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Marginalisation of Women's Empowerment and the Role of Household : The Case Study of BRAC's Micro-credit Programme in Rural Bangladesh

Monirul I. KHAN, Mushtaque CHOWDHURY & Abbas BHUIYA

Abstract

Micro-credit is an important component of the programmes that different development organisations implement for poverty alleviation in rural Bangladesh. At the beginning when micro-credit was first introduced here it was given to the men with the subsequent change to women. The above change created a new research interest particularly among those who were sensitive to gender discrimination in society. It was posited that micro-credit to women induced changes with regard to their economic dependence, limited income opportunities and mobility. Pertinent investigations showed that women's confinement in conventional terms was quite consistent with the given division of labour and normative structure in society. Women, in consequence, remained aloof from the domain of economic significance. While such restrictions and confinement resulted in women's predicament the micro-credit triggered change. However, studies on micro-credit's impact ended up with mixed results portraying significant and limited changes. The proponents of limited changes highlighted the background of the actual users of loan - borrower themselves or others like husbands or brothers.

This study looks into the ground rules of the use of loan. It notes the pivotal role of the households in this context. At different stages of planning and use of the loan the role of the household surfaces delineating the objective of taking credit is less individual welfare of the borrower than the welfare of the whole family. The underlying process far from being a simple one of taking credit and jumping into some income generating activities is indeed a complex one implicating division of labour, women's experience, household's power relationship as well as societal culture. The complexity is further revealed with a few women being active with micro-credit owing more to non-credit related factors. Particularly, the divorcees, widows, or whose husbands are partly seek and less intelligent are more active with regard to the use of credit. In the households where husband and sons are quite active credit use is controlled by them. Although the borrowers are not isolated of the process of credit use with regard to flow of information the actual control lies with male members rendering implication for the decision making power, control of income and the perpetuation of conventional cultural norms affecting women's mobility. In the given situation the underlying indication is, one has to go beyond micro-credit to influence the empowerment indicators of the women in rural Bangladesh particularly household power structure and societal norms. Therefore, the catalyst of changes should not narrowly restrict to micro-credit.

The above paper is the outcome of a study conducted in rural Bangladesh during the period 1996-97 among the BRAC[1] borrowers. There were 35 borrowers in different villages of Matlab. These women were regularly visited at their households to learn about how they were using loans and what was happening to their condition. Both structured questionnaire and checklist were used to collect information. This was a study in the joint research project of BRAC and ICDDR,B[2].

Monirul I. KHAN, Ph.D., is an Associate Professor in the Department of Sociology, University of Dhaka, Dhaka-1000, Bangladesh (e-mail : duregstr@bangla.net).

Mushtaque CHOWDHURY is Director of Research and Evaluation, BRAC, Bangladesh.

Abbas BHUIYA is a Social Scientist of ICDDR,B

One : Introduction

The on-going micro-credit programme in rural Bangladesh underwent an important shift when the target of lending changed to women from men[3]. Such gender related shift brought considerable interest in finding out if there is any effect of micro-credit programme on women's socio-economic condition, decision-making power in households or their mobility in society. In a nutshell, it was about the probable impact of micro-credit on the institution of patriarchy. Some studies in this field intensively dealt with the economic necessity of micro-credit particularly in poverty alleviation while others dwelt on its capacity for empowerment of women (Goetz 1996, Todd 1996, Wood & Sharif 1997). A few also attempted to identify its capacity to bring about changes in the demographic process (Hashmi & Schuller 1996). Despite mixed trends in findings, there has been strong admiration for micro-credit's success in poverty alleviation. For example, one recent estimate indicates that as many as 25 percent of the poor targeted households now enjoy access to micro-credit not found in the past. Although the number of poor households crossing poverty line up remains to be minimum or negligible one sample study of the BRAC, TRDEP and Grameen members shows that their income has increased two to five percent. (Hulme & Mosley 1997 : 101-9).

