

The Story
of
KHODEJA
An entrepreneur par excellence

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Foreword

What follows is a qualitative case study of an exceptional woman who has made great progress in her life with BRAC's helping hand. Her story was recorded and translated verbatim. I have tried to stay as close as possible to the picture she had painted to me. For the interest of brevity I have omitted many dialogues and included the ones which I thought was relevant.

I would like to thank Dr AMR Chowdhury for providing me the opportunity to work with RED and the Impact Assessment Study (IAS II) research group for guiding me in different stages of the study. Special thanks to Khodeja who sacrificed her time and opened her heart for providing me with the valuable information.

Finally, I am very grateful to my family and friends for their support and encouragement.

Mymensingh is a district headquarter 100 miles north of Dhaka about three hours drive from Dhaka city. The road to Mymensingh is a passage through alternating lush and stark canvasses of rural life. My drive was in the month of Chaitra (April), which is one of the most economically difficult months in rural villages. Most of the Iri dhan (winter Paddy) has been harvested. As one enters the village of Dapunia which is about 20 minutes northwest of Mymensingh one forgets that they are in the twentieth century. Dapunia is home to one of BRAC's area offices, simple office-cum-rest house for the field staff and guests. My nights there felt completely isolated from the outside world of today. As I looked for Khodeja, the Area Manager, to my greatest surprise recognised her by her first name! " *Oh! She is quite well known around here for both her success and the extreme hardship she has been through.*" I asked the other field officers about Khodeja, the picture that was painted to me was quite inspirational. I realised that she is the pivot of the center in Chukiatala. By this time I was gaining a lot of respect for her; everyone knew of her success and hardship!

I truly wondered whether Khodeja was a strong woman before she joined BRAC, how different she is from others, who she really is as an individual, who and what lay at the root of her success. I was getting impatient to hear her story; I was really looking forward to meeting her.

I reached her house after miles of rickshaw ride and finally met her. She has a young and pretty face with a sweet smile; the attraction for me had much to do with her confidence, vivacity and her tired eyes. Wearing a bright yellow saree with red border, she spoke with great intensity of her tailoring business and of her eldest daughter Rekha.

Khodeja Khatoon was born in the village of Dapunia in Kacharipara under the district of Mymensingh around the year 1960. Her father Kashem Ali, who was a mason, inherited approx 23 decimal of land after the death of her very rich grand father Usson Ali, but Kashem gambled it all away. Nothing would stop him from being an impulsive gambler until the day Khodeja's mother gave birth to a son. He was so overwhelmed to see the face of his son that he forsake gambling forever. In a story telling tone Khodeja said, "*After seeing the face of my brother, my father gave Ajan (call for prayer) and from then on he never ever played again*".

Kashem Ali had six children; three daughters and two sons. Khodeja was the second daughter of her parents and her father's favourite. Her elder sister Mamtaz Begum was married much before Khodeja to a wealthy family in Char Para, a few miles away from Mymensingh town. Absolutely no dowry had to be given, *"instead they gave her a lot of gold! Even a gold a bicha!"* (worn around the waist). Her sister confirms *"oh yes, I never worked a day in my life in that house."* Khodeja dreamt of having a wedding like her sister. Although she moved around with her parents she was mostly stuck at home and once in a blue moon she would visit her sister with her parents consent. She loved to see her sister's happiness.

In her childhood, Khodeja was very good in her household chores. They lived in a homestead approx 4.12 decimal surrounded by Bamboo and Jackfruit trees, cows and goats. She looked after the cows and goats and learnt how to pray and recite the Quran. When she was quite young she used to love running along to school with her cousins but as she was not enrolled they did not give her any books to look at. That was her closest experience to school life. She was never given a chance to attend school, as her elder sister was a drop out from school. At home she learnt basic Bengali on her own initiative and learnt to write her name and address and read simple Bengali sentences. All her brothers though went to school. Khodeja refuses to believe that her parents had a bias in education against her. She thought her childhood perfectly happy!

