



We Were In Fire, Now We Are In Water: Micro-Credit and Gender Relations in Rural Bangladesh

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Introduction

Micro-credit now reaches over 10 million members of savings and credit groups, nearly 90 percent of whom are women (IFAD, 2002). This reportedly has improved women's livelihoods and reduced their ill treatment and dependence on men as the providers.

The IFAD-Government of Bangladesh, Agricultural Development and Intensification Project (ADIP) covers the four districts: Gazipur, Tangail, Kishoreganj and Narsinghdi. This study of 20 Saving and Credit Groups (SCGs) formed under the ADIP project in these four districts of Bangladesh (see Annex) was undertaken to assess the impact of micro-credit institutions on gender relations and women's agency. We look at the process through which micro-credit has enabled the transformation of a part of women's domestic labour into an income generating activity. We look at the sectors of economic activity in which this credit is invested and the productive assets acquired by the members of the SCGs.

The study further assesses the impact of the activities on women's say in household decision-making and their own well-being. Special attention is paid to women's acquisition of assets, including land, whether through purchase or lease. Other areas of change in women's agency and their position looked into, are their interaction with officials, mobility, dignity and self-esteem. The role of women's groups in promoting solidarity in supporting changes in household behavior, particularly men's behavior, is analyzed. Changes in men's roles and attitudes are addressed, as also the effect of credit-related activities on women's labour and leisure time. Finally, we sum up the

changes in terms of changes in gender relations, in particular the articulation of new gender norms.

Based on analysis of rural women's voices, the study concludes that development partners have to evolve gender strategies for achieving women's social dignity and equality through their economic development / poverty reduction programmes. Admittedly, there is no straightforward translation of micro-credit schemes into social action or gender relations. There is, however, a continuous creation of new norms and social contexts in favour of women as income earners and their access to resources, which amount to a change in their status of dependants in traditional culture and polity.

Method

Govind Kelkar and Rownok Jahan conducted group discussions and interviews with 261 women and 49 men mostly in collective sittings in 16 Mahila Samitis and 4 Purush Samitis in the 4 districts of Gazipur, Tangail, Narsinghdi and Kishoreganj (see Annex). Dev Nathan conducted fieldwork in Oxbow Lakes Project in the Jessore area in 1992-97 and from 2001 onwards, while engaged in supervision of the IFAD aquaculture project in Faridpur and nearby districts.

The field investigations of ADIP SCGs, were carried out over three weeks in March 2003. In the text, reference is made in brackets to the Upazilla (sub-district) and District of the group from which the discussion is being reported. At times, we have used the names of women making the statements.

Our questions focused on the use of credit and acquiring assets (agriculture and homestead land, livestock, shop, etc) from credit and supplementary funds. What difference has the organizing of women into SCGs made to women's agency and to gender relations? Did the women acquire *sampotti* (ownable property) in their own names? And did this change the traditional concept and social ideology that "*sampotti* is male-oriented" and women have only delegated and mediated rights to property, (Jahangir, 1987, p. 1561)?

Kelkar and Jahan were already familiar with the project and organization. Investigations started with informal and formal discussions with the project management unit (PMU) in Dhaka, staff at all levels in Unions, Upazilas and districts, and with beneficiaries in the villages. In addition, we conducted a review of relevant project documents, for example, the Appraisal Report, Supervision Report, and different progress, activity and Monitoring and Evaluation reports. We reviewed gender analysis exercises / tools of practical and strategic needs and women's agency. In the field, we facilitated focus group discussion with beneficiaries and project staff and also undertook case studies of individual women and men.

In literature review, a major area of concern emerged: to examine the relationship between poverty and gender disparity. *"Gender disparities tend to be greatest among the poor"*, (World Bank, 2001).

Our points for group and individual discussion were:

1. Gender-neutral development projects can have gender-differentiated outcomes, largely because of the ways in which social norms, cultural institutions and household decisions combine to shape gender relations and inequalities. How and to what extent have the projects been gender neutral?
2. What are women's, as compared to men's, perceptions of changes since the project start-up regarding: food security and nutrition; health and access to drinking water; mobility; workload of women; changes in gender division of labor; knowledge and skills development; access and control over assets (income, land, technology, natural resources); decision-making and autonomy at household level; women's role in public decision-making
3. What is the institutional environment that provides equal rights and opportunities for women and men to address persistent gender gaps in access to and control of resources in economic opportunities, in political voice and decision-making?
4. To what extent women have achieved power to influence resource allocation, independent right to own land, manage property, conduct business, market their products and travel without their husband's consent? How much autonomy have they gained?
5. What factors stand in the way of transforming gender relations and eliminating gender inequalities in local customs, institutions, households, development policies and the economy? How does economic development have an impact on institutional change?
6. Gender division of labor: To what extent are men involved in productive and reproductive household work? What women do not do and what men do not do?
7. As women's abilities to borrow capital in micro-credit programs increase, their status and power in the household are expected to rise. To what extent did project programs strengthen women's agency - social recognition of their role as promoters of socio-economic change and their capacity to participate in community affairs and in the political arena?
8. How and to what extent do project activities address the strategic needs of women, for example, more economic security, independent

rights to land, manage property, conduct business and market produce; reduce vulnerability to violence and exploitations; organize responsibility for reproductive work with men and the state; have options and opportunities and access to education, health, political and legal knowledge; organizing with other women for strength, solidarity and action; increased political voice and participation in decision-making; increased participation in external relations in dealing with the market, community, state and development project officials; and access to new knowledge and technology

During our (Govind Kelkar and Dev Nathan) fieldwork in Vietnam, India and Bangladesh, a number of women came to tell us how saving and credit groups had changed their lives. They met not only because of the small loans they received to help in their food security or micro business, but also because of the group solidarity they felt with other struggling women, having their own independence, individuality and dignity in their homes and community.

After we had completed the draft of this study, we read Naila Kabeer's paper (2001) on micro-credit in Bangladesh. Her study, like ours, is based on the "testimonies by the women loanees themselves as to the impact of credit on their lives" (Kabeer, 2001, p. 68). Kabeer suggests that lending to women has benefited them personally and socially in terms of increasing their feeling of self-worth and choices in accessing economic opportunities. These in turn are challenging the internal gender inequalities. Rozario (2002) summing up earlier studies on the impact of micro-credit, agrees with Kabeer on the increased mobility and the visibility of women's role in the rural economy but also notices some negative impacts. As pointed out by Goetz and Sen Gupta (1996), among others, although women are usually the nominal borrowers, the actual use of loans, and the resulting income may be controlled by men. If women do earn income themselves, this can be a threat to men and established power structures. The group lending system can create social divisions between women, as pressure is put on group members to pay, or women who could have difficulty in repaying are excluded from the group.

We agree with Kabeer (2001) and Hashemi et al (1996) who use the ethnographic method in their studies on the importance of women's testimonies. In evaluating the impact of any intervention, including a credit program, it is important to pay utmost attention to how the participants view the impacts on their lives. Of course, the participants' views are only the beginning of the analysis, not the end. But they form a necessary base for an analysis of impact. The strength of the interview/discussion based analysis lies in the possible careful attention to the details of women's (and men's) stories and the long-term engagement of the researchers with the people and places described, without which such interview/discussion would not be very fruitful.

Uses of Loans

Out of 261 women Savings and Credit Group (SCG) members present in various group discussions, it was possible to collect accurate information on the use of loans for 201 women. The percentages in Table 1 add up to more than 100, since loans are used by individuals, for a number of purposes at the same time. Along with that, numerous sources of funds are put together for, say buying land or other assets, and even for investment in various enterprises.

Table 1: Use of Loan by 201 Women SCG Members

	Number	Percent
Agriculture	77	38
Poultry	54	27
Large Livestock	54	27
Grocery Shop	10	5
Vegetable Selling	26	13
Other Small Business	14	7
Transport/Firewood / Powerloom	9	4
Homestead	10	5
Housing Improvement	20	10
Total Respondents	201	

Figures for the whole ADIP project are given below.

Table 2: All ADIP Main Uses of Loans, Cumulative up to June 2002

Activity	Percent
Livestock	31
Fish	3
Rice processing	7
Vegetables/nursery	13
Other agriculture	11
Sub Total (Agriculture related activity)	65
Shops	23
Rickshaw	7
Others	5
Total	100

Source: IFAD, 2003

What stands out from Tables 1 and 2 is the predominance of agriculture and related activities in the areas of livelihood investment, crops, poultry, livestock, and vegetables. Non-agriculture based activities, which include small business, like tailoring shops, and the clearly men-operated sectors of transport, firewood and powerloom, all together account for just 15 percent of loan uses; adding the 14 percent in small business, that gives a total of 29 percent loans used by men. The possibly more accurate project-wide figures on main use of loans account for 35 percent of loan uses in men's activities, if we take all non-agriculture related activities as being men's activities.

Women operate largely in the farm sector, and men much more in the non-farm sector. Women and men may work together to prepare the land, but all post-harvest tasks are carried out by women (Chen, 1985; Mallorie, 2003) Vegetable production, as also raising poultry and livestock, have traditionally been women's activities. Women report that in general they have better control over the income from these activities.

There are a few instances of jointly run enterprises. In one case, the poultry business was run jointly by a woman and her husband. Grocery shops tend to be run by men, but there are several cases where the shop was close to the house, or in the village and the women then fully shared the work of running the shop.

Controlling and Being the Conduit

Our interviews confirm that a large number of loans are still disbursed in women's names to be used by the men of the households. This has also been noticed in earlier studies, for example Goetz and Sen Gupta (1996), and Hashemi et al (1996). Goetz and Sen Gupta in particular emphasize a very negative view of such proxy loans as not in any way contributing to an improvement in women's position in the household.

In being the conduit for such loans, is there any benefit for women? Based on the discussion with women, we believe women do benefit and sometimes greatly. Being a conduit establishes the importance of that woman in securing resources for investment. The situation with the Bangladeshi women in the SCGs is even more unequal. But here too there is recognition of their being the ones who get the credit. Does this make any difference, beyond the verbal? Sufia, (Kaliganj, Gazipur) said, "I gave Taka 20,000 to my husband for his firewood business; now my voice is louder than his [in the household]."

A similar case of the importance of the person securing the loan, in this case, the men, has been noticed in the Chinese matrilineal community of the Mosuo on Lugu Lake in Yunnan. Mosuo men nowadays secure the finance for re-construction of their mothers' houses as guesthouses. The matriarch, the oldest woman of the house, controls the income from the guesthouses and related tourist activities. This has not changed. But despite men now surrendering the loan they take to the mothers or sisters, they are recognized as the persons who take the loan.

The power to take loans goes hand-in-hand with the power not to take loans. This is a power that can be used if men are irregular in repayment or otherwise put the burden of repayment on women. There is a threat women can hold out. One woman said, "If he does not listen to me, I will not take a loan." Khodeja, said, "Now if the man shows his temper or shouts at or beats me, I will not borrow money for him from the *samiti* any more" (Sreepur, Gazipur). Given the importance of the loan to the poor households, that is a very substantial threat.

Hashemi et al (1996) report in a similar manner of a change in relationships even when the woman hands over the loan money to the husband. "The family realizes that she is the source of this income. This increases her status and bargaining in the household ... Some of the women in the study perceived a decrease in physical violence against them around the time of credit group meetings. One women said that her family was worried that she might retaliate by refusing to get another loan," (p. 648).

