

**Micro-credit and Women's Mobility: Is there Any Link?**

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## **Abstract**

This study attempted to investigate the change in mobility that has been taking place due to women's involvement with credit based development interventions of BRAC in Matlab. Data were collected from BRAC-ICDDR,B Joint Research Project at Matlab using a structured interview schedules. The study dealt with 2,293 ever married women both from BRAC and non-BRAC households.

Key findings reveal that BRAC members appeared to move alone to local market, natal home and ICDDR,B's treatment centre more often than non-members. The health centre is the only place non-members are more likely to visit alone than the BRAC members. Results from the logistic regression identified landlessness to be the only significant predictor of mobility.

Visiting places like local market by the women accompanied by none is quite an uncommon phenomena in our culture. Some BRAC members seem to break this norm. Women's participation in RDP may have some role in violating this tradition. The study concludes that involvement in RDP does increase women's mobility alone to the public arena. However, the factors responsible for such untraditional behaviour is yet to be explored leading to scope for further analysis.

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## Executive Summary

In rural Bangladesh, *Purdah*, a system of secluding women and enforcing high standards of female modesty, not only restricts women's mobility and attirement but also denies their access from many opportunities and aspects of everyday life. This study attempted to investigate the change in mobility that has been taking place due to women's access to credit in the context of BRAC's development interventions in Matlab. Data collected during April-August '95 from 14 villages at Matlab under BRAC-ICDDR,B Joint Research Project were used in this study. The study identified 2,293 ever married women comprising BRAC members and eligible non-members for comparing mobility alone to some specified public places.

Key findings included the followings: 50% of BRAC members appeared to move alone to local market, 33% to natal home and 28% to ICDDR,B treatment centre. In comparison, BRAC members are significantly more mobile in going to the local market than non-members. The health centre is the only place non-members are more likely to visit alone than BRAC members.

Results from the logistic regression identified landlessness to be the only significant predictor of mobility.

Visiting places like local market by the women accompanied by none is quite an uncommon phenomena in our culture. Some members appear to have begun to break this norm. Woman's participation in RDP may have some role in violating this tradition. In conclusion, this analysis suggests that involvement in RDP does increase women's mobility alone to the public arena. However, the factors responsible for such untraditional behaviour is yet to be explored. Thus, this study has scope for further analysis.

## Introduction

Bangladesh is predominantly a patriarchal society. Normatively, women are expected to stay at home and only men be involved in outside activities. Men are also viewed as bread earners and providers, and thus reinforces women's seclusion and subordination (Zaman 1995). Thereby, a situation is created wherein women are bound to depend on men, both socially and economically. Not much value is attached to women's work outside the homes and at the same time they are discouraged to join wage employment wherein women's mobility are chained.

The tradition of our society expects women to remain within the domestic sphere where male dominance over women is a common norm in rural Bangladesh. Cain et al. (1979) opined that *Purdah* was a system of secluding women and enforcing high standards of female modesty. It not only restricts women's mobility and attirement but also treats women's social status as a protected matter and denies their access from many opportunities and aspects of everyday life. As a consequence men manipulate power and control of resources over women and thus women become powerless and dependent on men (Cain et al. 1979). However, it has been seen that this trend is changing with the intervention of NGOs. Cain essentially argues that patriarchal society is the dominant factor that deters women's advancement and freedom. Their findings also reveal that men are unable to keep up their dominant role as breadwinner for the family due to pressure of increasing poverty. On the other hand, Amin (1994) argued that the institution of *purdah* governs women's lives and it is less responsive to poverty. However, 'those who challenge the institution do so out of sheer desperation, and at great cost in term of social status.'

Generally, due to circumstantial reasons women in poor households are much more mobile (Mustafa 1996). With them the need for survival is more impelling than abundance of social norms. In search of a livelihood, they are compelled to go out of domestic boundaries. Similarly, while assessing RDP's impact, also hold that "the husbands of VO members, irrespective of whether they themselves are VO members or not, accept their wives mobility because of circumstantial reasons." The household survey also confirmed the hypothesis of circumstantial reasons. Majority of the female respondents expressed positive view because of economic hardship women are going out for their living (ibid).