" I was never hungry in my fathers house. My father loved me the most. He passed away two years ago." I could tell she really missed him. The saddest memory she has of her childhood was when her father had gone to the city and she cried all day thinking he would never return. She prayed for several hours and was overjoyed to see him return the same night. Her Eids were very joyous and memorable as her family could always provide for new clothes and good food. She does not recall ever being ill. When she stepped into adolescence she proudly recalls being completely home bound, *"we never stepped outside the house. I never did anything that would upset my parents. I was a 'lokhi'¹ girl."* Being shocked I asked her again, she said *"no we didn't, only once but with my parents' consent. My sister and brother-in-law took me to the cinema. We saw 'Abuj Mon'".* She closely cherishes that memory in her heart. Never again could she watch another movie; hardship had taken all possibilities of entertainment from her life. She learnt to make Nakshi Katha, Kushi and all sorts of handicrafts at home. She remembers having a great fascination for tailoring. One day after she had saved enough money from selling goat milk she

¹ Ideai girl who is obedient, submissive and homely.

asked her brother to cut out a material by the local tailor according to the sample of her father's shirt. She spent all day trying to stitch it perfectly. She said it was difficult but was overjoyed to see the end product. Khodeja grew into a beautiful young woman and when the war hit in 1971 her parents lived in fear for her but were waiting until the war was over to get her married.

After the liberation Amir Ali, a young man from Shanki Para bought a very small piece of land adjacent Khodeja's homestead. When he saw her he sent a proposal to her father to marry her but father refused as his socio-economic condition was not as affluent as theirs. Amirul pursued for several months until his family decided for another girl from Char Para. When they were about to have an engagement Khodeja's father consented to Amirul's proposal, as he would have his daughter living so close to him. He was also afraid that he might die. (A common fear amongst most middle aged poor in rural villages.)

The bridal party was quite small and there was no dowry involved. Amirul gave Khodeja only a few gifts. She got the compulsory nose pin from him, one blouse, one petticoat, two yards of material, and a pair of sandals and hair oil. I was deeply moved to hear that Khodeja did not have the good fortune to wear a new saree on her wedding day, the day she had always dreamt to be like her sister's. She showed her strength and wisdom when she preferred to take a goat as a wedding gift from her sister which she thought was economically more viable than a new saree.

Amirul was the third and the only son of Rohim Ali who was a rickshaw puller. He lived together with his parents and his youngest sister Afsana in a small homestead which was right next to Khodeja's house. They had bought this land after selling their land in Char Para. The newly weds lived in a bird's nest which had a thatched roof. She did not speak much for three years. She was very quiet as it was expected of all new brides. She didn't even visit her parents next door until she and her husband were formally invited!

Amirul never paid any attention to the family needs. The little money he occasionally earned as a carpenter was spent for his own entertainment. But Khodeja proudly kept on stating, *"I never complained. He came home very late into the night but I waited for him every night. Over the years I never asked him where he went or what he did. My father-in-law provided the food. We were five people, he earned very little."* As Amirul was the only son, his parents did not want to disown him. The family kept on supporting him and somehow survived on Rohim's 50 to 60 taka

daily earnings. With a distant look in her eyes Khodeja said " *Most of the time I did not eat any lunch. I have passed many nights eating just chira (flattened rice), but I never complained.*" She had nothing! She had no soap, oil or comb for her personal hygiene. She wore the same three-year-old saree she had worn for the wedding for three more years. She said " *Apa² my state was such that I had to wear that saree non stop for one and half years, it had turned into ash. I would have to wear half of it and wash the other half. I could not clean it properly, there was no soap.*" Amirul failed to notice any hardship, he came home late and got his dinner. " *I never said anything except once when he was brought home drunk by a few other men. I did not eat for two days, he promised he wouldn't drink again. If I had left him then he would have been destroyed. I can proudly say that I improved my husband by my own efforts. He should be grateful for that! Now I can advise my daughter on how to keep her husband in track. My mother never gave any clue or good advise about anything. We always kept our distance. I am educating my daughters and giving them other training.*" In confidence she whispered " *He has changed a lot after I started doing things. He used to hit me and also misbehaved with my parents. My sister-in-law never spared me. She was the root of all misunderstanding between my husband and I. Things go tmuch better after she was married away.*"

Amirul agreed that he was lazy and unmindful of his family until Khodeja gave birth to their first daughter Rekha. The moment he saw her face he said his prayers and gave up drinking! Amirul did not want any more children after Khodeja gave birth to their second daughter. They were aware of birth control and the benefits of having a small family but Khodeja really insisted on a son as she thought sons are absolutely necessary for a family. So after two more daughters she finally gave birth to a son. She had another son but he passed away after three days of his birth. She tried for a son again and gave birth to her youngest daughter Rina. She finally decided to stop, her pregnancies were getting more complicated as she often had to starve during these times.