The importance of being able to "control" the man so as to ensure regular repayment, is a factor that is substantially recognized. In one group in Faridpur, when asked what they would do in the case of default, because the husband or the son did not give the woman the money for repayment, the women said that they would not allow in the group any woman who could not "control" her man.

In other words, even in being the conduit for credit, women increase their influence in the household. This increased influence of women who bring credit into the household, finds expression in a number of ways. As women of SCGs have pointed out, "now that I give him money, he loves me more." Or, "he listens to me more in deciding how to spend household money." Or, "we have been talking to you for two hours. This would never have happened if we had not given money to our husbands. They would not have allowed us to sit in a meeting for this long," said Maiful, (Mirzapur, Tangail).

Thus, even in a situation where loans given to women are handled by men, there is an enhancement of women's place within the household and she does acquire a greater status and even a say in household matters. This enhancement of women's status and say, of course, is very likely to be more in the case where women use the loans for enterprises they themselves run.

Some of the women who merely hand over the loans to their husbands told us, "We are still shouted at and regularly beaten up by men." But, as we mentioned above, a number of women and men mentioned that the incidence of violence had gone down as they were securing loans for the family. What these contrary pieces of evidence show is that the change is somewhat uneven.

Transforming Domestic into Commercial Activity

Where women themselves use the loans, they are invested in a number of income generating activities – rearing poultry, goats and cows, homestead vegetable and fruit gardening, pond fish culture, etc. At one level this is a continuation of activities

that women were already carrying out. The earlier activities, however, were carried out on a smaller scale, and that too for household self-consumption. With credit provision there is the new requirement of repayment, which requires that activities earn cash. This leads to the transformation of the nature of the activity, even if the type of labour does not change. In place of production for self-consumption, the women are forced into production for sale, in order to earn the cash to pay the regular installment on the loan. Thus, what was in scale a petty and domestic activity for household self-consumption is upgraded in scale and changed in nature into a commercial activity for sale.

The transformation of women's domestic activities into commercial ones is not new. But such transformations have usually been carried out by male protagonists and even changed in stature in the process. Women are domestic cooks, while men are chefs, a "...task has only to be taken over by a man and performed outside the private sphere in order for it to be thereby ennobled and transfigured" (Bourdieu, 2001, p. 60).

It is not only in the upgrading of a domestic activity into a high profession that men-centeredness is seen. This also occurs in the small-scale or micro-enterprise transformation, where men tend to takeover the management and control function. Such a men-centered transformation could occur even in an otherwise-matrilineal society like that of Bhutan. A study of gender issues in Bhutan points out, "While women did comprise the work force for such activities ['own business'], decisions were taken by men (100 percent). The study suggests that as economic options widen and households move away from subsistence based activities, women may not be perceived as capable and equal partners in the new economic opportunities" (Royal Government of Bhutan and UN Agencies, 2001, p.12.)

The critical difference that micro-credit to women has made in patriarchal Bangladesh is that it enabled women themselves to be the agents of the transformation of a domestic activity for household consumption into a commercial activity for sale. While the location or site of this labour may not have changed and remained within the homestead, the nature of the productive activity changed from being private production for household-consumption to commercial activity for sale. Since this transformation was carried out through the medium of women's own loans, women thereby remained not just the labourers, but were also identified as the agents of this transformation.

Before the micro-credit system took root, all of women's labour remained within the definition of domestic work, work done for the care and service of the household. Within this there was no distinction between so-called productive and domestic / unproductive tasks. All tasks undertaken by women were uniformly regarded as being within the realm of domestic labour. But when the product of this labour became a commodity and the result of it a cash income, and when this transformation was carried out by credit taken by women, the very nature of this part of women's labour in the household was transformed. It acquired social recognition and, importantly, women's own self-recognition as income earners.

That the critical part in this transformation of the recognition of women's role was played by their ownership of the credit used, can be seen by a counter example where such a transformation did not take place, though the activity changed from domestic

production for household consumption to commercial production for sale. This was in the earlier IFAD Marginal and Small Farm Systems Development and Crop Intensification Project (MSFSDCIP) in Kurigram. In this project, of the early 1990s, in contrast to the process based on women's SCGs, men were trained to produce vegetables for the market, and were provided credit to do the same. Investigation showed that in practice women did most of the labour of growing vegetables, except that of taking the produce to the market for sale. But despite performing all this labour, their labour was not recognized, but dismissed as merely being part of their domestic work (Nathan, 1993). This is in sharp contrast to the clear recognition with women's SCGs that the women are themselves the protagonists of the new commercial production.

Role of Training

Along with credit, one factor that women regularly placed importance on was training. This came up in virtually every group. Women invariably said that they valued the training they got from the project. In the ADIP project, training is provided to the SCGs by the Department of Agricultural Extension (DAE), while money management training is provided by the NGOs.

There is a higher knowledge needed in the shift from production for household consumption to production for the market. For instance, raising a couple of hens is not the same as raising twenty or so of them. Particularly since the hens are financed through loans, the women need to protect themselves against the risk of the birds dying. Thus, they need better knowledge of caring for the birds. They also need support services, like vaccination, etc.

Whether it is in vegetable production or aquaculture there is a jump in knowledge required to handle commercial-scale as against domestic activities. For instance, small household ponds may be fished very intermittently and casually for household use. When women had access to capital, not through micro-credit but of their own, and did not have training, there were instances in the Faridpur area of the Aquaculture Development Project, where women undertook the wrong kind of stocking – they stocked too many, or too small or not of the right composition of species. Women who had been provided training along with credit did not make the same mistakes.

Thus, it should be seen that even if the commercial activity is the same as the former domestic activity, there is a higher knowledge needed to increase the scale of operations. It is not just a question of doing more of the same thing, but doing it differently, applying higher knowledge of the production processes and investing more labour in care and management. The training, whether by the NGO itself, or as in this case, by a government department in conjunction with the NGO, is then a necessary part of the transition from domestic to commercial production. There is an enhancement of the knowledge and management skills of the producers (women) in this process.

Women Entrepreneurs in Small Businesses / Non- Farm Sector

There are some outstanding cases of women who have, through the loans that they received, acquired the position of owners of small businesses and are running them as owners and managers.

Box 1

Rahela

Ekta Mahila Samiti, Tangail

Rahela, a 36 year-old woman, independent, is unmarried. She takes care of her old mother. Her “two brothers moved out of the village and did not provide support to the mother or the sisters”. She has a sister who is a vendor and a widow. “She is doing everything by herself, she is like a man, functioning independently” said one group member. From her loan she bought a goat, now she has three goats. Out of the income from three goats, she bought 0.50 acres of land in her own name. She has a small grocery shop in the village and is also involved in duck farming. She won a prize for lettuce production and got a tube well for her field for the development of agriculture. Discussing the benefits of the women’s credit organization, she says: “in the family, through income generation, women’s value has increased; they learnt something from training programs about income generating activities; they can sign their names; they can get loans in their names; they produce vegetables both for home consumption and for sale; they can discuss with officials; and before they did not know how to grow vegetables, now they know something but are also interested to know more”.

Manju

Rajanigandha Mahila Samiti, Kaliganj Upazilla, Gazipur

She runs a power loom unit, producing towels, and employing more than 20 employees. Her husband and son also support her in the business, but she is acknowledged and treated by all, including the husband and sons, as the boss. Everybody thinks that power loom business runs because of Manju.

Shirin Akhter

Uttarpara Market Operating Group (MOG), Sreepur Upazilla, Gazipur

She has bought a grocery shop in the market. She has an employee to run the shop. She herself keeps the accounts and manages the shop. Her husband has no part in running the shop.

Source: Authors’ Field Notes March 2003

Box 2

Shakila Banu

Bachte Sheka, Jessore

In an earlier (mid-90s) investigation of women in fish farming in Jessore, there was the case of a remarkable woman, Shakila Banu, who ran a successful carp nursery. Years before, after being abandoned by her husband, with the help of an NGO, Bachte Sheka, she had started out as a petty fish trader. Gradually she accumulated both skill and capital, and moved up from trading to fish farming and then to running a nursery. With her business success, her husband returned to her, accepting the condition that he would get just food and clothes. She, of course, remained the boss, accepted as such both in the nursery and in society as such.

Source: Nathan, Field Notes of Oxbow Lakes Project, Jessore, DANIDA, 1994

Box 3

Sufia Begum

Uttarpara, Sreepur Upazilla, Gazipur

Sufia Begum started in April 2000, as a member of Dolia Mahila Samiti. Along with training by DAE and Padakhep officials in vegetable growing, she received Taka 4,000 as a first loan. This she invested in a vegetable and fruit business. After repaying the loan she continued to receive larger loans of Taka 6,000 and 7,000. She joined other women in a MOG and received training in marketing. She now has a loan of Taka 25,000 from which she is able to earn Taka 4,000 to 4,500 per month. As representative of the MOG she also buys the vegetables and fruits produced by other members, and receives a small profit from their sale, besides the income from her own production of vegetables and fruits.

Gul Nahar

Sagarika Mohila Samiti, Sreepur Upazilla, Gazipur

Starting as very poor, she was keen to start a candle manufacturing enterprise. But she had no capital for this purpose. On joining the Sagarika Mohila Samiti she received training in business methods and a loan of Taka 10,000. Each year she was able to increase the size of her loan, which is now Taka 30,000. She successfully produces and sells candles through the local retailer. Since the production has expanded she now employs three women from the *Mohila Samiti* in this work. Her net earnings are now Taka 8,000 to 9,000 per month.

Before joining the group, she was not involved in any social activities, as is the usual case with very poor women. Now she is involved in various social activities. She was elected as a Ward Commissioner in election under the Local Government.

Jahanara Begum
Sreepur, Uttarpara, Gazipur

In August 1999, Jahanara Begum became a member of the Suchana Mohila Samiti. There she got training in tailoring and after that a loan of Taka 3,000 to buy a sewing machine. After repaying this loan, she used a loan of Taka 4,000 to invest in poultry rearing. Subsequently she bought a cow for Taka 12,000. When the Marketing Organizing Group (MOG) was formed, she received a larger loan of Taka 25,000 to expand her tailoring business. Some other members of the group are also involved in this work. She collects the dresses made by her fellow members and sells them at the weekly market. Her own monthly income is now Taka 5,000 to 6,000.

Source: Padakhep, 2003

Box 4

Sheuli Begum
Salimabad, Nagarpur Upazilla, Tangail

After the death of her husband through illness, Sheuli Begum along with her two children, was driven away by her brothers-in-law. She got shelter in a neighbour's house, and started work as a maidservant. The house owner introduced her to the NGO, SATU, and its women's group. Through the intervention of the group members, she was given her rightful place in her late husband's house. With her first loan of Taka 4,000 she bought three goats, five ducks and five hens. Rearing them carefully, she combined the income from eggs, milk and kid goats to spend more on her family. With the second loan of Taka 6,000 she took two decimals of land on lease to grow vegetables. She received training in vegetable growing. With her increased income, she added a room with a CI (corrugated iron) sheet and increased her stock to nine goats, six ducks and five hens. She is now able to send her daughter and son to school.

With her improved status and the support of the women's group, the brothers-in-law are not able to harass her.

Sheuli said, 'What SATU and the group members have done for me is a debt I cannot repay. I am forever grateful to SATU and the group members.'

