

**Micro-credit Programs, Women's Empowerment and  
Change in Nuptiality in Bangladesh Villages**

**Farzana D Amin  
Abdullahel Hadi**

BRAC Centre  
75 Mohakhali  
Dhaka 1212  
Bangladesh

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## **Abstract**

### **Micro-credit Programs, Women's Empowerment and Change in Nuptiality in Bangladesh Villages**

Although the fertility impact of micro-credit and women's empowerment programs has received increasing attention in recent years, the role of credit-based income generating programs on nuptiality in traditional communities has rarely been explored. This research examines how the social and cultural aspects of micro-credit programs modifies the traditional practices of early marriages and dowry in Bangladesh villages. In-depth interviews were conducted to collect data from the mothers of a sample of 597 recently married women living in 90 villages in the Manikganj district of Bangladesh where numerous development agencies have been providing credit-based development programs for the poor. Findings reveal that women's involvement in credit activities not only raises their living standard but creates a space for them in their households that leads to a new form of cultural behavior among the household members. The traditional nuptial practices such as early marriage appear to be diminishing while the practices of dowry are increasing. The multivariate analysis indicates that the effect of mother's involvement in credit-based income generating programs in raising age at marriage is positive but the newly gained cultural behavior does not have any effect on the practice of dowry when education, land ownership and media exposure variables are controlled. The paper argues that while the credit program has the potential not only to raise the living standard and to some extent empower the poor, but also has freed the inherent aspirations of certain traditional values.

proportion of women who marry early with primary education and secondary education (Savitridina 1997). Muslim countries like Pakistan and Bangladesh have low age at marriage for women because of women's low literacy rate (D'Souza 1979) rather than religious reasons.

Dowry has been a tradition for over a century in its subcontinent. Demographically, at national level there are more women than men and culturally women marry men at least 5-10 years older than them and 50 percent of the population is evolved with children. This aggravate in dowry growth (Ahmed 1987; Rao 1993; Reddy and Caldwell 1983). Age i.e. the younger the bride the lesser the amount of dowry and physical looks influence the amount of dowry (Ahmed 1987). In rural society dowry is an obstacle in women's education and higher economic returns (Khan 1979). Since there is a strong social and economic pressures for parents to have their daughters married within an acceptable age. If a girl is 20 and unmarried then she is called an old maiden.

[Nuptiality in the 19th century. Movement against early marriage.]

[Change in age at marriage. Historical pattern. Ammendment in marriage law.]

[1971 liberation war. Change in perception. New Constitution.]

[Growth of NGOs. Their role.]

[Objectives of the paper.]

### **Methods and Materials**

The meaning of empowerment varies by the social and cultural context and with life cycle (Oppong 1983; Greenhalgh 1985) and, therefore, there is no consensus regarding empowerment. Recognizing this, we conceptualize women's empowerment by looking at three aspects of women: buying capacity, decision making authority and their ability to manage their spouse.

The data used in this paper were taken from *Watch*<sup>3</sup>, the demographic registration system covering 90 villages in Manikganj District of Bangladesh, where private voluntary development agencies such as BRAC, Grameen Bank, Proshika; and others have been operating intensive credit-based income generating programs since the mid-1970s. The *Watch* was introduced to document the demographic changes that might have happened as a result of development intervention in income generating activities and women's programs in the area. A total of 597 women who had their daughters married was interviewed in January 1996. Nearly 37 percent of the sample women had participated with credit-based income generating programs operated by any NGO while the other two-third households were not involved with such development intervention. In our analysis, they are categorized into *non participants* and *not eligible* to participate based on their eligibility to be involved with the credit based development program. This made the study to be based upon a three-cell experimental design where 37 percent women had credit support, nearly 24 percent of credit eligible women never received such support and the remaining 39 percent were non-eligible women socio-economically better-off households in the study villages.