Things started to improve when Amirul's father-in-law arranged him some work in Dhaka through his personal contacts as a successful mason. In the meantime Amirul's sister got married to a distant relative. To help finance her sister-in-law's wedding Khodeja sold the only piece of jewellery her parents had given her a year after her marriage. It did not take long before extreme

² .*apa* is an affectionate word which means 'older sister' in Bengali. This term is used by women to refer to female BRAC staff.

hardship hit their family . Amirul's father suddenly fell ill and never recovered. They had the bitter experience of paying back loans to local moneylenders who charged 15% to 20% interest per month. Khodeja had to sell her goat. She refused to take help from her parents, or from her sister who insisted on helping. To make things worse her sister in law returned after a year of failed marriage and continued staying with them for four more years. During that time she stole food from them and ate half of what Khodeja managed to cook! Within six months her father-in-law died.

One day Khodeja went to buy some eggs and there she saw many women stitching. *"I asked them what are you stitching? They said 'pillow covers.' I had no idea how to stitch a pillow cover. I wanted to learn. The next day I took all sorts of bribe for them: biscuits, cake and I called them sister, mother, just so that I could learn. I learnt for two weeks. I was desperate, I really wanted things to improve."*

Khodeja joined BRAC in July 1993 but before that she was with another NGO called Concern and prior to that she had joined Grameen Bank (GB) for a short while. The VO of GB was very far away in her maternal grand mother's village and so she could not attend the meetings regularly. She left GB when she was refused a loan on the grounds that she resided too far away from the meeting place. Taken aback she decided to open a savings account with the local branch of Sonali Bank. She even had her picture taken to open an account, for the first time in her life. However, later she changed her mind. She realised that in the case of GB or any other NGO members have an obligation to deposit savings every week. Sonali Bank on the other hand will never press her to deposit regular savings. According to her, the poor do not save if they are not forced. She decided not to open an account with Sonali Bank and instead joined the village co-operative of Concern in 1989. She drew a loan of Tk 3,500 from Concern with which she bought a sewing machine. As it was her first loan she was very anxious and worked day and night to pay the instalments regularly, *"They sucked the weekly instalments out of me. I remember working with my machine until it was dawn. I worked very hard."* One day she was told to buy two saplings by Concern staff, but she refused, as she had no land on which to plant them. This situation led to a quarrel between her and the staff . Finally she decided to leave the organisation due to all kinds of disputes.

One day when she was visiting her uncle's house she came to know about BRAC. Khodeja started visiting the BRAC office and came to know a great deal about the organisation. She felt that someone had finally taken her seriously and asked her to form a Village Organisation (VO) in her village. Initially BRAC was reluctant to form a *samity*³ in a village that was very close to a town and had a lot of temporary residents. Khodeja insisted and organised many of the permanent residents of the village as well as her relatives, and after three months she succeeded in forming a *samity*, with 25 members, "*I did not face much trouble forming the group*". Presently the *samity* has 65 members. "*I am the leader, most of the meetings takes place in my house.*" From the formation of the *samity* Khodeja has been functioning as its president. She has 10 other relatives in this *samity* and all members of the management committee are her close relatives. Her husband was not against the group, pleasantly he stated, "*Why should I? She was not doing anything wrong which could raise people's criticism!*" Some villagers though tried to disengage women from joining the VO by saying that BRAC was a foreign organisation which would convert them into Christianity!

Khodeja had two hopes when joining BRAC. One was to have savings and another was to get loans. So far she has taken five loans amounting to Tk 32,000 General Loan and Tk 40,000 Micro Enterprise Lending and Assistance (MELA) loan . She started with a loan of only Tk2,000 which she chose to invest in firewood business as she thought it was easy for her to understand this business. Although she felt it to be laborious she also found it to be very profitable. She invested her other general loans in her tailoring business, poultry farm and pullet rearing. Apart from her own loans she has also used the loans of several other members Previously even her sister took loan and gave it to her "*I cannot do all this business. I took out the loan and gave it to her. I trust her. She is wise.*" But now she is refraining from investing others' money in her business as she is too busy with her present Tk 40,000 MELA loan which she has used to pay back previous loans and invested the rest in the expansion of her tailoring business.