Source: SATU, 2003

These examples of small business entrepreneurs suggest that women can envision a world that Irshad Manji describes, "...when the opportunity for a better quality of life for everyone is offered through female entrepreneurship, the priorities of people could change - from tribalism to trade, from the honor of

husbands as sole providers, to the dignity of reciprocity between men and women". (2003, p.182)

From Mediated Access to Ownership of Assets

Credit is a financial resource. It can be used in conjunction with other resources, chiefly labour, but also including land (at least homestead land) to produce income from rearing poultry or livestock, growing vegetables, etc. Men, however, invariably own these other resources, i.e. land, including homestead land. Women's access to these resources is mediated by their relationship with men, either as husband or father or brother. Gaining direct access to these resources is possible in one of two ways: The first is schemes of redistribution in which women are involved in receiving the assets. An example of this system was the distribution of user rights in fishponds to women in IFAD's Oxbow Lakes Project. Such schemes of redistribution, however, are few and far between.

The other way in which women can gain access to these productive resources is through the market, either in the form of outright purchase or some form of lease. Income earned from micro credit-based activities can be saved to build up such a fund to purchase an asset, like agricultural or homestead land. Or, in what amounts to much the same thing, the loan money could be used to buy/lease the asset, while repayments are made out of other income.

The field investigations showed that there are numerous cases of SCG members buying assets, including land. Some of these purchases are for and in the names of their men, including husbands and sons. Other purchases are in the names of the women themselves. In Panchagaon village, 12 of 24 women members (50 percent with 20 percent also leasing land) of the Marginal Farmers' Group bought land in their own names, while another 3 leased land in their own names; and 5 out of 15 women members of the Small Farmers' Group also bought land in their own name (IFAD, 2003).

Where women buy (or get through redistribution) productive assets in their own name, it contributes to an immense strengthening of women's position in the household and in the society. A woman, who became a member of a group that received fishponds, said after this that she no longer needed to marry a man in order to gain access to productive resources (Nathan and Apu, 1998). The range of choice in deciding to marry is increased. Marriage itself could become more stable, as men, even if opportunistically, decide to stay on with asset-owning wives. Women contribute significant economic resources to the household, leading to an enhancement of their sense of self-worth and increasing the stability of marriage. And, importantly, it strengthens their position in the event of a breakdown of a marriage, "I can also divorce him and keep the children and resources with me," (Delduar, Tangail).

Table 3: Assets acquired by SCG women members in ADIP

Type of Asset	No. of cases	Percent of women
Land	117	45%
Livestock	105	40%
Poultry	45	17%
Small trade/Business	75	29%
All Women	261	

Note : Total adds up to over 100% as some acquire more than one type of asset.

Table 3 shows the distribution of assets acquired by women members. Of the 75 micro-trade operators, 53 were businesses for example tempo, rickshaw, van, watch shops, grocery shops in the market operated by a male member of the family, the husband or son. Further, the assets reported in Table 3 may not all have been acquired out of SCG loans.

Significantly, women have started to acknowledge the need for personal asset security. We noted several instances of women members who used credit to buy cows, poultry birds, trees, shops and agricultural lands in their own names, and not in the name of the husband or son. In one case 9 women and in another case 10 women jointly leased a piece of agricultural land for vegetable and crop production. They work jointly on such lands and equally share the produce and cash earned through sale in the local markets.

Acquiring Access to Land

Given the importance of land in agricultural activities, including livestock raising, and the high density of population in Bangladesh the question of the use of micro-credit to acquire access to land requires separate treatment. As far as women in Bangladesh are concerned, the Islamic (Hanafi) law does give daughters a share of parental land. But in practice this inheritance is rarely acquired. Women themselves, requiring the support of natal kin in the fairly frequent event of the breakdown of marriage, rarely press for their share of parental land. Women who do seek to secure their legal rights face familial and social pressures. As against the Islamic law of inheritance giving women a share of land, what actually prevails in the village is what has been termed the “Bengali law of inheritance” which seeks to retain land within the patrilineage (Rahman and van Schenkel, 1997, pp. 237-276). The strength of masculine ideas of patrilineal inheritance is seen in a recent study of men from 502 households in Mymensingh District, of whom fully 94percent held that only male siblings should have the right to inherit the father’s property (UNFPA, 2003). Consequently, the ability of women to acquire independent access to land in their own names becomes doubly important – they do not get any share of parental (basically fathers’) land, even if some of it is actually registered in their names, and have no claim over husbands’ land or any other household assets.

Micro-credit has not been designed with the aim of enabling women to acquire access to agricultural land. Where, however, micro-credit systems are flexible, in the sense of loans not necessarily being tied to investment in particular sectors, like poultry,

there is scope for women to use micro-credit to acquire access to land. But loans are usually too small to acquire land, and NGOs also discourage such uses of loans. Acquiring land through the husband is the usual route for women's access to land. And acquiring it in women's own name is not an easy task. Numerous women pointed out what is quoted here: "Convincing a husband is not easy. It takes a number of negotiations before the man agrees that a woman can buy land," (Mirzapur, Tangail).

Which factors helped in convincing the men? One of the arguments women stated was that in the event of the husband's death (often much older than the wife) the woman would then be able to look after the children properly. If land had not been in her name, if it had been in the husband's name, his natal kin would very likely claim and takeover the land. But the most convincing argument reported was that since the women had borrowed the money, they had a right to have the land in their names. "I am very hard-working. I have accumulated money from my hard work and convinced my husband that I would like to buy land in my name. He agreed to it; he is a good man," (Bhuapur, Tangail).

It is likely that in some cases behind this argument was the threat that if land was not bought in the women's names, they would not borrow the money. This threat was not mentioned in any of the discussions, but, as noted earlier, women did say that they had threatened not to borrow money if they were ill-treated, or not listened to. Certainly being the source of credit, made it easy to convince men to register land in the woman's name. Shahnaz says that her husband agreed without much difficulty. "She got loan from the *samiti* around that time, so her husband agreed," (Raipura, Narsinghdi)

The credit amount from the SCG would not be sufficient to buy a piece of land, though it could be sufficient for leasing land. To buy land, money was put together from a number of sources. Even though women's micro-credit was usually only a part of the total amount, yet women did have an influence over the name(s) in which the land was bought. As was also pointed out in the IFAD ADIP Supervision Mission Report, "In general group members have used savings and increased income from project activities for land purchase, rather than loans from the project" (IFAD, 2003).

NGOs have generally discouraged use of loans for land purchase, since they like borrowers to be able to generate enough income from using a loan to repay the loan within one year. To cover the cost of land purchase and necessary inputs requires considerable extra investment from savings. Nevertheless, some NGOs seem to be willing to lend for land purchase, particularly after the borrower has completed two or three loan cycles and shown an ability to handle larger loans.

When referring to acquiring land it is not only agricultural land, but also homestead land that is relevant. Not having your own homestead, implies staying in the compound of some relative. This in itself restricts the ability of the woman and her family to carry out productive activities, like raising goats or other livestock, or growing vegetables. For those who do not own a homestead, acquiring that is a critical first step to building a stable livelihood system. Thus, we include both homestead and the usually designated agricultural, or crop, land in the matter of acquiring access to land.

Finally, access to land can be acquired two ways. One is to buy land and the other is to lease it. The second is obviously a weaker acquisition, since it can be withdrawn at any time, when the person mortgaging the land repays the loan, etc. But leasing land is often the first step of the landless who have some available savings or can get credit. Actual purchase of land may come at a later stage.

Leases are of three kinds: (1) share-cropping; (2) cash lease (either annual contract or a contract for a fixed number of years); and (3) mortgage – in return for a lump sum payment, the use of a piece of land is transferred until the amount is repaid. The land leased by women in the SCGs is largely for growing vegetables, not field crops like rice and the terms are changing in favour of the tenant – for example instead of 50-50, with the tenant providing all the inputs, it is now 33-33-33 for land, labour and inputs. This reflects the rise in agricultural wages relative to the price of rice (IFAD, 2003) which is also reflected in the growth of mechanization and in the greater involvement of women in field labour.

Table 4: Land Acquisition by Name

	Number	Percentage
In women's own name	87	75
In joint names	4	3
In men's name bought by women	26	22
Total number of land acquisition cases	117	100

Of 261 women, 117 reported land acquisition through purchase or lease. In 87 instances, (including three of inheritance), land was in women's names. 10 of these instances were those of two groups of women leasing land for vegetable production. In four instances, land was acquired in the joint names of husband and wife. While in 26 instances, the land was in the name of the men alone.

Thus, in 75 percent of cases, land acquisition was in women's names, with another 3 percent being in joint names. In at least two of the four cases of joint names, the husbands' names were also included only when they too contributed some money to the lease (Raipura, Narsinghdi).

In one way or the other, women's role in gaining access to credit played a role in enabling women to get land registered in their names. In the absence of this credit function of women there is no way in which land would have been purchased or leased in women's names. Three-quarters of such purchases being in women's names is a major step in a country like Bangladesh, indeed in most of South Asia, where women have since time immemorial been excluded from ownership of land.

From whom was the land acquired?

Of the total 117 cases of land acquisition, there is information for 100 cases on whom the land was acquired from. In 53 of the 100 cases, land was acquired from migrants, either to Dhaka or West Asia. There were three cases of inheritance, while in 14 instances, the identity of the seller or lease-holder was not known. In a little more than 50 percent of the cases, the land was acquired from those relatively better off families, who wanted to sell their land either in order to get some cash for migration, investment in other enterprises, or because they were unable to take care of the land due to migration. These transfers are generally from the better-off to the worse-off members of village society who are members of the SCGs.

At the same time in 47 cases the land sale or lease was from relatives. They obviously belong to the same socio-economic status as the SCG members. They are persons who would have some need of cash, or did not have sufficient savings to invest in inputs. Some are instances where money was required for dowry payments. In a sense the SCG members who had available cash, functioned as financial intermediaries in meeting other households' cash requirements, getting in return the usual terms of purchase or lease of land.

There has been some discussion in Bangladesh about whether such purchase or lease of land by members of micro-credit groups is a net benefit to society or not. Grameen Bank, in particular, has in the past not lent money for land purchase, on the ground that land may be acquired from someone even poorer than the buyer and thus result in increased landlessness.

But as the investigations of SCGs in the four districts show, at least half of the purchases are from those who are relatively better off than the buyers. The IFAD ADIP Supervision Mission (IFAD 2003) reports the findings of land purchase by members of the credit groups in another IFAD project, the Netrakona Integrated Agricultural Production and Water Management Project.

Table 5
Netrakona Integrated Agricultural Production and Water Management Project
Acquisition of Assets by Credit Beneficiaries

	IGA Credit Groups			Agricultural Credit: Direct			Agricultural Credit: Indirect		
	No.	%	Avg. Taka	No.	%	Avg. Taka	No.	%	Avg. Taka
Total Sample	140	100%		116	100%		121	100%	
Households gaining									
Homestead land	112	80%	8625	0	0%		1	1%	2000
Crop Land	52	37%	20781	13	11%	8038	23	19%	3039

House	111	79%	13577	11	9%	4127	28	23%	1330
Livestock	121	86%	5233	22	19%	2441	38	31%	1949
Equipment	0	0%	0	15	13%	1203	20	17%	1398
All			30889			10554			7282

Note: The greater acquisition of assets by the IGA groups (landless) reflects the larger number of loan cycles completed. Source: Impact Evaluation, Kranti Associates, 2001, as quoted in IFAD Supervision Mission Report, March 2003.