The success of micro-credit to empower poor women is partially reflected in the following observation, 'Ten years of membership in Grameen Bank has worked a fundamental change in the family relationships of most of the women in our sample' (Todd 1996 : 207). However, the issue of empowerment through micro-credit ought to be viewed through the prism of cultural norms and structural limitation that fetter the women (such as existing division of labour). Already some authors have figured out such limitations of micro-credit and other targeted development programmes in empowering poor women. For example, Kabeer has observed in one place, '...while these efforts may have succeeded in generating access to income-generating projects for women, few have transformed their position within the household.' (1994 : 225). White urges attention to a deeper structural factor stressing that the power relationship embedded in a patriarchal family diminishes the capacity of women's empowerment by mere economic intervention. She has underlined such hindrances by saying, '...economic activities may affect relations within the family, this cannot reverse the overall culture of male dominance' (1992 : 136).

Amidst the claims and counterclaims of successes and failures of micro-credit in empowering rural women certain problems do not escape attention. For example, Todd who studied Grameen borrowers and ended up with positive note about its success in the empowerment of the poor women also said of the women's dependence on men to run successful economic enterprise. In her words, 'Even the most powerful Grameen Bank women would find it difficult to maintain the same levels of income without the active hands and feet of an adult male' (1996 : 212). In the writing of White also the contradiction in the analysis of causal factor of empowerment comes into notice. For example, on the one hand she says that traditional economic activities like paddy husking plays important role in rural areas to empower women on the other hand she also says that economic power cannot finally break the cultural barrier of patriarchy. In another example, Hashmi and Schuller are found to measure empowerment through micro-credit in terms of mobility, decision making and others without adequately defining their relationship with the very micro-credit, leavingthe scope for criticism of 'selectivity bias' in choosing samples.

The relationship between the condition of the women and micro-credit may be examined at two levels - family/household and community[4]. The empirical context of this study is household. This paper underscores that the poor women who are members of BRAC – a non-governmental organisation – and received micro-credit are still undergoing the patriarchal control of the household. As a result changes into women's subordination and dependence on men are yet to be significant. This paper deals with the question why micro-credit could not produce much effects on the process of women's dependence. Different sections of this paper would focus on this relationship.The objectives of the paper are framed in the following terms:

1. Examining the importance of household in the use and seeking of loan from BRAC as well as women's joining the organisation;
2. Evaluating the significance of close relationship between the BRAC members and their households from the point of view of empowerment.

Two : Perspective of the study

Activities of thirty-five borrowers of BRAC in relation to the use of micro-credit have been observed for a period of one year. All these borrowers are women. One full year was chosen for a particular reason. According to the general procedure the loan taken from BRAC has to be paid back over a period of one year. Since it was intended to observe the entire period of repayment thus the observation covered one year. However, it was not possible with all borrowers to observe the entire repayment because some of them started repayment before the study was commenced.

The borrowers were selected from different villages of Matlab which is primarily a rural area and about fifty kilometers from Dhaka. It is also marked by extensive presence of river and canals which in turn influence the physical condition of the area. For example, some villages are easily accessible by cycle rickshaw while the others are not particularly owing to the presence of canals and rivers.

The distribution of thirty-five borrowers who were the subjects of this study shows that twelve loans were taken for petty trading, eleven for crop cultivation, three for vegetable cultivation, four for milch cow raising, four for fish farming and one for goat raising. Above loan distribution pattern is similar to the one emerging out of the loans taken by other borrowers of BRAC at Matlab.

Field observation started in the month of July in 1996. Each borrower's household was visited at a monthly interval. In need of additional information, however, some extra visits were also made. At the beginning general information were collected regarding the members and their households, about their joining the BRAC, number of loans taken, education, household size and others. Routine information were on the last loan, related activities, participation of the household members in the use of loan, economic return, recurrent expenses in running the enterprise, repayment of loan etc. When necessary information on the borrowers were also gathered from the BRAC office.

Two female investigators were engaged throughout to conduct interviews of the thirty five selected cases. Other members of the team conducted interviews at the time of designing interview schedule.