Just like Khodeja never missed a single VO meeting, she also repaid her loan instalments regularly. When asked what exactly stops her from defaulting loan she says, "*My intentions are sincere. People cheat me all the time. One can only take money, even if I owe someone one penny I pay them back, if not tomorrow then next year.*" Sometimes she even repays her loan before the

³ *Samity* means 'Society' in Bengali . BRAC staff and women use this word to refer to BRAC- organised groups.

scheduled time in order to get new loans of a larger amount. She makes her loan instalment payments from her own Income Generating Activities (IGAs) as well as from her husband's income as a carpenter. However, since she does not keep separate accounts of her different IGAs, it is not possible for her to state which IGA's income she uses to make savings deposits or loan instalments. On condition of confidentiality, she disclosed that last year she used to pay a total of 2000 takas to BRAC as weekly loan instalments for her own and other members' loans. She also paid about Tk 50 as weekly savings as her own and other members savings. It was found out that last year Khodeja was operating 10 passbooks under her own name and that of other relatives! A capable woman indeed!

More or less all members of Khodeja's family except the youngest son and daughter are involved in IGAs. Last year she handled a number of activities simultaneously such as tailoring, maintaining a grocery shop and firewood business, cow rearing, poultry rearing, cake making etc.

Although she was selected several times for training at BRAC she did not go as it would hamper her housework and IGA activities. Last year she reared pullet under of the BRAC poultry program, but did not receive any formal training on poultry rearing. She has knowledge on how to rear HYV poultry because when she first got her birds, a BRAC staff member vaccinated them and so she learned how to do it. BRAC has also provided other technical support like vaccinations, mixing food and selling birds. She was doing everything successfully on her own, her daughters also gave a helping hand. She has already paid off the TK 15,0000 poultry loan and chose to sell about 100 birds as she found that her birds do not lay eggs regularly.

Khodeja's tailoring business was profitable when she used left over fabric from garment factories to make bed sheets and pillow covers out of little scrap pieces. Her husband bought the cloth from different garment factories in Dhaka and her own district town. One day her husband was cheated with rotten cloth so she stopped doing it. Khodeja owns five sewing machines and has rented five more at the rate of Tk 80 each per month. She and her three daughters do the sewing, along with five women employees who get paid at piece rate.

Khodeja also has a dairy farm where she rears two cows. She started this farm with one cow, which she bought by borrowing money from her relatives. She does most of the work, although

her husband helps her in buying fodder from the market. Her children help in collecting water strained off from boiled rice from neighbouring houses and also in selling milk. She complained of not finding green grass around her area. Also her cowshed is very small so she keeps her cows in her brother's cowshed. Due to space problems in her own homestead, she keeps her fodder in others' compounds. At present one cow produces 4 litres milk per day and another cow will come under production within a few months. She makes cooking fuel from cow dung.

Just a few months ago she stopped running the grocery shop which she had set in a little corner of one of her dwellings. Her husband bought certain selected items and she or any other member who has time looked after the shop. She had to discontinue this business as her children ate all the food items and she realised that she has no time to cater to people! The family also has a firewood business. They buy trees from around the village and split it in the house and sell them to their neighbors. Khodeja and her husband do the splitting of the firewood, along with hired labour. Now she fears for her back and avoids such hazardous work. Sometime ago she was also involved in cake making. According to her it is a highly profitable business and can be done at least six months of the year. This year she is not doing cake making as her husband and children find it inconsistent with their family status. Plus, she is busier this year as she has taken out a large loan and decided to concentrate on her tailoring business.

Although she does not maintain separate accounts for each of these different IGAs, Khodeja thinks that her cow rearing and tailoring is the most profitable. All the household expenditure including children's education, clothing, medication, loan instalment and savings are provided from income from her different IGAs and from her husband's income as well. Khodeja has not purchased any large assets such as land with her income. However, over the years she has gained a poultry shed, cows and sewing machines. Last year she bought a black and white television. Although it was Khodeja who took initiative to buy all these assets she considers all of them as household assets and feels confident that if she wants to sell any of them, especially in case of emergencies, no one, including her husband will object.