Evidence of land purchase by the landless or land-poor from larger owners is supported by data from the last Agricultural Census. This shows that the number of totally landless households (no homestead land) declined by 2.93 percent per year from 1983-84 to 1996. There has been an increase in households with only homestead land (up by 5.2 percent/year), with less than 0.5 acres (up by 2.4 percent/year) or with 0.5 acres to 1.0 acres (up by 3.2 percent/year). Correspondingly, the number of households with larger holdings fell by 0.4 percent per year (quoted in IFAD 2003). Along with these census reports, our field investigations confirm that the trend for number of households with larger holdings to fall is not just due to fragmentation within that class, but also to sale of these lands to the landless and land-poor.

The inverse relationship between farm size and productivity is a well-established relationship in agricultural economics and forms the basis for the productivity argument in favour of redistribution of land to family-size units. As in the case of micro-enterprises the argument is based on the higher costs of supervision in large farms, costs which are saved by the incentive effects of family owners being the claimants to the residual income. The increase in wage rates only further exacerbates the inverse relationship between farm size and productivity. Of course, the family labour that does not need supervision is increasingly that of women.

The other factor of purchase or lease from relatives, i.e. households of the same socio-economic status as the buyers, as pointed out above, shows the weakness of the rural financial system in being unable to provide for various financial needs, as for instance for dowry payments, without resulting in loss of land. Women who are members of the micro-credit groups are privileged over other women in this regard and micro-credit serves as an instrument for the development of class differences within what would earlier have been a relatively homogenous group of poor and marginal farmers.

Improvements in Well-Being

An increase in consumption is to be expected with an increase in income. Along with a quantity increase there is also a quality increase in food consumption. Almost invariably, women said that while they earlier had a little vegetable and not much more with each meal, now they consume more vegetables, along with eggs and fish once a week each, dal twice a week, and chicken or beef, once a month, (Bhuapur and Raipura, Narsinghdi) In another SCG, it was said that they earlier ate fish or meat just once a month, but now they could afford these once a week. Another group said that while earlier they ate fish or meat only 2 or 3 times in a month, now their children have

milk and eggs almost daily, (Delduar, Tangail). This information was given by the members of two SCGs, but they could be repeated, with some variations, in any other SCG. Further, it would seem that in the matter of food there is no clear discrimination against the girl-child. Girls get eggs or milk as frequently as boys do. Overall, as we will discuss later in this paper, there is clearly a substantial rise in the status of girls, reflected in the higher enrolment of girls over boys in school.

In the use of income from credit-based enterprises, women mentioned a greater expenditure for food, clothes, children's education, and health, including their own. Women routinely have more clothes than they had earlier, and more clothes than their mothers did. Alia Begum says she has 19 saris and 8 petticoats, while her mother "has only 2 saris and no petticoat," (Delduar, Tangail).

Greater expenditure on health does not in itself mean better health, but it does show an increased ability to respond to health problems. Further, with women now recognized as income earners, there could also be a greater willingness to use still limited household income for tending to women's health. The necessity of making regular, weekly installments imposes a need to sustain the income-earning activities from which the payments are made. This discipline of the market, concretized through the credit system has been impressed on the routines of household work and economics, and is also reflected in the rather high usage of contraceptives in rural Bangladesh.

Improvements in well-being are also reflected in home improvements. The major home improvements are the substitution of a tin roof for a thatched one and the addition of some furniture (a bed, table and chairs), which are now quite common in rural homes.

Household Decision-Making

From the fact that a part of household income now accrues to or through women, one would expect a greater participation of women in household decision-making. Women generally report such greater participation. There was more consultation with women, rather than the earlier unilateral decision making by men. In cases where women used credit money to run their own micro-enterprises, they said that they had more of a say than in cases where they gave the money to their husbands or sons.

Where women themselves carried out the sales, which meant it was done at the door step, women directly got the income and could decide on how to spend it, generally for various household needs, including food and children's educational needs. But even when men did the final marketing, women said that the sales income was given to them.

Women also thought that the availability of more money led to less conflict on how to use it, and that women could have a greater say in the manner of spending household income. Earlier they could say nothing, or risked a beating if they objected to

the manner in which income was being spent. Now, "I can show some temper and the man listens to me," (Sreepur, Gazipur).

The purchase of daily necessities continues to be carried out by men, which also means that men made decisions. But there are areas of personal requirements where women now had more say in making choices. "As we have access to some money, men seem to care for us and get us more *sarees* and of our preferred colours. They have begun to consult us in day-to-day matters. Our sons obey us and treat us with some respect," says Heena, with five members of the SCG.

Earlier men decided even on choice of saris and other clothes, with little regard to what women themselves preferred. But women reported a change in the manner of buying clothes, etc. "If you have no money, there is no value for your choice. Now I go with my husband to buy my *sari*," (Mirzapur, Tangail). Sufia's husband took her to the market so that she could buy the *salwar-kameez* of her choice. This happened in the case of buying jewelry too. Women go to the market with their husbands. They choose the items they want and also make the payment. Husbands are there just to accompany them. But there were also cases in which women went in a group, without men, to the market to buy clothes, cosmetics and school requirements. We were informed of many such cases in Gazipur and Tangail districts.

Women have developed greater voice in the use of household income, consequent upon their being recognized as the earners of income. They also have more scope to exercise choice in the areas of personal requirements, like clothes and jewelry.

In *patrilocal* marriage one of the concomitants is that the woman has no or at best little contact with her natal family. All her work and attention is supposed to be devoted to her marital family alone. This break of a woman with her natal family becomes stronger when woman marry into distant villages. This makes a woman weaker, since she does not have social support structures on which she can rely.

Importantly we can look at women's exercise of agency in household decision-making through visits and presents to their natal families. (This sign of women's agency was suggested to us by Niaz Ahmed Apu, personal communication.) With women now earning some of the household cash income it should be possible for women to give presents to members of their natal families. Did this actually take place? In every group there were clear statements that members did in fact make such presents, particularly to their mothers. "Sometimes we buy small gifts for our mothers or others staying in the natal home." Or, "we buy gifts for our parents' family, particularly for our mothers," (Raipura, Narsinghdi). This is something that they could not do earlier, when they themselves were not earning the family's cash income and clearly shows the increased influence women have over the use of household income, including its use to maintain the matri-social networks on which they can rely on in times of crisis.

Dignity

Many of the points made above show that there is an increased self-esteem and enhanced dignity, both within the household and within society, for these women. The women point out that their men consult them much more than earlier, Instead of just buying any clothes for their wives, now they would ask for their preferences before going to the market. Of course, in a number of cases women themselves were going to the market to buy their own clothes.

As part of the increased dignity, was the reported reduction in men's violence in the home. "Violence has reduced. Now, husbands even respect (salute) us. Also sons and daughters respect us," says a woman from Narsinghdi.

The reduction of domestic violence was mentioned in virtually every group. As one group described it, "*we were in fire; now we are in water*," (Kaliganj, Gazipur) i.e. in a relatively better position, though not as good as dry land. Women further said, as mentioned earlier, that now they could also talk or even shout back at their husbands, which would have been unthinkable before they began to get credit and earn an income.

"Situation is somewhat better now. Since I have access to money (credit), I can ask my husband to buy things for me.... Also, his attitude has changed. He no longer gets angry and shouts non-sense at simple, trivial matters..." said Rashida a SCG member (Tangail).

But this change is not uniform. Men, largely do accept that, for instance, when there is a meeting lunch will be late. But there are still instances where men react angrily to women's neglect of their domestic duties. During one meeting in Bhuapur, Tangail a couple of men angrily asked, "When am I going to get lunch?" Even when faced with these angry demands, the women, however, did not leave the meeting; instead they insisted on staying on till the end of the meeting.

There is a change not only in the way others see women, but also in the way women see themselves. They think that from having been dependent domestic workers, they have become income earners. They see themselves as less dependent on men and able to undertake business ventures.

They understand that these changes in their own self-esteem and in their social position are due to their ownership of land and other productive resources. "If the land is in my name or a business is managed by me, I, as a woman, have a better position in society." Self-esteem is also reflected in being able to buy "a sari of my own choice," (Sreepur, Gazipur).

"If you have assets, everyone loves you," says Kalpana, an articulate village woman. "If we have *sampotti* (property/assets), our *samman* (dignity / prestige) will be permanent. *Samman* is closely linked with *sampotti*," Gul Akhtar, who has recently acquired 15 decimals of agricultural land. "When we have assets in our names, we will be respected and will have social and familial dignity. But this will not be easy. Our men do not easily agree to control of assets by women. Each one

of us has to persuade the husband, when he is in a cool frame of mind,” Zahida, with the close support of other members of the SCG.

The development of self-esteem is reflected in the confidence some of the women show in standing for public election to local government bodies. Monowara, Secretary of the SCG in Shaitilia Shrutipara in Sreepur Upazilla, Gazipur, stood for election to the local body (*Union Parishad*) and defeated the man who contested the seat. Monowara says, “I got courage and confidence to stand for *Union Parishad* membership.” It requires a high level of confidence to stand for such elections. In fact it is reported that one-third of the women members mandated for local councils, are from NGOs, i.e. from among the poorer sections of society (Rozario, 2002, p.127). In the IFAD Netrakona project area, some women have even got a role in the *salish*, the traditional dispute-solving body, which is otherwise entirely composed of men.

Solidarity and Groups

The possibility of members of SCGs standing for and winning elections to local councils clearly depends on solidarity within the group. The group is required to garner the strength to contest, to conduct the election campaign, to vote as well as secure other votes in the election. Particularly for someone from the poorer sections of society such an effort would be impossible without a group.

But it is not only with respect to such clearly group activities that the group is needed. Group solidarity is required to help women who face opposition in some activities, or even in unrelated matters, by their husbands. Dealing with domestic violence, and marital discord with the threat of divorce (something on which men in Bangladesh very much have the upper hand) are difficult at the individual level. Group intervention is needed to protect women from eviction from their own houses.

This the groups have done to quite an extent. “Women’s solidarity in the *samiti* has increased a great deal. In one case they took to task a husband who was rough with his wife, a member of the *samiti*,” (Sreepur, Gazipur). “We have developed group solidarity and identity as members of the *Samiti*, which we have used to prevent the taking of second wives by two men in this village. I am also raising this (membership of the *Samiti*) as a major point in negotiating the marriage of my daughter,” says Rashida, along with other members of the SCG, (Tangail).

Or, in another *samiti* the women pointed out that they went together to the husband to protest against ill treatment of his wife, and also to talk to her, (Kaliganj, Gazipur). In one case, the group not only protested against ill-treatment of the wife, but also gave her an interest-free loan to cover medical expenses (Mirzapur, Tangail).

Domestic violence is an issue in which solidarity is clearly necessary and beneficial. But it is so even for what might otherwise be considered mundane matters of running the credit and production systems. As will be seen in detail later on, in numerous small ways these activities impinge upon the previously existing notions of

honour and women's proper sphere. For individual women on their own, it would be very difficult, even heroic to transgress these boundaries. When, however, women come together as a group it is that much easier to take up something that is otherwise not a norm, or at least, not so far a norm of the gender system.

The forming of women's groups then is critical to the very success of the social mobilization program that the SCGs represent. The function of group security and the resulting peer pressure in systems of micro-credit without collateral are well known. Here we are pointing to the fact that as social mobilizations, on which the micro-credit system itself depends, it is necessary to have good group functioning. Groups give strength to individuals, whether it is in taking loans or in asking for land to be bought in their names. To that extent, the enhancement of agency is not just an individual matter and it would be difficult for a single woman in isolation to do this, i.e. to change existing norms of gender system.