The study focuses on the change of nuptiality early marriage and the practice of dowry as a result of credit-based development programs in rural Bangladesh. Both *early marriage* and practice of dowry are dichotomous dependent variables. The change of nuptiality is estimated by two measures: i) whether a women got her daughter got married before she was <18 years old, and ii) whether the women had practice of dowry provided money to the groom. Both variables are coded one if the response is yes and zero if otherwise. The basic assumption to be examined in this study is that the participation of the poor women in credit program brings a significant reduction in early marriage and practice of dowry during marriage. There are other variables in the analytical framework such as age, education media exposure of study women, education and occupation of spouse, and amount of land owned by the family and religion that assume to modify the magnitude of impact of our main hypothesis of credit intervention - nuptiality change linkage.

The analysis begins with a description of the sample women. Ordinary least square regression models are employed when women's empowerment indices are considered as the outcome variables. The main independent variables are credit acceptance by women and the three indices of women's empowerment. The two estimates of the change in nuptiality early marriage and practice of dowry are presented with simple bivariate relationships between the

estimates and the independent socio-economic control variables to understand the variation among socio-economic sub-groups. To assess the relative influence of the credit-based development programs, women's factors and socio-economic characteristics, and logit regression analysis was applied. The models employed are of the following form:

$$\ln \frac{(p)}{(1-p)} = \alpha + \sum_{i=1}^k (\beta_i * x_i)$$

where p is the probability that a women gets her daughter married early or practice of dowry.  $\alpha$ ,  $\beta_i$  are estimated regression coefficients; and  $x_i$  are the explanatory variables. In our multivariate analysis, log odds ratios of explanatory variables in the models are estimated to predict the early marriage and practice of dowry among the sample households. This helps to understand the percentage change in the odds associated with each unit change in the explanatory variable.

## Results

The mean age of the participants and percent of Muslims are significantly less than that of those who never participated in any income generating activities. The mean amount of land and mean year of schooling of the women and the spouses as well as the overall literacy rates and exposure to media are significantly higher than that of the who never involved with any income generating activities. The rate of selling labor of spouses and poor housing condition are significantly lower for women involved in credit based programs. The comparable groups are statistically significantly different.

Table 1. Background characteristics of the sample women by the participation of the credit based income generating program, Bangladesh (N=597)

Background Variables	Credit Program Participation		
	Non participants	Program participants	Not eligible to participate
<i>Woman</i>			
Mean age	44.5	41.9	45.7
Mean years of schooling	0.44	0.87	1.38
Literacy rate	9.7	20.4	28.0
Percent exposed to media	18.1	21.7	43.5
<i>Spouse</i>			
Mean years of schooling	1.29	2.05	3.51
Literacy rate	20.1	32.6	50.9
Percent sale labor	41.4	46.7	11.9
<i>Socioeconomic</i>			
Mean amount of land	9.95	36.9	236
Percent landless	75.7	58.8	6.5
Percent of spouse sale labor	95.8	67.0	2.2
Percent of poor house	54.9	33.5	11.6
Percent non-Muslim	10.4	8.6	11.2
<i>N</i>	144	221	232

Dowry has been a tradition for over a century in its subcontinent. Demographically, at national level there are more women than men and culturally women marry men at least 5-10 years older than them and 50 percent of the population is evolved with children. This aggravate in dowry growth (Ahmed 1987; Rao 1993; Reddy and Caldwell 1983). Physical looks influence the amount of dowry (Ahmed 1987). In rural society dowry is an obstacle in women's education and higher economic returns (Khan 1979). Since there is a strong social and economic pressures for parents to have their daughters married within an acceptable age.