In the course of the conversation Khodeja told me that before joining BRAC, they lived in one straw roofed house. When it rained water leaked through the roof and they used to collect the rainwater in utensils and later throw it out. During the monsoon Khodeja used to fill her children's ears with cotton before they went to bed, so that rainwater could not get in their

ears during long rainy nights. Now they live in two separate tin roofed houses. She bought some bricks with which she is planning to build a new house. She truly aspires to take a large loan from BRAC and build six tin roofed small houses in her little homestead. *"Oh! it will be highly profitable. Renting out would never be a problem!"*

Before joining BRAC, Khodeja hardly had any savings. She did have a DPS account (deposit pension scheme, administered by government banks) of Tk 100 for a ten-year period. As her youngest daughter was dark skinned she feared that she would need a lot of money to arrange a marriage for her daughter. So she decided to open a DPS account, even though her family was facing great hardships at that time. She had a relative working for a bank who used to deposit her DPS instalments for her at the beginning of each month. Khodeja would later repay the relative's money by saving money throughout the month. Apart from this DPS account, she had no other savings; instead she had to borrow at least 20/30 taka almost every month to take care of the family. *"Before, I couldn't even save a paisa. My husband often ate up all my savings even the principal with which I use to do small dealings. After I joined BRAC I have accumulated Tk4,000 in my own passbook. This gives me a mental support, which I never had in my life. I never hope to use this money. My youngest daughter is dark, after I die she can use it for her marriage. This is the least I can do for her."* Now Khodeja also has a DPS account of Tk 300 where so far she has deposited more than Tk 10,000. She has another Tk 300 savings in another market co-operative.

She took Tk 10,000 loan at high interest rate from the market co-operative where she has Tk 30,000 savings. She spent this money on her daughter's marriage and repaid the loan from her poultry farm profit. When asked why she spent so much on her daughters wedding she justified by saying *"If I did not give anything do you think she would get any respect in her in-law's house?"* she also said that Rekha, her daughter, has done a lot of work in her tailoring business *"if she worked for someone else she would have gotten much more. Don't you think she deserves to be paid for her work?"*

Khodeja also took a loan of Tk 5,000 with 120% interest to buy a milk cow. Even though she had no money of her own at that time, she did not hesitate to borrow money from *mohajans* at high interest rates as she did not want to miss out on the opportunity of buying a good milk cow. It cost her a total of Tk 500 in interest. On the other hand she made a net profit of Tk 1,500 from

that cow in that same month. So she was the winner in the end.

Presently Khodeja is very much occupied with her tailoring business. She professionally stated, *"No one around here does what I do. They always follow and copy whichever profitable business I have done. My tailoring business is most profitable because no one else is doing it."* She spoke with great enthusiasm of her tailoring business *"I really think that this business will be most profitable if I have a lot more machines. I really want to make a 'Garments'⁴ here. I think I will stick to this business. You see not every one knows cutting. Rekha's in-laws sent her to me for two months so that she can learn the tailoring skill."* Rekha was learning very fast. Although she knew certain basic techniques of tailoring she never learnt how to cut out a material or use the singer machine. Khodeja is very proud of her eldest daughter *"she doesn't speak at all. Just one or two words when it is absolutely necessary. She is a good girl."* Although legacy of our silent culture was being passed on from mother to daughter, I was happy that at least Khodeja is also passing on a useful skill to Rekha. I asked which IGA she enjoyed the most, she promptly replied, *"tailoring has always been my most enjoyable activity."* While I was interviewing her she was constantly stitching; with her daughters help she stitches three dozen blouses a day! She listed that she can stitch blouses, pyjamas, petticoat, chamois, frocks, shalwar. kameez and pillow covers. She only tailors women's clothing and tries to supply to the local market in lots of hundreds. Her rates are flexible.

"The reason why I am successful is because I am not fussy about the kind of work I do neither do I have fixed rates. I take whatever they can give." While I was there I noticed that she made sure that people pay whatever they promised her. She avoids working on credit. During festive seasons especially during Eid-ul-Aza, everyone sought of Khodeja to have their dresses made. She made the most profit during that month. Finally times have changed, now people seek her out. They need to see Khodeja as she provides employment to certain village girls to help her out with the orders from the market.

One major problem she faces is the lack of space. Sometimes her machines break down as she had bought used machines to save money in the beginning. Times are not very good at the moment as she is very distressed about the MELA loan. She is constantly worrying about how to arrange the monthly instalments. I was very impressed to hear that her instalments are Tk 2187

⁴ Garments producing factory.

per month! That is more than her first loan. It was clear to me that she truly is an authentic rural entrepreneur. I followed on to inquire about her monthly expense, she modestly stated that at the moment she is providing for the family while her husband is paying off the monthly instalments.