Zaman (1995) argues that poverty and landlessness are the major causes of economic hardship. These hardships force women to stand up against the male dictated society that wants them to remain within the limits of household activities. Selim (1995) argues that "*pardah* restrictions apply more stringently to women of the more wealthy, landed households. Women from landless households are not able to maintain *pardah* since they are driven out of the confines of their own homestead by the need to find work."

Hashemi et. al., (1996) cited a case of a woman who used to be beaten by her husband. However, the beating stopped and her mobility<sup>1</sup> increased after she joined BRAC Credit Programme. She became the secretary of her Village Organisation (VO), attended weekly meetings, day long training programme and even escorted new VO members to district headquarters to receive loan. In connection to women's mobility, Balk (1997) argues that older women who do not stay with their in-laws

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<sup>1</sup> Respondents were asked if they had ever been to these places: the market, the cinema, health centre, outside their village and whether they went there alone.

and belong to liberal families tend to be more mobile<sup>2</sup> than other women.

Another study, conducted under the joint BRAC-ICDDR,B Project at Matlab, mentioned that members of BRAC had more economic stability, were able to make small purchases on their own, and were more mobile compared to non-members. The findings also indicated that mobility indicator was significantly influenced by age of respondent, contraceptive use, the area of residence and BRAC membership. It was found that older women were significantly less mobile than younger ones. Women living in ICDDR,B intervention area and using contraceptives were significantly more mobile than their counterparts. BRAC membership showed a strong positive effect on women's mobility as well (Khan 1997).

Latif quoted by Mizan (1994) states that women's dependency on male members is reducing and a new pattern of relationship in the households and in society is developing as women are becoming earning members. Women are not only gaining economic independence but are also emerging as a social force to fight away all prejudices and obstacles.

Quotes from Naved (1994) clearly show women's perceptions regarding the changes brought about by credit and conscientisation programmes. For example, one of the members belonging to Women's Savings Groups (WSG) commented, "In the past we were not allowed to go for a dip alone." Another remarked "Certainly we are criticised for our mobility, but we do not care." A third one said, "strict conformity to

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<sup>2</sup> Respondents were asked how frequently they travelled outside their homes. Those who travelled alone and without a *burkha* was considered more mobile.

*pardah* is a luxury she cannot afford." A fourth one remarked, "If our children are sick we do not wait for our husbands anymore. Instead, we ourselves take them to doctors." "Thus, women feel that an important part of their mobility is not being beholden to men any more, particularly during emergencies."

While comparing rural credit programs of BRAC with the Grameen Bank, Hashemi et. al (1996) suggest that these rural credit programs aid to increase women's mobility through involving them in regular weekly meetings and skill development trainings.

From the above review of current literatures, it appears that not much research has been conducted linking development interventions of BRAC with mobility of women. Mobility is one of the key indicators of women's empowerment. In a BRAC study, Mustafa et. al., (1996) argued that BRAC members had greater mobility than non-members. Their mobility increased as a result of participation in weekly VO meetings.

The present study aims to explore change in women's mobility as a result of development interventions of BRAC-ICDDR,B joint research project at Matlab, Bangladesh. For the purpose of this paper, mobility refers to women's movement outside her household or 'the domestic sphere'. In other words, it concerns with her physical autonomy (Amin, 1994).

The previous studies examined mobility on a broader context. The present study narrowed down the definition of 'mobility' and focused on mobility outside home such as local market, natal home, Health centre and ICDDR,B office either alone, with

husband/male relative or any woman/children. Here a woman had been considered mobile only if she went to all the places. Therefore, in this light, while explaining tables, emphasis were given and comparison was shown between BRAC members and non members mobility (alone).

## **Objective**

This paper aims to show a cross-sectional difference in women's mobility that has been taking place due to women's access to credit in the context of BRAC's development interventions in Matlab.

## **Limitations**

One of the major limitations of this study is that a quantitative method has been used to measure behavioural change such as mobility. However, a more clear and in depth analysis will be obtained employing qualitative methods.

