. She got married again about 5 years ago. She thought her husband married her because as she had a job. She has got a son with second husband.

Chameli (20), also work in the same section, she is divorced from her first husband and has one child. Seven months ago she got remarried to a rickshaw puller. Now she is very happy.

5.3 Job Satisfaction: Initially, when the sub-centers were set up at the village level, women were not eager to work there because they were not used to going out to work. Now they enjoy working at the sub-center more than elsewhere. The women work together, they exchange views, share their problems and try to solve those by discussing among themselves. Moreover, they feel that in the sub-centers, they accomplish a lot as they

compete with each other. As embroidery needs concentration, they can not sew at home because they are more distracted.

Through this work they have come to know people from different villages something that would not have been possible otherwise. They co-operate with each other by getting loans from each other, in household work and even in sharing mental pressure, as they said " We feel very open here, when we are sad, we share this with others which help us refresh our minds". They also generate ideas about what to do with their income and how to make the best use of it. Many women formerly did not dare to open accounts with formal banks because they were illiterate. Now they have information and knowledge obtained from each other which enables them to have the confidence to use commercial banks. This is a very positive sign that they are growing accustomed to the formal banking system, and graduating from the informal to the formal sector.

Finally, they feel very independent as employees in the center something they do not feel with self-employment. Wage employment is valued more highly by the women than the option to obtain credit. These women prefer a stable income with low risk to one where all their risks are pooled and their employment depends upon their financial investment. Moreover, they like to have continuous work and this work is not affected by seasonality as is agricultural work. Above all they feel very secure as all the women work together under the auspices of BRAC.

SEC VI

7. Conclusion.

This study revealed that 65 percent of BRAC members who were wage earners received loans. While these women did not have time to expend the monies themselves, they participated actively in making decisions about how these funds are invested, and negotiating informal contracts with the loan recipients to obtain returns from the investment. The women also exert control over how the income from their wages is spent. Although the women may choose to make expenditures on household consumption and welfare, they report active involvement in decision-making and expenditures.

The women make financial contributions to the households from their wages and from the investment returns they generate through their use of BRAC credit. This study shows that women's income is valued highly and gives the women more leverage over a range of household decision-making, including sex. It is important to note that men value women's economic contributions to household consumption and household welfare and have cited these contributions as a reason why domestic violence may be decreasing. There is also evidence that the distribution and allocation of household tasks is changing to accommodate women's wage employment, relieving the women of some of their household production burdens.

This study supports claims that earning and handling cash gives women influence over household decision-making. Women have a greater degree of control over the money they earn from wage employment as they feel less alienated from that money. This is very similar to finding from BRAC's Impact Assessment Study (IAS, 1994) and in GulRukh (1994): women who work as para-professionals and in wage employment, receive cash or in kind payments, do have more control over their income as they do not have to depend on male members as intermediaries in such activities.

Above all, BRAC members receive employment and income generating opportunities through economic and other support services provided by BRAC. Similarly, other members of the family (who are not BRAC members) also receive these employment opportunities. Though the program prerequisite for employment, membership is not being fulfilled, the fact is that poor families are receiving wage employment and deriving benefits from these activities.

It is also apparent that earning an income gives young unmarried girls voice in the family and may ultimately delay the age of marriage. While the evidence is not conclusive, it also appears that wage employment may be affecting the type and size of dowry payments: that the financial contributions are being adjusted downwards and jewelry assets are being substituted for financial payments. It is possible that in this case the young newly married women may retain more control over the assets taken to the household in the form of dowry payments. Further research would be needed to establish the validity of this claim.

There are however some challenges that remain to be addressed, particularly those that relate to work conditions and how these conditions impact upon the health of the women themselves and their children. Women do not get maternity leave with pay, they therefore tend to resume work as soon as they feel better after delivery. This might have some health implications. Moreover, as the children are not allowed in the Scs, that may reduce the duration of breast feeding, which may ultimately affects the health of the children health and women's fertility. Poor lighting and cramped conditions affect the health of workers and undermine their ability to perform close embroidery work over long periods of time.

Overall however, the picture is quite positive. It can be argued from the above discussion that it is wage employment, along with other training such as paralegal training, 'social awareness education (SAE)' and the opportunity for social and economic support provided by BRAC that enables women to retain control over their income and have a voice in household decision-making. This contrasts with the study by Goetz and Gupta (1994) where

women's loans were often appropriated by men, and there was an apparent division between the revenues generated by the loan and the costs of servicing the loan.

As this study reveals, women do participate actively in investment decisions, and exert control over how their wages are spent. In the sub-centers women from different villages come together, share different ideas and generate support systems. Their increased mobility gives them exposure to diverse life experiences outside of their home environment. As a result these women gain bargaining power and become more articulate. This appears not to be the case for women borrowers who do not have access to wage employment, as it was found in Gulrukh (1994), these women who obtain credit do not have formal waged employment, they rarely retain control over credit, or actively determine how the investment returns are spent.

Finally, too much should not be expected at one go. Women are becoming economically independent, the quality of their lives has improved. Changes in gender roles and relations are not easy to achieve, the process is slow and incremental. It is apparent from this study that wage employment does make a difference, interventions should be designed in such a way that more employment opportunities can be created for women, by consulting them about their own interests, and encouraging them to articulate what type of skills, training and information they need. At the same time, to help these poor women go one step further some programmatic and policy recommendation can be made.

Programmatic Recommendations

1) Credit should be made more flexible to women, as they need it to finance both investment and consumption expenditures. Since the conditions for obtaining credit are located in wage employment, a break has been made between traditional loan financing for exclusively productive activities that yield a return. Therefore, one of the suggested modifications would be to eliminate the stringent expectations about how the loan is used and to focus only on how repayment can be secured in a mutually acceptable fashion.

2) Child care facilities should be provided by the AAF which will help these women increase their productivity and at the same time generate employment for others. Moreover, mothers will be able to breast-feed their children which is utterly important for child health and nutrition.

3) Recruitment policy should be strict so that children are either not deprived from education or time should be adjusted so that they can continue their education while working.

4) More research should be conducted on the health implications of the work especially because it has tremendous effect on their eyes and they do not have adequate lighting, and sanitary facilities. Proper toilet facilities should be provided by the AAF otherwise it may create some health hazard for these women.

Policy Recommendations

1) Steps should be taken by the State for proper implementation of its policy so that young girls can continue their education at least as long as it is free.

2) The State should also encourage the development of savings facilities that explicitly target poor rural women. This would enable these women to exercise greater autonomy over their income and simultaneously facilitate graduation from the informal to the formal financial sector.

Opportunities for Future Research

1. Further research is needed on the social and economic impact of wage employment for poor rural women on gender relations, with particular attention to the following:

(i) the division of household resources;

- (ii) the allocation of household tasks;
- (iii) women's role in decision-making at the household level;
- (iv) domestic violence; and,
- (v) the timing and nature of sexual relations.

2. The access to credit and the different needs to which that credit is applied. When do households choose to make productive investment or subsidize consumption expenditure? Does short-term necessity drive the need for and application of credit? What are the returns that the credit generates and to whom do these returns accrue?

3. Further programmatic research could be directed towards the opportunities for other welfare-improving interventions such as micronutrition, reproductive health education, additional financial services for women, etc, to be channelled through BRAC voluntary organizations and sub-centers.

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