Table 2. Correlates of women's autonomy: OLS regression coefficients controlling for amount of land owned by the household, occupation of husband, housing condition, exposure to media and religion

Explanatory Variable	Empowerment Indices		
	Buying capacity (0 - 4)	Decision making (0 - 4)	Power relation (0 - 3)
Credit program (rc=no)	0.17***	0.18***	0.17***
Age of women	0.03	0.05	-.02
Years of schooling	0.03	0.05	-.03
R <sup>2</sup>	0.06	0.06	0.04

\* p < 0.10                      \*\* p < 0.05                      \*\*\* p < 0.01

Table 2 shows that age and the year of schooling are positively correlated with buying capacity and decision making role in the household. In case of power relationship the age and year of schooling are negatively associated with it. There is a significant (p<0.1) increase in buying capacity and decision making role and power relationship with the husband for women who are involved in credit-based programs than the women who do not participate.

A number of studies had been done on rural women's empowerment (Schuler and Hashemi 1994; Khan, Chowdhury and Bhuiyan 1997; Hadi, Nath, Chowdhury 1997; Balk 1997). But no study was conducted to understand how the empowerment changes the daughter's age at marriage. Involvement in decision making appears to be the most significant predictor of daughter's marriage (Balk 1997).

Table 3. Differentials in selected nuptial issues (early marriage and the practice of dowry) among the recently married daughters of sample women, Bangladesh

Woman Factors	Nuptiality	
	Early Marriage	Practice of Dowry
<i>All</i>	68.0	80.9
<i>Credit program</i>		
Never participated	81.9	88.2
Participated	74.7	82.8
Not eligible	53.0	74.6
<i>Significance</i>	<i>p&lt;0.01</i>	<i>p&lt;0.01</i>
<i>Age</i>		
< 39	82.6	78.3
40 - 49	67.1	82.5
50 +	50.0	82.1
<i>Significance</i>	<i>p&lt;0.01</i>	<i>ns</i>
<i>Years of schooling</i>		
No school	70.8	84.8
I - V	60.4	69.8
VI +	38.9	44.4
<i>Significance</i>	<i>p&lt;0.01</i>	<i>p&lt;0.01</i>
<i>Exposure to media</i>		
Yes	27.5	81.5
No	42.9	79.4
<i>Significance</i>	<i>p&lt;0.01</i>	<i>ns</i>

### ***Credit and Nuptiality (XTAB)***

Table 3 shows that the percentage of women involved in credit based income generating activity had their daughters married early than the legal age is less than ( $p<0.01$ ) that of the women who are not involved in such activities. As the age of the mother increases the percentage of daughters married early becomes less ( $p<0.01$ ). Couples having higher year of schooling particularly if women have higher years of schooling ( $p<0.01$ ) had their daughters married at the legal age and this percentage is much higher than the mother having no education as well as the fathers with no schooling at all. Fathers selling labor have their daughters married at an illegal age more than who have other occupations such as agriculture, business or service ( $p<0.05$ ). The parents having high amount of land, high housing condition and media exposure were less likely to have their daughters married at younger than the legal age ( $p<0.01$ ). Muslims tend to have their daughters married more in an early age than the legal age than the Hindus.

Table 5 shows that women involved in credit-based income generating activities practice dowry at their daughters marriage less than that of who are not involved in any credit based program ( $p<0.01$ ). Mothers age does not have any significant impact on dowry practice. Parents education have a significant role on dowry. The higher the year of schooling the lower the practicing of dowry and the percentage is much lower than the parents who had never been to school( $p<0.01$ ). The practice of dowry does not significantly differ for the different religion. The households possess no land, whose housing condition are poor and the man of the house who sale labor practice dowry more than the better off people( $p<0.01$ ).

Table 4. Differentials in selected nuptial issues (early marriage and the practice of dowry) among the recently married daughters of sample women, Bangladesh