Increased Work and Leisure

The increase in women's economic activities, even if within the household, would, all other things remaining the same, lead to an increase in women's working day. Given that women in rural Bangladesh already have a longer working day than men, what has happened? Women report that they now work longer hours. There are some occasions on which they relax. Women have a brief rest period of one-hour or 30 minutes usually in the afternoon; while men get a lot of rest during the day, and in particular during the monsoon period, when there is little field work. On Friday afternoons some of these women may watch a movie on television.

Men's much greater leisure is something that women resent and complain about. There is some sharing of domestic work by men, but it is not so substantial as to change the balance. Women welcome even this small change and point out that it is due to the fact that they (women) now earn some money. Sufia's husband sometimes cooks and regularly helps her in cooking. He did this earlier too, but this has increased because, she says, "He thinks now I have some money," (Gazipur) What that might mean is that he now thinks she earns some money. This reaction of sharing some of the housework is something that might be expected with the rise in women's opportunity cost of labour. But, obviously it is quite weak, being more determined by cultural factors, like expected gender roles and notions of masculinity, rather than simple economic calculation.

At the same time, there is at least one visible change in women's domestic labour, though it is likely that a fuller investigation of this question could show up more changes. What has vanished from the villages is the manual, hand- or foot- (*dheki*) pounding of rice. Older houses have *dhekis* but they are used only for preparing rice flour, not for de-husking rice. Mothers no longer teach their daughters how to use the *dheki*.

Women's increased involvement in income-earning activities, even if it is within the homestead, must increase the pressure on their time. Goetz and Sen Gupta, negatively characterize the increase in women's involvement in rural development programs: "unless substitutes are found for women's reproductive work at home, women's experiences of participation can be negative, exacting a high cost in terms of intensified demands on women's labour," (1996, p. 61). There is certainly an important case for public intervention to enable women to adopt labour-saving methods in domestic work through electrification, provision of cooking gas, etc. But it must be seen that economic forces also do work at the household level. As pointed out above, with an increasing involvement in income-earning activities, women are abandoning labour-using methods of processing rice in order to save labour time. In fact, in the absence of these increases in women's income-earning activities, such changes in the adoption of labour-saving methods in some domestic work would not have come about. Nor, is it likely that there would have been the slight advances in men's sharing of domestic work.

Further, as Kabeer emphasizes, even though the women are now working longer hours, they feel that they gain from their extra labour: "My labour has increased, but I don't feel it because the money is also coming in. It doesn't feel like hard work" (2001, p. 71). It is hard work, but there is the enhanced sense of self-esteem that comes with being a recognized contributor to the household income and an increased participation in household decision-making.

At one time older women, who had no other means of earning an income, used to hand pound rice for a small payment. Commercialization too has been overtaken by small-scale rice mills as they are called. These are operated with the versatile small engines that are also used for irrigation, transport, etc. In the Faridpur area a number of loans had been taken for investing in this business, which includes de-husking rice and also preparing the parboiled rice that Bangladeshis generally eat.

What has happened to the livelihood of the old women who used to do the hand pounding? Have they been rendered further destitute by the advent of machine-powered de-husking? Women said that in the old days, widows and other destitute women used to do this job since there was no alternative. Now, they said, there are many alternatives even for such women. The market for mats, made from various palm fronds, etc. has increased. In some places, small baskets are also made for export. Like the ubiquitous *nakshi katha* stitching this is organized by NGOs for the Dhaka and export markets. Then there are the road maintenance groups, exclusively comprising women. So, there are now newer and possibly physically less taxing livelihoods for destitute women instead of the traditional hand pounding of rice.

There is a similar mechanization of the breaking of bricks for gravel (Bangladesh has little stone for gravel). In the early 90s one could see women (and a few older men) breaking these bricks at construction sites all over Dhaka. Now, they have been replaced by engine-powered breaking machines, operated by groups of men. What has happened to the women who used to do this brick breaking? The point is that there is a general tightening of the market for women's labour in Dhaka and elsewhere, because of the growth of the garment industry. This has led to a withdrawal of women from lower

paying jobs like brick breaking, or more onerous jobs, like being house maids. When men had to be employed for brick-breaking, with men's wages generally being higher, there was a push for mechanization. Mechanization, in both of these cases, of de-husking rice and breaking bricks, is a response to the growth of newer and more productive livelihoods, which lead to a tightening of the labour market.

Women in Field Labour

In the crop sector there is a growing involvement of women in many field activities, other than ploughing. Women's work in the field is sometimes not done on their own but when they are accompanied by men. In Tangail district, however, where the out migration of men is quite high, women carry out various field tasks on their own. Some women even do transplanting because, as the women say, "labour has become expensive," (Delduar, Tangail).

A men's group in Tangail pointed out that women's involvement in field labour has increased in the following areas: irrigation, transplantation, provision of fodder for cattle, collection of grass, weeding, vegetable cultivation and cleaning and arranging vegetables for market, arrangement of saplings in nurseries. Even in land preparation, some women do participate with the spade or shovel, though not the plough. This is a substantial and across the board increase in women's involvement in various aspects of field labour. Given that wage rates are unlikely to fall, the trend of women's increased involvement in field labour is not something that is likely to be reversed.

This positive change is a reversal of a traditional relationship whereby women of farm households would not do any field labour. Now it is not only women of the landless who are going out of *purdah*, but also women of marginal and small-farmer families. The exigencies of male migration and high wages have forced women, formerly in *purdah*, to take up field labour. Is this a temporary change, likely to be reversed when the price/wage ratio goes up? Women pointed to another reason for this change – there is a now a greater need for money for children's education, including the ubiquitous private tutoring. This greater need for money and the higher cost of labour both make it unlikely that this trend will be reversed.

Extension and Interaction with Officials

Dealing with NGO and project officials is something to be expected when women become members of the SCGs. But what is of interest is to note that other officials, like agricultural extension officers, also contact these women, which means that they recognize the role of these women in actually carrying out and managing certain types of agricultural production. It is no longer the male "head of the household" who is supposed to be the recipient of extension messages. The women were proud that they were being contacted by officials and various technical matters were discussed with them, and not with their husbands. "Now the Block Supervisor comes to meet us, not our husbands," (Narsinghdi). In Kaliganj, Gazipur, it was pointed out that because of

women's involvement in both the ownership of land and in field labour, extension officers now visit and discuss technical issues with the women. This is in sharp contrast to the experience of the early-90s, when, for instance, in IFAD's Agricultural Diversification Project (MSFDCIP) in Kurigram, extension effort was confined to men.

Being in an UN-agency-funded project also meant some interaction with visitors, including foreign consultants and UN officials. Though "we can talk to men, we feel freer and closer with women," (Mirzapur, Tangail).

Mobility

One of the very early changes with the introduction of the micro-credit system is in the mobility of women. While the site of production remains entirely, or, at least largely, the homestead, there is a movement beyond the homestead. Meetings of the SCGs, and training of different kinds are usually imparted in someone's house. But some training is in the urban center, usually the Upazilla headquarters. The office-bearers of the SCGs, in particular, attend such trainings. Various types of work related to the functioning of the SCGs take these women to the offices of the project NGOs and to government departments, all in the towns.

Table 6: Mobility of Women Members of the SCGs

Market for Business/ Selling	Market for Shopping	Nearby Upazilla Town	Other cities/districts
64	244	244	95

Another reason for visiting town centers is for medical treatment, whether for the women themselves or their family members. Childbirth is still largely within the home with a traditional birth attendant (*dai*) helping, along with older women relatives. But for treatment of various illnesses, women often go to the towns.

Social visits are also fairly common, to visit relatives, attend marriages and other ceremonies. What is interesting, however, is that these occasions are also used for some sight seeing. Some even undertake sight-seeing tours. Members of the Shaitilia Shrutipara in Sreepur Upazila, Gazipur, reported visiting Dhaka, Mymensingh, etc. for this purpose.

One type of mobility that has now become necessary for women is to visit the school. The GOB gives a stipend to girls who attend school. But this stipend can only be paid to the mother. So, women have to make a monthly trip to the school to collect the stipend. (As part of the general process of recognizing women's social presence, the mother's name is also recorded, and not only the father's name as was the earlier

practice, when a child is enrolled at school.) When they go out in the above manner, they often cover themselves, either with a *burkha* or a *chador* (Mirzapur, Tangail). But what is important is that they do go out much more than earlier.

The Market

The market has traditionally been the most tabooed area for women. This is so not only in *purdah* ridden Bangladesh, but also in most of the Indo-Gangetic belt, including North India and Pakistan. A widely accepted norm is that women's presence in the market pollutes them. Women who go to the market lose social standing. If women do have to go to the market, they should be as quick about it as possible.

Women may directly sell minor items, such as eggs and vegetables, either at their doorsteps to itinerant traders or through children taking them to market. Otherwise, they give the produce to their husbands or other male members of the family who take the produce to the market. In Kishoreganj and Tangail villages, however, there were a number of women went to the market to sell their products. Younger women went in groups, but divorced and widowed women often went alone. There were three cases of women vendors, who are among the poorer women, who covered 6 to 10 villages in a week. In one case, where there is a depot at which eggs could be sold, and which is not part of the main market, some of the women collect it from their neighbours, and take the eggs in a rickshaw to the depot (Sreepur, Gazipur).

This change, is confirmed in a study by Social Initiatives Limited for CARE, (Social Initiatives, 2002), which covered three districts in the northwest and southeast of the country. This study reported that only women without an able-bodied man went to the vegetable market, although women would like to do so, saying they would be able to get fresher vegetables. In the study, out of 1,200 fixed shops in six markets, only 13 belonged to women, of which 10 were in a women's section. However, of these 10 shops, only one seemed to be a genuine and successful woman-run enterprise.

Box 5 : Woman operated fertilizer business

Safia is the leader of *Mohila Samiti* No.10. She is very active and sells vegetables and fertilizers. She also goes to market to buy fertilizer and manages the fertilizer business by herself. Most women go to markets or shops to buy their household needs. A few of them buy their husband's things too. However, the husbands remain superior, and still buy major things like rice, meat, building materials and seeds.

Source: Kelkar Field notes April 2001

Box 6 : Case studies of women market vendors

Moroni Bala, aged 40, is married with one son and two daughters. She and her husband are from a fishing community. They have both been selling fish for the last 8 years. They buy fish at the river and sell in different markets. She has a fixed spot in Khaserhat Bazaar (Noakali) in front of a shop. She paid the shop owner Taka 300 to make a concrete slab for her, and pays the lease-holder Taka 4 and market cleaner Taka 2 per day. She arrives at 8 am and sells her fish by 1 pm. Everyone in the market knows her and supports her including the Bazaar Committee. She is illiterate, but neighbouring shop-keepers have helped her to keep accounts.

Hamida, Farida, Anowara, Sahera and Shiuly are five women who sell vegetables in Bagerhat market. Anowara has been in the business for 20 years, Hamida, Farida and Shaera for 10 years, while Shiuly started more recently. Each day they collect vegetables from their own and neighbouring villages and take them to the market by rickshaw. They sit on the main vegetable platform with male vendors, and have to pay Taka 5 to the lease-holder. They say there are a lot of women vendors in this market. Although they sell vegetables independently of each other, they travel together for security and say that working together gives them strength and courage

Source: Social Initiatives, 2002

The CARE study found that it is easier for women to become hawkers, traveling from village to village. Although security can be a problem, such women get direct access to women customers on their doorsteps. Women who have access to sufficient capital may become wholesalers - who can then more easily sell via other traders. Some members of ADIP Market Operating Groups (GOP) have taken this route - collecting eggs or vegetables from producers (often women group members) and selling to wholesalers from Dhaka.