## **Methodology**

### *Study design*

International Centre for Diarrhoeal Disease Research, Bangladesh (ICDDR,B) has been working in Matlab thana under Chandpur district since early 1960's and is involved in demographic surveillance and health intervention and research (Chowdhury 1995). In 1992, BRAC and ICDDR,B began a joint research project at Matlab, where BRAC extended its Rural Development Programme (RDP). This programme has two fold objectives which is to alleviate poverty and empower the

rural poor with special emphasis on women. RDP mobilises the rural poor to build their organisation and equip them with training and credit. It gives emphasis on human resource and social development in addition to lending credit (Khandker 1996).

The study sample comprised of 2,293 ever married women who were members and non-members from eligible households of 14 villages (round one). Data were collected through structured questionnaire. BRAC eligible respondents are those individuals who possess less than 50 decimals of land and sell manual labour for at least 100 days in a year. Non-eligible women were included in the main survey, but this group was purposively excluded from the analysis, because they came from better-off families. We compared the situation of women coming from similar socio-economic status.

Control variables such as age of respondent, years of schooling, marital status, household income, household land and household size were used. Household economic situation was considered a determinant of mobility. Therefore, it was measured by looking into land holding size and household income. These control variables were used as RDP would not be influencing them. Independent variables such as visits to local market, natal home, health centre and ICDDR,B office were used to measure effect of RDP on women's mobility.

## **Operational Definitions of Variables**

**Mobility:** refers to physical mobility, viz., going to places such as local market, natal home, health centre and ICDDR,B office either alone, with husband or male relative, or with children or another woman in the last four months previous to the date of interview.

**VO:** was developed by RDP and used as a mechanism for operating their programmes at the grassroots level. It is a mutual support organisation for its members, creating a degree of cohesion to counteract the isolation and vulnerability that is associated with poverty (Mustafa 1996).

**Land holding size:** would include actual size of land owned by the household.

**Schooling:** would include women who actually enrolled in school even for once. It would be categorised into three groups such as no schooling, schooling up to 1-5 years and 6+ for the purpose of analysis.

**Age:** would include all ever married women aged 15 years and above at the time of interview

**Contribution to household income:** Household head's perception, in other words, whether he recognised his wife as one of the contributors to household income.

**Mobility score:** the summation of market score plus natal home score plus ICDDR,B score plus Health Centre score. Market score: a woman was given 3 points if she went to local market all by herself; 2 points if she went with another woman/children and one point if went with her husband. The same was applied while calculating Natal home score, ICDDR,B score and Health Centre score.

## **Construction of mobility index:**

An overall mobility index was constructed to express the extent of women's mobility to four different locations: local market, natal home, ICDDR,B office and health centre. For each location, a score of three points was assigned if a woman had visited it alone. In a similar fashion, a score of two points was received if she had visited the location accompanied by another woman, and one point given if she went with her husband. In order to take into account the relative frequency with which women go to each location, the score for each location is then divided by the overall proportion of women who actually visited that location. This is done to give greater weight to locations that are visited less frequently (i.e local market) and less weight to locations that women visit frequently (i.e natal home). In other words, a woman who visits the market is considered more mobile than a woman who visits her natal home. Put it in another way, the lower the frequency with which women visit a given location, the higher the implied level of mobility if a woman visits that location.

The overall mobility score per woman is obtained by summing up the scores for each location visited. For the purposes of logistic regression, the resultant scores were divided into two categories (high mobility rank and low mobility rank).

## **Findings**

The socio-economic and demographic characteristics of study population is shown in Table 1. The study population comprised of 22 percent BRAC members of RDP and 78 percent non-members. BRAC members were found to be significantly older

compared to non-members. They owned significantly more land and also contributed to household income more significantly than non-members.

**Table 1. Socio-economic and demographic profile of study population.**

	<b>BRAC Member (498)</b>	<b>Eligible Non-member (1795)</b>	<b>P value</b>
Mean age (years)	35 ( $\pm 8.5$ )	34 ( $\pm 10.5$ )	p<.05
Mean Household size (persons)	5.3 ( $\pm 1.8$ )	5.2 ( $\pm 1.9$ )	NS
Mean Household land (decimals)	35.4 ( $\pm 78.2$ )	21.8 ( $\pm 39.4$ )	p<.000
Mean years of schooling	1.27 ( $\pm .54$ )	1.28 ( $\pm .55$ )	NS
Mean contribution to Household income	1.3 ( $\pm .46$ )	1.5 ( $\pm .49$ )	p<.000

We next look at mobility by membership status. Table 2 presents the distribution of members and non-members who went to at least one of the four places. The table shows that 68.3% of the total women went to at least one of the four places. However, when women were dis-aggregated by membership criteria, members were less likely to have gone than non-members, but the difference was not statistically significant.