Three : Attachment with the households

This section focuses on the attachment of the BRAC borrowers to their households and the implication of it for their relationship with BRAC. Women's attachment are derived from two imperatives. One of these is cultural and the other economic. Cultural imperative refers to the necessity for the women of strictly conforming to the marriage and family norms as prescribed by society while economic imperative refers to the necessity of depending on family for survival[5]. As a reflection of it the women borrowers are found to eagerly seek the consent of the male members (husband/adult son) on their involvement with BRAC. To exemplify the dominating role of the household a number of cases would be presented now.

This may be started with the case of Razia[6]. She hesitated at the beginning to join BRAC because she thought that rural culture would not permit a woman to do so. She also thought that BRAC came from outside, organised by men and would require her to appear in public places outside the village periphery. She could not hold her desire of joining BRAC for a long as other women inspired her. She disclosed it to her husband. He said no. She again approached him at the risk of inviting his anger. He asked Razia about the probable benefit from BRAC. The mediating factor between the two polar opposites was the BRAC's loan. The example of Razia indicated, among other things, the supremacy of the husband in a family *vis-a'-vis* the wife.

Majeda[7], alike Razia, underwent the same experience of facing opposition from her husband when she first disclosed the plan to join BRAC. Her elder son also joined the father to dissuade his mother from the joining. But the opposition put up by the husband and son did not continue for a long. At that time Majeda's son was desperately looking for some capital to start a business and found BRAC as a suitable source for it. Shifting completely from earlier position he rather encouraged her mother to go ahead and obtain loan.

Another member Parul[8] articulated her attachment to her family in the following words, 'I could not think of joining BRAC without the permission of my family. I could not also do someything what would harm the reputation of my family.' She further said, 'It is not possible even to think of doing a business without my husband's knowledge'. The dominance of her husband surfaced strongly when he unilaterally planned to sell the cow bought with the loan from BRAC. Parul tried to prevent it without any result. It was finally sold to pay for a job for her husband outside the country.

However, Sakina[9] deviated from the existing trend. She is a widow and a mother of three daughters and the older two are already married. The youngest one lives with her. BRAC is a platform to Sakina to strengthen her struggle for survival. She joined BRAC following the examples of other women who used to gather in her courtyard to hold meetings of the samity or BRAC's Village Group. The activities of other BRAC women inspired her. She is engaged in a hard survival struggle in the way of working as a maid in the houses of the affluent. Inhospitable social reality made her bold enough to undertake productive activities like crop cultivation alone. Despite the break of promise by her son-in-laws to extend her help in paddy cultivation she did not waver to finish it. Although she did not obtain expected production. However, all widows are not like her particularly those still living under male domination. The example is Ayesha[10] who goes by the words of her sons.

There is another example of firm behaviour by a BRAC member Mafiya[11]

whose husband is sick for a long time. She joined BRAC without consulting a third person, and now taking loan independently. She also acts as the guardian of her family. With the loan from BRAC she has raised a milch cow and now sells its milk. Ayesha adds to her income by sewing cloth for the villagers.

Both Ayesha and Sakina are the head of their households and enjoy greater freedom. In both houses the patriarchal control is either absent or very weak paving the way to their empowerment. In the absence of male domination their attachment to their households yeilded positive results for them.

One might argue that the selected cases of this paper proved to be the victory for BRAC members in the face of resistance put up by the male members against their desire to join BRAC. This would be a misreading of the cases particularly in the light of the fact that the provision of loan significantly allured the men to let their women join BRAC.

Four : Background of taking loan and planning

The necessity of the household determined the goals of the loans taken from BRAC. When the borrowers were asked about the goals the common answer : it raised household income. Some other necessities like the payment of marriage dowry also surfaced. In a few cases the goal like individual necessity of the members also gained eminence. In the context of the relative importance of women and households relating why taking loan the balance tilts to the latter side. The empirical examples of the following aid the necessary understanding.

Jamila's[12] third son, Ramiz, was different from his other brothers. Unlike them he never attended school. His eldest brother managed a job in a mill at Chittagong while the second brother at Dhaka. Ramiz used to work as a wage-worker where seasonal unemployment was a likely event. Reaping the benefits of his thrifty nature, however, Ramiz managed to raise some savings with what he planned to start a small grocery shop. But the saving (about TK. 4,000) was not enough to do so and he asked her mother to take loan from BRAC. His mother listended to him. He began a small grocery shop in his neighbourhood putting together own saving and the loan from BRAC as the launching capital. Jamila did not play any role in this small venture and niether did it change her traditional role as a housewife. However, she was happy to find her son to run a grocery shop. In this example, the spirit of motherhood was more important than establishing own identity.