Since women are now producing for the market, their economic role links them to the market. Where their men take the produce to the market, it could lead to a lessening of women's control over the income, though women often said that they took accounts of the market income from their men. Some women said that their husbands gave them

all the receipts from market sales; and they could always check prices on the market by asking neighbours or by going to the market to shop. But the lessening of control in the event of marketing by their “own” men, often leads women to prefer sale at the doorstep to itinerant traders. The price realized at the doorstep is lower than in the market, but since the market income is often reduced by some amount by men, even if only for the so called ‘tea and cigarettes’, the women obviously feel that on net they benefit more and have better control over cash/income by themselves selling at the lower doorstep price. What women look at is their own, rather than household (their own plus husband’s) income realization.

Where there is a major change, however, is in going to the market to buy something, like clothes for themselves and their children, schoolbooks, cosmetics, jewelry, etc. Going to the market for such purposes, either accompanied by their husbands or as a group of women, has become a regular feature of women’s activities. What is interesting is that women do not go to these markets to buy groceries, which is still very much the work of men, though there are a few instances of women doing the grocery shopping as was reported to us in Kishoreganj and Tangail. The difference in the two kinds of purchases is possibly that in the case of clothes, cosmetics and jewelry, women would like to exercise their choice, something that is now acceptable; while there is not much of personal choice in the matter of groceries.

Again while generally more women go to the market to buy clothes, etc. this is not uniformly so. In some cases women did say that only widowed or divorced or old women would go to the market even to buy something. On the whole, there is a greater acceptance that women can go the market as buyers but not as sellers. In village fairs men reported that there are more women than men (Narsinghdi). But there are strong social norms against women being sellers. “If we go to the market, our *samman* (dignity/respect) will become zero. We are *Mussalman*” Or, “If one goes to the market people will call us ‘bad women’,” (ibid). These, however, were lone voices in the two groups, and other women in the groups did not support these views.

Yet, there were some women who did undertake selling in the market. In Kishoreganj, Gazipur and Tangail women did say that the numbers of women in the market as sellers is increasing.

The reason for the small number of women in the market is not just the strength of the idea of loss of respect for such women, but also and perhaps even more importantly, the various types of harassment that women are subject to in public spaces. This ranges from the aggressive “male gaze” and rumor-mongering and can go up to pinching and other sexual harassment.

Further, although male traders welcome woman customers, they often obstruct the efforts of women vendors to secure a stall or shop (although the CARE study has examples of assistance provided by male traders to women stall-holders). Women also lack the capital and other resources (such as paid staff) to be able to successfully compete with shops run by men (Mallorie, 2003).

The decision of the ADIP project and the Government of Bangladesh to make “women’s sections” in the market, i.e. separate section for women sellers, with their own toilet facilities, etc. will make it more possible for women to enter the markets as sellers, without being as subject to objectionable male gazes and harassment.

Savings

Women have three forms of savings - gold jewelry, cash savings and in NGO account. The first is bought with the full knowledge of their men. But there is a strong tendency to hide any cash savings from their husbands and sons. This is not something new in Bangladesh, where rural women have a long-standing practice of “secret” savings (Kabeer, 2001, p. 75). Women also mentioned that they were glad that savings was held in the NGO account. Whether through hiding the cash savings or letting it be in the NGO account, the reason for hiding the savings is to prevent their husbands or sons from getting hold of it. Women mentioned that if the men knew about the available savings they would be pestered to give over the savings. Most women felt that men did not want women to have their own savings, something that they could use to strengthen their economic position.

Traditionally jewelry was bought with “men’s money”, ignoring women’s contribution to the household well-being. In the event of divorce, women were expected to leave everything they had, except for the set of clothes they would wear, and that would be the worst set they had. Any gold jewelry would remain with the husband.

But the SCG members bought jewelry with their own money. The fact that women themselves took the initiative to buy jewelry could be due to two factors. One is that, as women often expressed it, now that they were income-earners or had some assets, men were more likely to stay in the relationship, thus making marriage more stable than it used to be. The other factor is that women might expect that since the jewelry has been bought with their own money, they would be able to claim the jewelry in the event of divorce.

High Cost of Micro-Credit

One of the complaints frequently made by women was that the cost of credit from the NGOs was very high and should be brought down. The other main complaint was that the loan given was very small, with the concomitant demand that the loan limit should be increased.

The now-standard rate of interest charged by NGOs is 15 percent. What makes it even higher is that while repayments are collected weekly, meaning that 2 percent of the principal is returned every week, the interest rate is calculated over the whole year on the full amount of the loan, and not on the outstanding balance, as is the practice

with commercial bank loans. This makes the effective rate of interest over the whole year, amount to 30 percent. NGOs themselves admit that this is the possible actual rate of interest (see Iqbal Ahammed, 2003). Where repayments are not fully collected weekly the rate of return on NGO loans may fall to about 24 percent.

The NGOs justify this high rate of interest on the basis of the high cost of supervision of micro-credit (Ahammed, 2003). The cost of supervision of small loans with weekly repayments is certainly higher than it is in the usual commercial bank loans. But what is also true is that NGOs, for instance in the IFAD project that we are studying, and generally in donor-funded projects, are paid a substantial part, if not all, of the administrative costs directly by the project, which funds the staff needed for the micro-credit component. Therefore, when NGOs are paid most of their administrative costs by donors and collect the equivalent of these costs from the loanees, the NGOs are remunerated twice for the same costs.

Further, the savings that loanees hold with the NGOs are given a much lower rate of interest, say 7 percent, than the rate at which NGOs make loans. This savings is held by the NGOs and becomes part of the revolving fund, which they can use for making loans. On these loans, there is a further return to the NGOs.

The net result is that a substantial surplus accrues with the NGOs. Since the NGOs do not have share-holders they do not distribute dividends but accumulate the surplus as their own capital. What this means is the emergence of a new kind of corporation – one that does earn a surplus but does not distribute profits and thus can have a high rate of accumulation, allowing NGOs to expand their micro-credit and other economic activities.

It is because they do not have shareholders that NGOs can accumulate their surpluses. The role of share-holders is often emphasized as a manner of ensuring the accountability of management. But there is no great merit in accountability to share-holders, since that accountability is limited to earning profits and enhancing share values. More important is social accountability, to which NGOs are to some extent subject, since they do depend on their reputation as NGOs in providing services to the poor, who cannot otherwise access bank loans. It is this social accountability of NGOs, which needs to be enhanced.

What Constitutes a Change in Gender Relations?

We have discussed many changes in the condition of women – changes in well-being, ownership of assets, and so on. The important question is: do the changes discussed above amount to a change in gender relations? In order to answer this question, it might be better to rephrase it: has the gap between women and men in various spheres of social action and existence decreased? If the gap has not decreased, but has increased or even remained the same, then one would be justified in concluding that, “the more it changes, the more it remains the same.” But if there is in fact a decrease in the gap, then it could be concluded that there is a change in gender relations, a weakening of the pre-existing form of patriarchy.

In the specific context of Bangladesh, the pre-existing structure of gender relations needs to be understood in terms of the institution of *purdah*. “*Purdah* is a complex institution that entails much more than restrictions on women’s physical mobility and dress. It denies women access to many opportunities and aspects of everyday life and at the same time confers upon them social status as a protected group. Thus, in theory, *purdah* both controls women and provides them with shelter and security. While men have power and authority over women, they are also normatively obligated to provide them with food, clothing and shelter” (Cain et al, 1979, p. 408). *Purdah*, thus, not only means or upholds the seclusion of women, but also has as its other side, the responsibility of men as providers and the status of women as dependents. To understand the change in gender relations, we need to look at both sides of this relation.

In relations of domination the very systems of classification and concepts of relations are shared between the dominant and the dominated. Thus, the hegemonic role of the concept of *purdah* / seclusion / exclusion / dependence as the norm of gender relations, means that it is accepted as a norm by women as well as men. This is the result of the practices of an ordered, hierarchical society. The result of this domination is that the ways of thinking about relations are themselves the product of this domination. “Thus the paradoxical logic of masculine domination and feminine submissiveness, which can, without contradiction, be described as both *spontaneous* and *extorted*, cannot be understood unless one takes account of the *durable effects* that the social order exerts on women (and men), that is to say, the dispositions spontaneously attuned to that order which it imposes on them”. (Bourdieu, 2001, pp. 37-38)

Thinking within the ambit of this masculine domination is what is symbolic violence, “a gentle violence, imperceptible and invisible even to its victims, exerted for the most part through the purely symbolic channels of communication and cognition, recognition (more precisely, misrecognition), or even feeling,” (Ibid, 1). The question that needs to be answered is: Does the thinking of women move within the same symbolic system of social exclusion from household or community management / governance and *purdah*? Do they see their activities and roles as being vindications or ways to achieve the gendered norms? Or, at best a temporary and necessary deviation from social exclusion / *purdah*, something that should be reversed as soon as possible?

It is necessary to look at both of the above questions: (a) Is there a change in the gap between women and men in the various spheres of social action? (b) And, if there is such a change, is there a change in the manner in which these changes are understood by women? Are they understood as temporary deviations from the norm? Or, are they conceptualized in terms of new norms of the non-exclusionary type?

Is There a Change in Gender Relations?

The rise of women's micro-enterprises, poultry rearing, vegetable growing, and so on, has made women's income a permanent component of household income and weakened the *purdah* relationship of the secluded women dependent on the men provider. Further, the incomes earned from micro-credit financed activities of women are not just temporary or irregular. They have become an integral part of the household budget. The household's living standard, whatever it might be, depends in part at least, on this stream of income continuing. Thus, there is a change in the picture of men being the breadwinners; which is one part of the gender relation of *purdah*. In this matter, that of men being breadwinners and women being dependants, there is a clear change in relation; the gender gap in the area of dependence has certainly been reduced.

The change in one part of this relation of *purdah*, that of dependence, cannot but have impacts on the other part of the relationship, that of women's seclusion, consequently weakening the position of *purdah* as a sign of the woman's or household's social standing.

The weakening of seclusion itself has been noticed in a number of ways – women's' greater presence in the market as buyers, though only very restricted as sellers; women's participation in various types of agricultural field work; women's unescorted movement, though often in a group and not alone, to the markets, to schools, to attend training, and so on. It is true that production activities are still largely confined to the homestead or at best the *para / basti* (hamlet) and that if women were to move out into non-homestead activities that is likely to have a greater impact on seclusion norms. As pointed out, "When women engage in activities outside their households and/or villages, the increased interaction they have with the outside world goes a long way in empowering them." (Ahmed et.al.,n.d. p. 10) Nevertheless, we can see that there have been many changes in seclusion, as illustrated by the case of Farida Parveen.

Box 7 : Farida weaves sarees

Farida Parveen

Uttarpara Krishani Samiti, Tangail

Farida Parveen learnt weaving of saris (a culturally prohibited occupation for women) from her father. She studied up to grade 5 and received loan of Taka 8000 from the project. She has been weaving for the past 15 years. She gets up at 4 a.m. After doing housework for 2-3 hours, starts weaving at 7-7.30 a.m. and does weaving for 4-5 hours. Then from 11.30 a.m. to 1 p.m., she is involved in housework, cooking, childcare, feeding every member of the family. After lunch, she again does weaving till 5 p.m. She has 2 daughters (8 and 4 years). She hopes for her daughter to become a medical doctor. Her husband does business, takes saris to sell in the market. He also does weaving. He helps in childcare, washing and bathing children. Farida does not want him to do cooking and cleaning, and says "It is not possible for him to do cleaning and cooking and also it is not good for him".