Family Factors	Nuptiality	
	Early Marriage	Practice of Dowry
<i>Education of spouse</i>		
No school	72.5	86.5
I - V	61.9	76.2
VI +	58.8	66.7
<i>Significance</i>	$p<0.01$	$p<0.01$
<i>Occupation of spouse</i>		
Agriculture	64.8	78.4
Business or service	68.8	69.8
Day labor	76.2	88.1
<i>Significance</i>	$p<0.05$	$p<0.01$
<i>Land ownership</i>		
Landless	74.4	85.8
1 - 199 d	69.1	80.1
200 d +	50.5	71.0
<i>Significance</i>	$p<0.01$	$p<0.01$
<i>Housing condition</i>		
Poor	21.1	88.9
Mid	34.7	81.1
High	40.9	69.7
<i>Significance</i>	$p<0.01$	$p<0.01$
<i>Religion</i>		
Muslim	69.6	80.4
Non-Muslim	53.3	85.0
<i>Significance</i>	$p<0.05$	<i>ns</i>

### ***Credit and Nuptiality (Logit)***

The role of credit program participation and empowerment on nuptial issues are understood by using multivariate analyses. Table 5 show that the percentage of sample women participated in credit based programs had their daughters married at an illegal age is nearly half compared to that of who were never involved in such programs i.e. credit has an significant influence on daughter's age at marriage. Age and year of schooling of the mother significantly influences daughter marriage at legal age i.e. as mothers age and year of schooling increase the possibility of daughters marriage at legal age is significantly higher. Mothers media exposure has a significant

influence on daughters marrying at a legal age. But mothers 'say' i.e. in the household mother's empowerment has no significant positive impact on daughters marriage at illegal age. Father's year of schooling or amount of household land and mothers buying capacity, decision making role or power relation with the husband though have some influence but it is not statistically significant



Table 5. Log odds ratios of selected explanatory variables to predict early marriage among the recently married daughters of sample women, Bangladesh

Explanatory Variables	Model			
	I	II	III	IV
<i>Credit program</i>				
Not participated	1.0	1.0	1.0	1.0
Participated	0.49**	0.61	0.47***	0.56*
Not eligible	0.28***	0.27***	0.23***	0.21***
<i>Maternal factors</i>				
Age	0.92***	0.92***	0.91***	0.91***
Years of schooling	0.88***	0.87***	0.90*	0.90
Media exposure (rc=no)	0.69*	0.65*	0.66*	0.62*
<i>Empowerment indices</i>				
Buying capacity		1.04		1.06
Decision making		1.06		1.08
Power relation		1.05		1.06
<i>Other indicators</i>				
Years of schooling of the father			0.96	0.96
Amount of land			1.00	1.00
Religion (rc=Hindu)			0.60*	0.60

\* p < 0.10

\*\* p < 0.05

\*\*\* p < 0.01

Table 6. Log odds ratios of selected explanatory variables to predict the practice of dowry among the recently married daughters of sample women, Bangladesh

Explanatory Variables	Model			
	I	II	III	IV
<i>Credit program</i>				
Not participated	1.0	1.0	1.0	1.0
Participated	0.74	0.72	0.76	0.73
Not eligible	0.45**	0.42**	0.56*	0.52
<i>Maternal factors</i>				
Age	1.01	1.01	1.01	1.01
Years of schooling	0.81***	0.82***	0.87**	0.91
Media exposure (rc=no)	1.29	1.41	1.47	1.72*
<i>Empowerment indices</i>				
Buying capacity		1.13		1.14
Decision making		0.85		0.84
Power relation		1.05		1.01
<i>Other indicators</i>				
Years of schooling of the father			0.92**	0.91**
Amount of land			0.99	0.99
Religion (rc=Hindu)			1.45	1.01

\* p < .10                      \*\* p < 0.05                      \*\*\* p < 0.01

Table 6 shows that parents education have a significant influence on practicing dowry in their daughter's marriages i.e. this percentage is lower than the parents mothers who had never been to school. Mother's buying capacity, decision making role or the power relationship with the spouse do not significantly influence on the dowry practice. That is people who have higher year of schooling and who are financially solvent i.e. do not belong to the target group practice dowry significantly less in their daughters' marriages.