Rehana's[13] ardent interest in saving money out of her small income from poultry never got faded although she could not prove herself to be a canny investor. Her husband, who heppened to be a rickshaw-puller, knew about her secret saving and skillfully imposed control on it. Rehana discovered the splendid opportunity to protect her saving from the grip of her husband through the membership of BRAC. But her husband was smart enough to make use of her membership when he came to know about BRAC's loan. He was also a share-cropper and BRAC's loan helped him greatly to go ahead with cultivation in suitable seasons.

When the husband of Barani Rani[14], Sunil planned to start a leather business she took the third loan. Barani always felt fulfilled to help her husband in the business. She expressed her unflinching devotion in the following words, 'I never try to assert my opinion to determine the objective of loan taken from BRAC. My husband decides its objective. One of the loans was taken to pay dowry money in the marriage of my sister-in-law. I feel happy to keep myself busy with household chores. I need to spend much of my time for the household since we live in a joint family.'

The examples of this section precisely reveal who played the primary role in deciding the objective of loan taken from BRAC. Patriarchal milieu reduced the role of the women as a suitable conduit for external money in the context of BRAC's loan. The plans how to invest or utilise loan necessarily derived from the male actors.

Five : Household's participation in the use of loans

The cultivation of crops and vegetables was the leading objective driving the borrowers to seek loans. Cultivation was the domain of men (ploughing, sowing, weeding and harvesting were done by them), hence they emerged as the key actors in the use of the loans although that came through the women. Barring a few cases the women's role was secondary in cultivation (they mainly carried out winnowing and parboiling). Men also marketed the agricultural goods that were sold (women's going to a market culturally opposed). In milch cow raising (a number of loans were taken for that) the women carried out those tasks that took place in the homestead while marketing remained the domain of men as usual. Grocery and other petty business (supported by some loans) was also the privilege of men. Women's access to micro-credit through BRAC thus could not make any dent on the existing division of labour in the male-headed households. As a consequence the control over income remained in the hands of the men with the bearing on how it was spent. Women's conventional role as the cashier of income, instead of manager, did not change as expected[15]. Thus the effect was the continuation of economic dependence of women on men despite their association with a development organisation like BRAC that gave women access to micro-credit. Selected case studies in the following underpin the arguments made above.

Ayesha took loan from BRAC for the expansion of a tailoring business run by her sons. The shop was in Matlab bazaar – a thickly male dominated place. Ayesha is a widow and remains busy with her household. Her two sons manage the shop. One of the sons is a cutter. When there is rush of costomers they employ occasionally cutter from outside to deal with the pressure. It did not require Ayesha to join the business.

The next example is of putting collective effort by the entire household into the raising of a milch cow. This is the case with Maksuda[16] who now owns two healthy milch cows. All members of her household share labour in this joint effort. Maksuda and her daughter clean the cowshed and feed the cows while her husband and son take the cows to the field for grazing, They also sell milk in the market.

In poultry farming also women's labour was dominant since it took place in the courtyard. Contrasting was paddy cultivation as took place in the field. Nayantara's[17] husband cultivated paddy with the minimum participation of his wife. The same (i.e., men's central role) was true in the running of business. The profile of participation story (i.e., men vs women's role) changed completely and the role of women emerged central in the micro-credit activities undertaken by the women headed households.

Owing to given cultural norm, social division of labour and men's greater control over economic affairs the women recipients of micro-credit could not play the main role in the context of BRAC's loan. The participation of the household members not only emerged necessary, without them there would not have been fruitful investment. Men's domination also resulted in the control over income and its expenditure.

Six : How it was given back

The timely repayment of a loan taken by a borrower from BRAC determined a number of important consequences. It determined, for example, the prospect of new loan in future for the same member and others of the same beneficiary group . Those who paid regular installment enjoyed ensured access to the next loan. The default of one member affected the prospect of new loan of other members owing to the principle of group security norm[18].