**Table 2. Percentage distribution of women who are mobile by membership status.**

<b>Respondents mobility in the preceding four months</b>	<b>BRAC member (1)</b>	<b>Eligible Non-member (2)</b>	<b>All</b>	<b><math>\chi^2</math> significance level (1) vs (2)</b>
Did go	67.3	68.6	68.3	NS
Didn't go	32.7	31.4	31.7	NS
Total	498	1795	2293	

More details about the nature of mobility is presented in Table 3. As mentioned earlier in the Literature review section, we have used 'going alone' to any place as the sole indicator of being mobile. The table presents the percentage distribution of BRAC members and non-members who went to the four different places either alone or accompanied by someone from their households. Members who went to local market were more likely to travel alone than non-members: 50% members who went to the local market were alone compared to 21.7% for non-members. There was, however, no such significant difference between members and non-members mobility to natal home, health centre and ICDDR,B office.

**Table 3: Distribution of women visiting various locations alone, or accompanied by someone else, by BRAC membership status**

Places visited in the last four months	BRAC member	Eligible member	Non-	$\chi^2$ significance level
<b>Local market</b>				
Alone	50.0	21.7		p<.001
W/husband/male relative	18.8	23.4		
With woman/children	31.3	54.9		
Total (n)	48	337		
<b>Natal home</b>				
Alone	33.0	28.9		NS
W/husband/male relative	23.6	32.9		
W/woman/children	43.4	38.2		
Total (n)	297	1091		
<b>Health centre</b>				
Alone	22.9	36.8		NS
W/husband/male relative	33.3	27.6		
W/woman/children	43.8	35.5		
Total (n)	48	76		
<b>ICDDR,B office</b>				
Alone	28.6	14.4		NS
W/husband/male relative	22.9	22.2		
W/woman/children	48.6	63.3		
Total (n)	35	90		

Table 4 presents the differences in women's mobility. It appeared that younger women were more mobile than other women. Married women reported to have visited any place more frequently than divorced, abandoned or separated women. Women without any formal schooling were more likely to be mobile than the women with some schooling. Respondents who belonged to households with more land and large families tended to go out more frequently. Women who were not recognised as

Table 4 presents the findings of logistic regression utilizing two models to show how women's exposure to BRAC's micro-credit program affect their mobility. Mobile score, the dependent variable was used in both Model I and II. It was coded as 0 for low mobility range and 1 for high mobility. Model I used age, marital status, years of schooling, household size, household land, contribution to household income and have seen the relationship between these explanatory variables with the exception of membership status where membership length was used instead.

It is apparent from the findings of the odds ratio from Model I that BRAC members who possess less than 50 decimal of land are 1.2 times more likely to be mobile than non-members. This association is statistically significant in both the Models and landholding of members and non-members are same.

## **Discussion and Conclusion**

This study aimed to examine women's mobility from the perspective of an individual woman who went outside her home on her own. The findings suggest that members tend to move alone to local market, natal home and ICDDR,B office more often than non-members. However, members are significantly more mobile in going to the local market. Interestingly, non-members reported to visit the health centre more often than members.

The study revealed that women's mobility increases due to landlessness. In the context of poverty, adherence to *purdah* is of a lesser concern. More pressing for women is the need for survival and therefore, they are becoming more mobile. Zaman (1995) argues that it is economic duress that is compelling women to stand

contributors to household income were more likely to visit these places than those who were recognised as contributors. In general, there were socio-economic differences in rural women's propensity to be mobile. It is likely that age, years of schooling, total household land, household size and contribution to household income may have some significant influence on members and non-members mobility.