Source: Kelkar's Field notes April 2001

Notwithstanding nascent support of some men, a norm of the Bangladeshi patriarchal family system is the lack of women's rights in inheritance, or even in land ownership in general. But in the case of income-earners, as these members of SCGs are, it is evident that there is a substantial move in favour of women's ownership of land purchased, wholly or partly, with their own money. This was also noted with regard to inheritance rights in a BRAC study: "The relatively favourable attitude of income-earners compared to non income-earners regarding greater women's inheritance, which overrides religious dictates, points to the influence income-earning is beginning to make on these women," (Ahmed et al, n.d., p.4).

A weakness of the change studied is that, by and large, there is still the expectation that women are solely responsible for domestic labour and for maintaining the rhythm of family life. We noted a few instances of men taking up some domestic responsibilities, particularly when women are away on training, or doing some subsidiary domestic work, like cleaning food for cooking, though not taking responsibility. But these are still very few instances. More widespread is the acceptance of some disruption of family life, as in meals being late when there is a meeting. But, overall, it is still true that women are almost entirely responsible for domestic work, which means that the price they have to pay for some improved well-being, and increased self-respect and influence in household matters, is that of increasing their hours of work. The commercialization of formerly domestic and labour-consuming tasks, like de-husking, has helped women reduce some work burdens. Nevertheless, the price women have to pay for their successes is that of working longer hours. This is no doubt a critical weakness of the change in gender relations that poor, rural Bangladeshi women are going through, a weakness that will continue until the conjunction of domestic with other, productive labour is challenged.

Yet another negative factor in the current changes in gender relations is the growth of dowry. This was mentioned by women in most of the group discussions. How the development of women as income-earners has led to a growth in dowry demands needs to be further analyzed. "The problem of dowry is specifically a problem for women from poorer families who cannot afford to pay dowry. This often leads to physical assault, abandonment and divorce. Poor women cannot afford to go to the court or ask help from the police when an incident takes place.... Reports on a large number of suicide cases [of women] also indicate consequences of domestic violence and the pressure for dowry" (Rahman 1996, p 23).

Changes in Men's Roles and Attitudes

Men of these families, or of the socio-economic class (i.e. those organized by NGOs), however, have not as such accepted or internalized these changes in women's actual roles. While it was pointed out that women do a fair amount of field work, particularly in areas of high male out-migration, men often continue to say that women do not do such field work. In a sense, they are more the victims of the symbolic violence, unable to comprehend that there are changes, because they can only think in

categories within which these changes do not exist. Even when women actually did almost all of the work of vegetable production, men in Kurigram in the mid-90s could only say that all that women did was to occasionally “look at” vegetable patches, while they went about their domestic routine. In the discussions with men’s groups in 2003, we found that men still largely stick to the old categories of thought of the *purdah* system, unable to comprehend or unwilling to quite accept the changes.

In contrast to the descriptions of substantial changes in women’s roles, the changes in men’s roles are of a much lesser degree. To an extent, they have a role in accepting these changes. For instance, NGOs still require that the husband sign permission for his wife to take a loan. Though this is more or less a formality, it is still there, and reinforces the notion of the man as ‘head of the household’.

With women accounting for some of the households’ cash earnings, men do show greater care for women’s likes and dislikes. “Now they come and ask us what we would like from the market and even get us a silver chain, etc, as gifts.” (Mirzapur, Tangail). This changed attitude of men is welcomed by women, long used to being quite neglected.

With women taking up so many new economic activities, is there a tendency for men to share some domestic work? Hardly so. There are very few instances where women report such changes in the division of domestic work. At best, some men might do a bit in childcare. But hardly any do other domestic work. Some help in cooking, like cutting vegetables, putting firewood in the stove. In some groups, there are some men who have taken up a fair amount of housework, for example husbands of members of Shairatul Kishani Samiti, Delduar Upazilla, Tangail.

Importantly, some men are beginning to realize the opportunity cost of women’s labour and this makes them ready to share some of the “domestic” tasks, like fetching water, drying paddy, and taking care of children. Interestingly, women view this as the only way of dealing with the constraint / overload of productive and reproductive work.

“Yes, women’s workload has increased.... Men can and should do some of this work. For example, they can take care of school going children, fetch water for the house, dry paddy and cook too. If you live in the family, then it is necessary to share all the work that is done in the family. Men did do such housework in earlier times too,” said Nurul Islam with some support of other male members of a *Purush Samiti* in Tangail, the male SCG (Kelkar, 2001).

The biggest and most widespread change in men’s attitudes, however, is in accepting that women will be busy, say, in meetings or in going for training, etc. On these occasions, men have to take up more domestic responsibilities, and keep things going till the women return. There are some who grumble, like the men mentioned earlier, who walked around the meeting place asking when they would get lunch. But in this case too it should be noted that the women did not leave the meeting to attend to the men’s demands. By and large, however, it is accepted that when there is meeting, lunch will be delayed. In the case of office-bearers, it is also generally accepted that these women will sometimes travel to the district headquarters for meetings or training,

and that the husbands will have to run the house till they get back. These are changes in men's roles and attitudes, that support the changes in women's roles.

New Norms

What we see is a change in the nature of the gender constraints from having been a fixed male dominated structure to now becoming an arena where new practices, giving some space and recognition to women, have been established.

Sometime in the past, women's working as income earners was certainly viewed as unavoidable but temporary deviations from the *purdah* norm, something to be reversed as soon as possible. But, women's income-earning activities are now seen as a necessary part of household income, one that will continue to be so to meet household needs. After two decades and more of NGO micro-credit based activity, there is no longer an idea that women's income-earning activities are temporary and reversible.

These new practices also have their counterpart in new norms of status of women and thus the creation of a new culture. As discussed below, there is a clear change in gender norms and the creation of new norms of the non-exclusionary type.

It is not necessary, and it is unlikely to be so, that the activities that are actually shaping new norms are being consciously undertaken in order to create new norms or challenge existing norms. Rather, this is the way that things are becoming, without a deliberate plan or even conscious intent to challenge existing norms or create new ones. But the result of the creation of a new practice and its generalized establishment in social life, is the creation of new norms conforming to this new, generalized practice.

Women have begun to think of new norms. On the whole, they do not justify their practices in terms of the old norms of *purdah*, or even as temporary deviations from the same. In discussions with the women of the SCGs, it was repeatedly pointed out that *samman* or respect no longer consisted of being in *purdah*. This repeated assertion tells us that new norms are being created, more in consonance with the new practices.

Who is a *sammani mahila*, a woman of honour or respect? "...A woman who has land, education and knowledge. Health is also important. We do not agree with the traditional idea of *purdah-nashin* [women in *purdah*] as being respected." One woman of this group in fact said, "*Purdah* is like a prison; one who stays at home, and whose resources are under the control of husband or son is like a prisoner," (Narsinghdi).

"One who is working outside the home has her own money/independent earnings and is free to go anywhere. She must be educated and also well behaved, she must not shout at or ignore the poor and illiterate," women said in chorus during field discussions (Raipura, Narsinghdi).

The following statements about who is a woman of honour, were made by women during our discussions in both Tangail and Narsinghdi: “A woman who is educated and works outside, like community development officer. A woman who stays at home neither learns anything, nor can she teach anything. How can she have *samman*?”

“A woman who is educated, who has a job or employment, not the one who is confined at home. Who works and is employed outside the home, like a doctor or garment worker. A woman who stays at home cannot do much, and is not a *sammani mahila*.”

“One who has been to school and college and is in employment, i.e. government service, NGO job, teacher, lawyer, police officer, *Union Parishad* (Local Council) member. Garment work is also good. But being in *purdah* is not considered a [high] social status.”

Of course, in these groups there were some dissenting voices, but they were very few, usually just one woman in a group of 15 or 20 would say, “There is no *man-samman* in garment work.” This too it was explained was because the wages were felt to be low, not that the work itself was degrading. Or, a few held that the man alone is the bread-winner. But, as mentioned above, it must be emphasized that women who stuck to the old views of *purdah* as honour or that women should not be bread-winners, were very few, usually just one woman in a whole group.

What this shows is that these women are not thinking of their work within the old context of *purdah* as honour. An earlier characterization of Bangladeshi women held, “(Village) women feel no urge to view themselves with detachment in relation to their culture; they do not seem to display any conscious inclination towards analysis or objectivity regarding their pursuits. They do not explain the reasons for doing what they do, for behaving as they behave. They simply perform their ‘duty’ and behave according to custom,” (S. Begum quoted in Kabeer 2000 p. 37) – this certainly does not hold for poor, rural women now. They are questioning aspects of tradition, and not simply following the naturalized dictates of custom. That which was a solid structure of patriarchy and *purdah* is now under question.

In their eyes, honour now lies in education, being mobile, and being able to work outside the house. In discussions with similar women’s groups from the earlier IFAD-DANIDA-GOB financed and NGO-implemented Small Holder Livestock Development Project, it was reported that similar opinions were expressed of women’s mobility as a mark of higher status, status no longer lies in seclusion, or maintaining *purdah* (personal communication, Hanne Nielson, DANIDA).

This marks the beginning of conceptualizing honour not in the traditional terms (*purdah*) but in new terms. It is in a sense a break with the symbolic violence of masculinity and the beginning of formulation of new notions. From our investigations, these new notions are quite widespread, certainly among the poorer women who tend to be organized by NGOs.

These findings are somewhat different from that reported by Kabeer (2001, p.70). In contrast, she found that the general picture was one of not valuing the ability to move around freely, though there were a number of women who gave a positive value to their increased ability to move freely in the public domain “associating it with the acquisition of ‘courage’ rather than as a source of shame” (Kabeer, 2001, p. 70).

What could account for the difference in these findings? One possibility is that there is a change from the time of Kabeer’s fieldwork, which was conducted in the early 1990s, to the present, i.e. 2003. In the interim, Bangladesh has had only women Prime Ministers. The garment industry has become a major economic sector. Women NGO workers are quite a common sight in the countryside, where they were still rare in the early 90s. All of these are changes in society as a whole, which have a bearing on the formation of concepts of honour. The micro-credit system itself has struck greater roots and women have been through many cycles of loans. The Bangladesh government has even instituted women’s sections in rural markets. It is likely that the change in norms seen in the early 90s as a matter of “courage” by a few women, has now become much more pervasive.

Kabeer points out that conformity with *purdah* often featured in women’s testimonies in terms of a “voluntary adherence to status norms rather than as a direct manifestation of male control” (2001, p. 69). That is certainly so, and we too did not come across any cases of forcible imposition of these norms. But that exactly is what is needed in all social relations – that the dominated accept the norms of behaviour of their own volition, so to say. And this is what amounts to “symbolic violence”, i.e. the acceptance by the dominated of the norms and value systems of the dominant. With such acceptance of norms set up to maintain the structure of gender relations, there is no need for overt and direct male control. It occurs in the natural course of things. It is the articulation of new norms that shows that women have begun to question the order based on *purdah* and all that it entails for women as dependants.

Why the Changes?

We would at this stage, again like to take up what these women themselves feel are the reasons for the various changes in their own and men’s attitudes. This is not to say that these views are necessarily correct, but it is useful to pay attention to the views of the women themselves.