The repayment started quickly though the procedure changed recently. Previously (when the field work was conducted) the repayment used to start just after one week of loan disbursement and now it starts after two months. It was extremely difficult to earn income from fresh investment very quickly. Only investment in a running business yielded quick return. As a result the borrowers

As a fallout of such shortfall the existing division of labour what kept the women busy with household chores and discouraged economic engagement outside perpetuated. Men's eventual control over loan also led to control over income derived out of it. Even women's significant access to the knowledge how the loans were used could not translate into gaining control over loan. Neither the mobility (attending meeting, visiting offices) acquired through membership in BRAC could break the prescribed normative boundary of women's spatial movement. While the same story rendered successful in the women headed households failed to do so in the male headed ones.

Notes

[1] BRAC is the one of the largest non-governmental organisations of the country. Its most important programes include rural developmnent imparting livelihood skill and providing micro-credit, non-formal education, health and social awareness programmes covering the entire country.

[2] ICDDR,B is a leading international organisation regularly carrying out medical research on specific diseases related to diarrhoea and conducting action research on population programmes. The joint research project of BRAC and ICDDR,B examined the impact of its different development programmes in a particular part of the country. The joint research began in 1992 with an enlarged agenda.

[3] In the early 1990's this shift began to take place gradually.

[4] These two levels are interrelated although sometimes convergence may be lacking. For example, some households may build on equitable gender relationship while the society in question keeps remaining gender differentiated.

[5] Marriage and family constitute the foundational basis of a household. Marriage is a symbol of respect to women. When a girl reaches the stage of puberty parental worries begin about their marriages. Parents also discourage their daughters to break a marriage even if it does not go well since the divorced and abandoned woman are considered isolated and helpless by society. White has said, 'In Bangladesh as elsewhere, marriage is central to an understanding of gender relations... The need for more female labour is in fact one of the commonest reasons given for marriage.' (1992 : 96-97). The given norm underlying the family also expects unsteady services from a woman. One old Bengali proverb says 'sangshar sukher hoi romonir gune' or women's virtue brings happiness to a family. Actually the benefit of a household in terms of gaining labour from a woman is quite significant. For example the case of Hosneara may be briefly reviewed. She is now a BRAC member. She starts her day early in the morning by wrapping up the quilts and bed-sheet used in the previous night. Then she attends kitchen first to clean ashes out of pit oven. Hardly through with sweeping courtyard and cleaning utensils, she has to rush to prepare lunch. She does not receive any help from the mother-in-law who lives with them. She also serves food to her children, husband and mother-in-law before she takes her own. There is no respite in the afternoon which follows by collecting dry leaves from the village what would be used as substitute for cooking fuel. The pattern of work performed by Hosneara is not unique and applies to others also. It reminds of their general condition of survival as women.

The material condition of women, on the other hand, makes it necessary to depend on families. Most women are separated from the external economic world where participation is necessary to earn income.

[6] Razia joined BRAC as a member in the September of 1993. She is married and primarily a housewife. Her husband is a sharecropper. Both of them attended primary school. The household owns only 13 decimal of land. She took so far two loans from BRAC amounting to Tk.7,000 and the last was happened to be Tk.5,000.

[7] Majeda joined BRAC as a member in the December of 1992. She is a married woman and primarily a housewife. She is about 40 years old and her family size is 6. Her husband is a share-cropper. Her household owns only 4 decimal of land. They never attended school. She took so far two loans from BRAC amounting Tk.9,000 and the last loan was Tk.6,000.

[8] Parul joined BRAC in the November of 1993. She is a housewife and her husband is a mason She is about 30 years old and her family size was six. They own only 10 decimals of land. Both of them attended primary school and can read and write. They have taken so far four loans amounting Tk.17,000 and the last loan is Tk.8,000.

[9] Sakina joined BRAC in the July of 1993. She is at her mid-forties. Unlike most women she is a regular income earner and works as a wage worker. She now owns about 21 decimal of land. She never attended