**Table: 4 Logistic Regression analysis of factors that influence women's mobility**

	Model I		Model II	
	Estimate	Odds Ratio	Estimate	Odds Ratio
<u>Membership status</u>				
Brac member	0.00	1.00		
Eligible non-member	-.58	0.55		
<u>Membership length</u>				
≤2 years			0.00	1.00
2+ years			.36	1.43
<u>Age (years)</u>				
<20	0.00	1.00	0.00	1.00
20-29	-.58	0.55	-.54	.57
30-39	-.60	0.54	-.53	.58
40+	-.76	0.46	-.69	.49
<u>Marital status</u>				
Married	0.00	1.00	0.00	1.00
Wid/div./aban	6.6	771.4	6.6	759.7
<u>Years of schooling</u>				
No schooling	0.00	1.00	0.00	1.00
1-5	-.32	.72	-.29	.74
6+	1.08	2.9	1.1	3.1
<u>Total Household land</u>				
<50 decimal	0.00	1.00	0.00	1.00
51 + decimal	-1.2	.28***	-1.1	.30***
<u>Contribution to hh income</u>				
Yes	0.00	1.00	0.00	1.00
No	-.08	1.0	.04	1.0

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against the patriarchal society's expected norms of women's seclusion. Similarly, Balk (1997) also seem to attest Zaman's findings. The variables which do not appear to influence women's mobility are age, marital status, years of schooling and contribution to household income. It is likely that the decision of a woman to be mobile is not an individual decision but rather the outcome of household economic condition.

Both Models clearly suggest that there is a correlation between landlessness and mobility. Poverty persuades women to evade the idea of 'women's seclusion' and accelerate mobility. Members are likely to be more mobile as compared to non-members, however, there appears to be no significant noticeable difference in mobility.

Visiting places like local market is quite an uncommon phenomenon in our culture. Some members seem to break this norm. Women's participation in RDP may have some role in breaking this tradition. In conclusion, this analysis suggests that involvement in RDP does increase women's mobility to the public arena.

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## সারসংক্ষেপ

বাংলাদেশের গ্রামাঞ্চলে পর্দা প্রথা মহিলাদের আলাদা করে রাখা এবং শালীনতা বজায় রাখা, শুধু মাত্র মহিলাদের চলাচলকে সীমিত করে না, এবং মহিলাদের দৈনন্দিন জীবনের অনেক সুযোগের সদব্যবহারে তাদের অংশগ্রহনকেও অস্বীকার করে।

এই সমীক্ষার মাধ্যমে, মতলব এলাকায় ব্র্যাকের যে ঋণ প্রদান কার্যক্রম চালু রয়েছে তাতে মহিলাদের অংশগ্রহনের সুযোগের ফলে তাদের চলাচলে কি ধরনের পরিবর্তন এসেছে তা অনুসন্ধান করা হয়েছে। এই সমীক্ষায় বিগত এপ্রিল - আগস্ট '৯৫ সালের ব্র্যাক- আইসিডিডিআর,বি এর অধীন মতলবের ১৪ টি গ্রামের উপর সংগৃহীত তথ্য ব্যবহার করা হয়েছে।

এই অনুসন্ধান কার্যে প্রায় ২২৯৩ জন মহিলা বিবেচিত হয়েছেন যাদের কিছু সংখ্যক ব্র্যাক সদস্যা এবং কিছু সংখ্যক ব্র্যাক উন্নয়নমূলক কর্মকাণ্ডে বহিভূত মহিলা। নির্দিষ্ট কিছু বাজারহাট / স্থান নির্ধারন করে এই দুই ধরনের মহিলাদের চলাচলের তুলনা করা হয়েছে।

প্রাপ্ত গুরুত্বপূর্ণ কিছু তথ্য নিম্নরূপঃ

৫০% ভাগ ব্র্যাক সদস্যা পাওয়া গেছে যারা একাই বাজার হাটে চলাচল করেন; ৩৩% বাবর বাড়ীতে এবং ২৮% ভাগ আইসিডিডিআর,বি চিকিৎসালয়ে একা গমন করেন।