Approximate monthly expense for April 1998:

Loan instalments	TK 2187.00
Electric Bill	Tk 300.00
Teachers Tuition Fee	Tk 200.00
Food and weekly savings	Tk 3000.00
Total	Tk 5687.00

To my surprise Khodeja cannot provide three meals a day to her family; She is saving on that money. She eats one freshly cooked meal a day and one '*pantha*'⁵ meal of left over rice. However, she has no time to cook and or wash the dishes, her daughters do most of the household chores while she tailors away day and night. During the time that I interviewed her I recorded what she ate, which probably reflects what she eats on a typical day.

	BREAKFAST	LUNCH	DINNER
Day 1	Daal, dry fish & hot rice	Nothing	Daal, dry fish & rice.
Day 2	Dry bread & daal	Bread & daal	Daal, spinach & rice.
Day 3	Dry bread & daal	Nothing	Daal, spinach & rice.

note: the two youngest members had lunch all these days but after much nagging.

⁵ Left over cooked rice soaked overnight in water during hot summer days and eaten the next morning.

"I have too many (five) children, we hardly ever eat fish or meat. When my daughter's in-laws visit I usually cook fish or one of my chickens just to save face. Who will cook fish? I have no time to cook! Even Eid day passed without food, just bread and dry fish for breakfast, daal and rice for dinner. For poor people like us, hunger is our greatest evil. We would have made more progress if I could have my own vegetables garden. That's how I see people make progress, they don't pay for everything they eat."

Despite all Khodeja's husband never eats without her. Before Amirul never bothered to even inquire whether she had eaten or starved or how much she had managed to scrape. But now her relationship with her husband has become stronger and more loving. She said with a smile, *"I did not feel any hardship because we had understanding."* Amirul does love and respect his wife, he said *"I would not have married her if I didn't like her. I trust her decisions. I have a special kind of trust for her."* To show his support he highlighted *"I was not here when my son died. I did not 'charge' (blame) her after I got back. I did not ask her a single question. I know she takes good care of our children. She must have tried her best to save him! I did not 'charge' her instead I consoled her."* However, he did not give Khodeja any extra credit for uplifting the family. *"Both of us are equally contributing. She makes her moves thoughtfully and I spend the money carefully."* I could see that Amirul is not ashamed to look after the children or do small household chores when Khodeja needs a helping hand. Despite Amirul's perception that they are both equal, it was clear to me that instead of conforming to the ideal of joint decision making Khodeja actually has complete authority over her husband in subtle manner. The Dapunia area officer of BRAC commented *"Oh! Khodeja is in full control of her husband. He gives an ear to whatever she has to say!"*

According to Khodeja, the only major crisis faced by the family during the last few years occurred when her son fell gravely ill immediately after undergoing circumcision. She felt that this emergency occurred because she did not arrange for a *milad* or go to the *majar* as they had promised prior to the circumcision. At the time of the illness, her husband was in Dhaka for work. So she took her son to the medical college hospital where, after seven days of treatment, he recovered. The treatment cost her 1500 takas. That was a peak time for her business but she had to attend to her son. Her businesses stopped for those seven days and she suffered a huge loss. Despite this loss, Khodeja ensured payment of her instalments and savings deposits. When her

son recovered from his illness she gave a *milad* in her house and Amirul went to the *majar* to pray. Now they want to give their son an Islamic education at a Madrasa. When probed Amirul adamantly said, “ *with a B.A/I.A it is very difficult to get a job. A person who is a Quran Hafiz⁶ gets great respect in the society.*” They are trying to save the money to admit him in the *Madrasa*. Khodeja seemed to be in full agreement with his decision.

Her decision was also pivotal towards Rekha’s marriage. There was a marriage proposal for Rekha from a bus driver who wanted Tk15,000 dowry. Khodeja agreed reluctantly as they were rich and had a better living-condition. Khodeja had a bad dream after the engagement. She immediately called off the engagement, Amirul did not say a word! As a sign of her empowerment she stated “*I got my daughter married to a good person. They keep her very well. They did not want any dowry. Before giving our word I went with my husband to judge their housing condition and socio-economic status.*” Because the bridegroom did not want any dowry she gave them many gifts. Proudly she said “*I gave the boy a watch and a bicycle. I gave her gold necklace and a pair of gold earrings!*”