## Discussion and Conclusions

Women's involvement in credit-based programs has helped them empowered both financially and socially by contributing in the household income (Hashemi, Schuler and Riley 1996; Amin and Bayes 1996; Jenkins 1995; Amin and Pebley 1994; Schuler and Hashemi 1994; Naved 1994; Hadi, Nath and Chowdhury 1997). The NGO's not only involve women for poverty elevation but the weekly meetings aware women about their rights and helps them gain self confidence and broadens their horizon (Ezero and Hammarskjold 1996).

From the above discussion suggests, as found in other studies that age and education are positively correlated but land ownership and housing condition have negative association with 'decision making role' and 'buying capacity'. This may happen as the women with lower financial status contribute economically to the family and they have a better say in the household (Balk 1997). Life cycle has an influence on these two variables i.e. duration of marriage has a positive influence on these two indices (Jeejeebhoy 1996). But the 'bargaining power' is not positively influenced by age or education level. Only credit-based self-employment is positively associated with 'bargaining power'. It proves that women can bargain or make husband's understand if she contributes financially to the household. Participation in NGO-led credit-based activities has strengthens women's 'say' in the family.

Daughter's marriage on the legalized age has been increased by mother's involvement in credit-based income generating activities and exposure to media. Mother's age and education also have an positive impact which influences daughters age at marriage. Mother's education and the changes due to credit-based income in the household most likely influenced daughter's education or year of schooling which ultimately influences the marriage timing. But practicing dowry seems less (not statistically significant) among the credit-based participants. Mother's education decreases the dowry practice. But women whose exposure to media is higher practice more dowry.

In the developing countries where daughters work before marriage marry late as the families get financially dependent and they do not want to loose this source of income and discourage daughters to marry early and education is strongly associated with the age at marriage(Singh and Samara, 1996) but in Bangladesh there is no culture of working before marriage for rural daughters. Parents arrange the marriage as early as possible not always for transferring the financial burden but if a young women have a husband she is socially secured and her chance of being physically harassed or abused by the outsiders are less. Moreover rural dwellers conform the religion, where puberty is the message for parents for daughters to be married as early as possible. In the rural areas parents thinks that if there is no implementation of the law against dowry there is not much for them to change this social culture.

### Notes

1. Collateral-free micro credit program, designed primarily for the poor rural women, with a package of support services such as group formation, group savings and skill training provided the them the opportunity to earn by themselves and financially contribute to their family.
2. Women's empowerment was measured using such indices as buying capacity, decision making capacity and ability to manage or convince husband in household affairs. The construction of each of the indices is based on relevant responses of the sample women. a. Buying capacity: Whether a woman can decide and be able to buy essential household items such as food, grocery, clothing, medicines, etc. for herself or her dependents without her husband's support. b. Decision-making: Whether a woman can make her own decision or can actively participate in the decision making processes within the household. Decision issues include: education for children, type of treatment to be given for herself or her children, whether or when to visit natal home or other places, amount of money to be spent for the family members during festivals, and whether or how much money should be lend to or borrowed from others. c. Power relations between women and husband: Level of bargaining capacity with husband in decision-making and controlling household resources and relative freedom from domination. This indicator is constructed on whether a women can influence husband to accept her decision, make the husband dependent on her at least to some extent. One point is given if the response is positive and zero if negative. The points are then added together to get a score for that index.
3. *Watch* is a demographic and health surveillance system that covers 70 villages in ten districts distributed throughout Bangladesh where BRAC, Grameen Bank, Proshika, BRDB and other local development organisations have been operating credit-based income generating activities.
4. Several studies have estimated the role of women's participation in credit-based income generating activities on their decision-making capacity or reproductive behavior (Amin et al. 1993; Schuler and Hashemi 1994). Most of such studies are less attentive to the issue of endogeneity and self-selection (Pitt et al. 1995). This study has attempted to reduce such errors by employing a longitudinal approach.
6. Age at marriage: The right or legal age at marriage for women by Bangladesh government is 18 years. Here age at marriage means the legal age at marriage.
7. Dowry is defined as the cash given to the groom from the bride's parents. The other things are considered as gifts.

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