তুলনামূলক ভাবে বাজার-হাটে চলাচলের ক্ষেত্রে ব্র্যাক সদস্যারা অন্য ব্র্যাক বহিভূত মহিলাদের চেয়ে অনেক বেশী গতিশীল। শুধুমাত্র স্বাস্থ্য কেন্দ্রই একমাত্র জায়গা যেখানে ব্র্যাক বহিভূত মহিলারা একা চলাচল করতে পারেন।

লজিস্টিক রিগ্রেশন পর্যালোচনায় দেখা গেছে ভূমি হীনতা চলাচলের জন্য একটি গুরুত্বপূর্ণ নির্ণায়ক। মহিলাদের স্থানীয় বাজার বা হাটে একা চলাচল করা আমাদের সংস্কৃতিতে পরিচিত ঘটনা নয়। কিন্তু কিছু সদস্যা এই নিয়মকে ভাঙতে শুরু করেছেন। মহিলাদের গ্রাম উন্নয়ন কর্মসূচীতে অংশগ্রহন এই প্রথা ভাঙার

ক্ষেত্রে অবদান রাখছে। এই সমীক্ষার মাধ্যমে দেখা গেছে যে ব্র্যাকের পল্লী উন্নয়ন কর্মসূচীতে অংশগ্রহণের ফলে মহিলাদের একা বাজার হাটে চলাফেরা করার সুযোগ বাড়ছে। তাই এই সমীক্ষা আরও গভীর গবেষণার ইঙ্গিত করে।

## সারমর্ম

এই সমীক্ষার মাধ্যমে মতলব এলাকায় ব্র্যাকের ঋণ প্রদান কর্মসূচীতে মহিলাদের অংশগ্রহণের ফলে তাদের চলাচলে কি ধরনের পরিবর্তন এসেছে তা অনুসন্ধান করা হয়েছে। কাঠামোগত প্রশ্ন পত্রের মাধ্যমে ব্র্যাক -আইসিডিডিআর,বি কোন গবেষণা পদ্ধতি পরিচালিত মতলব এলাকা থেকে তথ্য সংগৃহীত হয়েছে। এই সমীক্ষায় ব্র্যাক সদস্য এবং সদস্য নয় এমন মিলিয়ে ২২৯৩ জন বিবাহিতা মহিলার কাছ থেকে তথ্য সংগ্রহ করা হয়েছে।

সমীক্ষার ফলাফলে লক্ষণীয় যে ব্র্যাকের মহিলা সদস্য স্থানীয় বাজারে, বাবার বাড়ীতে এবং আইসিডিডিআর,বি স্বাস্থ্য কেন্দ্রে অসদস্যদের চেয়ে বেশী একাকী যাতায়াত করেন। শুধুমাত্র আইসিডিডিআর,বি স্বাস্থ্য কেন্দ্রে অসদস্যরা ব্র্যাক সদস্যদের তুলনায় বেশী একাকী যাতায়াত করেন।

ঐতিহাসিক বিশ্লেষণ অনুসন্ধান করে পাওয়া গেছে যে ভূমিহীনতা মহিলাদের চলাচলের পরামর্শে একমাত্র গুরুত্বপূর্ণ নির্ণায়ক।

স্থানীয় হাটে বাজারে একা মহিলাদের গমন করা আমাদের সংস্কৃতিতে একটি ব্যতিক্রমবশী ঘটনা। কিন্তু কিছু সংখ্যক ব্র্যাক মহিলা সদস্য এই ব্যতিক্রমবশী নিয়ম আশে আশে ভেঙ্গে ফেলেছে। এ ক্ষেত্রে মহিলাদের আরতিপির ঋণ প্রদান কর্মসূচীতে অংশগ্রহণ একটি ভূমিকা রাখতে পারে। এই সমীক্ষার মাধ্যমে এটা পাওয়া গেছে যে ব্র্যাকের আরতিপির কার্যক্রমে অংশগ্রহণের ফলে মহিলাদের এক জনসমাপন স্থলে যাতায়াত বৃদ্ধি পেয়েছে। যাহোক আর কোন কোন নির্ণায়ক এই ধরনের ব্যতিক্রমকে ভাঙতে সাহায্য করছে তা নির্ণয় করতে এই সমীক্ষা এ বিষয়ে আরও গভীর গবেষণার ইঙ্গিত করে।