Khodeja had to stop the education of all her children for one year to meet the expenses of her daughter's wedding ceremony. She calculated that she could thus save about Tk 12,000. Thus even though new books were bought, she did not allow them to go to school. This way they could also give her a hand with the IGA activities. All her children were very upset; the two older daughters Kalpana and Rehana cried their heart out, with long sigh she said, “*haa, I cried with them. What could I do? I cannot afford to send them to the ‘Master’ (private tutor). These government schools are hopeless. Today they didn’t even ‘roll call’(check attendance)! My children cannot pass annual exams without master’s help. ‘Master sahib’ takes a lot of Taka: now I only send these two(youngest two), he is taking Tk 200/month to teach them.*” Next year Khodeja hopes to send all of them to school and wants to get them educated at least up to S.S.C. level. She feels badly about getting her eldest daughter married before she was able to complete her education. She also realised that the decision to stop her other children’s education to pay for this marriage was not wise. “*Even though I am not literate I know that education is needed for progress. It is only because of me that my children have studied so far. If I was educated I wouldn’t be sitting around here.*”

⁶ Person who can recite the Islamic holy book by heart.

It is very apparent that her mobility has increased after joining BRAC. Since she is now involved with various income generating activities, she needs to visit many places. Apart from the BRAC office she goes to the market to buy children's clothing or fabric for tailoring business and other necessities. However, she doesn't go out alone. She also goes to the hospital if her children or any neighbours require medical treatment. Due to her increased mobility she feels that her social status has increased. Khodeja is completely against dowry. However, as she has decided to give all her household assets to her son, she wants to give a certain amount of gifts to her daughters at the time of their marriage.

Khodeja admits that she has gained a lot of awareness from the VO meetings she conducts. *"Once my youngest daughter got diarrhoea, I immediately gave her saline which cured her."* Regarding other matters she said *"I knew of cleanliness before, it is very difficult to live very clean when I am so busy with tailoring."* It was apparent that Khodeja is very aware of her children's health. Whenever her children become ill she is not reluctant to take them to the hospital for treatment. But she readily admits that she is more sympathetic towards her only son. Given her prior loss, this was completely understandable under the given cultural context.

She has also realised that her own labour makes a difference in the progress of her family's well being. *"In the meetings I give people wisdom about how to do things. I don't sit idle any more, I am constantly doing something or the other. Before I did not know how to speak, how to rear poultry, how to increase money. Now I have wisdom."* I could see that the silence has finally broken; she can even change her husband's mind. *"Yes, he takes my advice. I give my husband wisdom whenever I can. The other day I asked him to cut down the big tree in front of our house and work with it."* Amirul has carved two beautiful beds out of the tree. When he finishes polishing them he will get Tk 8,000 by selling them. Amirul is talented but he is very choosy about his work. He would not do any thing but carpentry, Khodeja does anything she can get her hands on! *"Allah gave me wisdom after my eldest daughter was born. Before that I was dirty and stinking, wearing a 7/8-year-old saree. Today I have three sarees, three petticoats and three blouses"* She could have more if she wanted but she feels that whatever she has is more than enough. She gives the extras to her sister or her daughters. *"I also get respect around here. I told them I don't have time to be the samity leader anymore but they don't want anyone else. Many come for employment. they also want to invest in my business"* After her father's death two years

ago she inherited land worth Tk 10,000 from his homestead. This has helped her firmly establish her status in the family. Just tens years ago she had to go to others for loans, now she lends money to others. Her activities are acknowledged as an example for her neighbours. Now the table has finally turned, many people including her previous employers visit her house in search of employment.

BRAC's philosophy is based in the conviction that people, if provided with appropriate tools, can bring about changes towards their economic upliftment and finally attain self-reliance. To assess how self reliant Khodeja has become I asked her if she felt empowered to carry on if BRAC had left the village. To my satisfaction she answered "*BRAC is trying to bring our progress but if BRAC leaves there will always be some other people; if they all leave I have my hands.*"

Khodeja has many dreams about her future. '*Ummoti*' (progress) is a key word in her vocabulary. She is working very hard to build a better future. As I was about to leave for the last time she held my hand and earnestly said "*Apa, please tell them to give me a big loan so that I can make a 'garments'. I want to raise my daughters and educate them like you. Please give me your word that you will try, you will tell them?*"

Now I have stood on my own feet, I don't sit idle anymore. Now if I have to go to Arabia I will go to Arabia!"