A common refrain in the discussions with the groups was that housework was not valued. “Women work so hard [in the house] but it is not considered work,” (Bhuapur, Tangail). What is now valued is the fact that women are contributing cash to the household income and that women now have assets in their names. “If you have no assets, you are like a thief, you sit in a corner and keep silent,” (Tangail). This is an expression of how demeaning women find the position of being a supplicating dependant. This condition, however, can be changed by becoming an income earner and acquiring assets: “If I have assets my husband and children will respect me; otherwise no one cares for me,” (Bhuapur, Tangail and Raipura, Narsinghdi)

Women often used the phrase “*garam taka*”, meaning “hot money” as the reason for their new role and respect in the household. The term “*garam taka*” translates literally as “hot money”, but in English, rather than “hot” a more appropriate rendering would be “weighty”. It is money that has a weight, and women’s earning money gives them a weight within the household.

This is, in a sense, a reification of the relationship, whereby the labour that contributes cash income and which gives women a greater weight in the household, is substituted by the cash or asset that results from that labour. But such a reification is quite understandable in a peasant economy, particularly where women have been denied ownership or direct access to productive assets. Women have realised that all their hard work in domestic labour did not give them any status. As one woman said in Kishoreganj, “All these years I have been slogging and he never asked me what kind of sari or anything else I would like. Now I am earning some income and he suddenly begins to pay attention to my feelings.” It is then quite understandable that the women see that the main thing that has changed is that they are now income earners and this is what has given them new status, etc., including even self-respect. In a cash economy, it is earning of cash income that brings respect. Of course, underlying income-earning is the development of capabilities, not just assets or credit, which are instruments to developing capabilities.

Beyond Projects

The changes in gender relations and norms that have been described above were studied largely among women in the SCGs of the ADIP Project. But it would be a gross error to attribute them solely to the project itself. The project has certainly done its role in promoting the SCGs, whose activities have been instrumental in bringing about these changes. But it needs to be emphasized that the SCGs or other forms of micro-credit groups have over the past two decades and more become a prominent part of the Bangladesh socialscape. Not every village in Bangladesh is covered by such micro-credit organizations, but there are few villages that are not so covered – other than in the not-so-well-connected and still marginal hill-forest, coastal and riverine island (*char*) regions. The women in the SCGs studied would themselves have been members of other micro-credit groups run by the same or other NGOs and projects. Thus, the effects that we are documenting and analyzing must be understood as the cumulative effect of the work of NGOs and development partners over the past three decades.

Along with the NGO activities, there are other factors also which are helping change gender relations in Bangladesh. The most important of these is the rise of the export-based readymade garment industry, in which a large number of young women are employed. Besides providing an avenue for young women to enter into wage employment, the garment industry has provided new role models for young girls in the rural areas. In the group discussions there were numerous references to the desirability of young women getting a job in the garment industry. This demand for women in

industrial labour has also created a strong demand for girls' education, since garment factories require women who are at least, literate.

The demand-pull has combined with the official policy of providing a stipend for every girl who attends school, to create a visible climate for girls' education. When driving along the roadside, when children are going to or returning from school, one can see more girls than boys. This impression was discussed with some girl students from Faridpur and they confirmed that not only in their own schools but also generally in the district there are now more girls than boys attending school.

For rural boys from the poorer families, the options of jobs are basically in agriculture or in the small-scale, non-farm sector, like construction, transport and communication. These jobs do not require education, unlike the girls' chief option of garment factory employment. Thus, the incentive system for education has become greatly skewed in favour of girls' education, resulting in the higher enrolment of girls over boys in school.

Of course, as pointed out, this enrolment of girls has been helped by the GOB policy of providing a stipend for girl students. But this stipend alone would not have had the effect of increasing girls' enrolment so substantially, had there not been the prospect of factory employment after school. With a minimum primary school education, it is possible to get a job in the garment industry. For high school graduates, there is the further prospect of employment in an NGO, though NGOs have not been particularly women-friendly in their employment policies.

The increase in the number of girl students is a remarkable change in gender relations in Bangladesh. It is not just that the number of girl students has increased, but that the gap between girls and boys in school education, has not only been reduced, it has even been reversed to create a new gap between high female enrolment and low male enrolment.

Thus, it is in the context of the high density and long history of NGO-based micro-credit activity and the growth of the garment industry as a major avenue for women's employment in the wage sector that one should see the changes in gender relations and gender norms that we have discussed in this paper. Additional enabling factors are, the widespread campaigns of women's groups and even what has now become a fixture of Bangladesh politics, viz. women Prime Ministers.

Again, the enhancement of women's agency is not so much an individual as a social or group matter. There are negotiations and re-negotiations within each household. Neither the women, nor the men, however, act alone in this matter. Do men insist that "household matters should remain within the household" and not be discussed? Very likely so. But, whether that is so or not, there are extended families that always come into the picture. The people in the neighbourhoods, and the examples they set, also count as part of the social experience. Most of all, there are the groups of women organized in the SCGs. When many women are doing something, it is easier to re-negotiate on that basis within individual households. And women's groups can often,

as mentioned earlier, intervene in cases of seriously negative masculine behaviour, like domestic violence or divorce threats.

In Lieu of a Conclusion: Creating Culture – Challenging Hegemony

There is an enhancement of women's agency - women as income earners, asset owners, more mobile, dealing with outsiders, taking-up trade, going to the market, and so on. All these changes enhance women's agency in daily life, give them greater voice in deciding household affairs. At the same time, there is also the agency involved in bringing about these changes and in articulating new norms or systems of culture, more in consonance with, though not mechanically reflecting, these changes in roles.

The field of the changes were initially and still are primarily economic, the development of various types of micro-enterprises, etc. But the new types of practice in their humblest forms change the very structure of the social conditions of production that "lead the dominated to take the point of view of the dominant on the dominant and on themselves" ((Bourdieu 2001, p. 42). What is the change in the social condition of production? In the briefest manner, this can be expressed as a change in the social structure of accumulation at the level of the household from having been a men-centered accumulation, an accumulation in men's hands, to an accumulation that is also partly women-centered, with some accumulation in women's hands.

These humble changes in practice were taken up, not with the deliberate intent of changing social gender norm, but in a manner of solving certain immediate problems of poverty and women's deprivation. Nevertheless, the unintended consequences of the micro-credit system and with NGOs as partners have been quite far-reaching. The very structure of social production, conceptualized in the manner of "man as the breadwinner", has changed to accommodate a substantial and permanent role for women as income-earners. But what gives us a clue to the far-reaching consequences of this transformation is the manner in which gender norms of respect are being re-created from glorifying *purdah-nashin* women or their seclusion and dependence to valuing independent income, education, work outside the home, mobility and professional engagement. As women changed their practice, over time so too have they changed the norms and the concepts with which they make sense of the world.

The changes in gender relations and gender norms analyzed in the micro-credit groups investigated in this study are likely to reflect the changes in large parts of rural Bangladesh. But the changes described are mainly among the poorer village sections, and to an extent the lower-middle sections. Some men do participate in these changes, but sheer economic interest leads those who do not positively welcome these changes to put up with them.

At the same time there are also forces opposed to these changes in gender relations and gender norms. As mentioned earlier, an UNFPA study found that even in 2003, 94 percent of men upheld the idea that only male siblings should inherit the father's property (UNFPA, 2003). NGO activities have at times been the target of attacks by religious groups. The increase in certain forms of social violence against women (for example acid throwing to disfigure women who reject men's advances) have been linked to men's resistance to the changes that they are unable to accept or come to terms with. Of 1,961 women subjected to violence in 1998, 72 percent were severely beaten by their husbands. Of all murders in Bangladesh, 50 percent were attributed to marital violence (Mahbub Ul Haq Foundation, 2000, p. 93).

"Violence is a constant threat in women's lives and contributes to a large number of women feeling insecure and scared both in rural and urban areas. Women feel insecure at home as well; in one study 28 percent of women in rural areas felt insecure when alone at home. The same study reported that [of] girls who were sexually abused, 34 percent were abused at home. In addition, women who went out regularly to work or study felt unsafe in places that they went to on a regular basis.... Gender disaggregated statistics from the Bangladesh Bureau of Statistics indicate that deaths from unnatural causes including homicide and suicide are more [than] the number of maternal deaths in Bangladesh. There has been a rise in criminal violence against women in recent years," (Haq and Hassan, 2002).

The rural women whose activities and discussions are analyzed in this paper have made a substantial change in overcoming some aspects of the hegemonic concepts of masculine domination. From a status of a structure that was either "natural" or religiously inscribed, competing possibilities and practices have opened the way for a discussion of that which was taken for granted. There has been a shift from *doxa*, a taken for granted structure, to competing discourses, the discussion of competing possibilities. What is important is that this discourse is not being conducted in terms of adherence to *purdah*, with all competing groups claiming to more fully or purely represent tradition, but in terms of new ideas and concepts. There is still a long way to go in extending the critique, particularly to the arena of the juncture of domestic with the rest of household labour, usually labeled "production labour." Nevertheless, the concepts and ideas discussed here are substantially different from the formerly hegemonic concept of *purdah* and dependence on the male as honour.

"Gradually and steadily, we will break all these shackles of tradition that bind us as women," says Nargis (a pregnant woman and mother of three children) with the support of most members of an UPAMA SCG. Savita, a member of another SCG in Kishoreganj, says, "If I could provide education to my daughter, she would then become as important as the son in the family."

**Annex : Meeting and Discussions with Members in ADIP Field Areas
(17-31 March 2003)**

District	Upazilla	Village	NGO	Name of the Samiti	Members Present *
Barisal	Sreepur	Saitiliya Sutipara	Padakhep Manobik Unnayan Kendra	Chaitali Mahila Somiti (W)	15 (20)
		Uttarpara		Uttarpara (W) Dalia Mahila Samit (W)	8 (20)
	Kaliganj	Paschim baligao		Rajanigandha mohila Somiti (W)	15 (25)
		Jamalpur		Sobuj math purush samiti (M)	9 (19)
				Godhuli (W)	17 (25)
Bangladesh	Mirzapur	Panchgaon	SSS	Panchgaon bhumihin Mahila Samiti (W)	18 (24)
		Panchgaon Telipara		Panchgaon Telipara Mahila Samiti(W)	15 (15)
	Sadar	Sibpur	UPAMA	Sibpur bhumihin prantic (MLG) mahila samiti (1) (W)	25 (25)
		Agbikramhati		Agbikramhati MLG purush samiti (M)	7 (15)
	Delduar	Sairatul	SATU	Sairatul kishani samiti(W)	15 (20)
	Bhuapur	Biramdi	ETDA	Rajanigandha Mahila samiti(W)	16 (16)
		Kagmaripara		Shapla Mahila samiti(W)	20 (20)
Kishoreganj	Tarail	Sachail Baligatipara	VDS	Baishakhi Mahila Samiti(W)	23 (25)
		Barontola		Kusumkoli Mahila Samiti (W)	14 (15)
		Sonati		Ekota Mahila Samiti (W)	9 (20)
		Purura		Karnophuli Purush Samiti (M)	14 (16)
Jarsingdi	Raipura	Sreepur	Prakritojon	Sreerampur Bhumihin Mahila Samiti (W)	17 (20)
		Hashimpur		Hashimpur Bhumihin Mahila Samiti (1) (W)	16 (20)
	Belabo	Charbelabo	BEES	Onirban Purush Samiti (M)	19 (20)
	Shibpur	Munshirchar	SUS	Sornali Mahila Samiti (W)	18 (20)

***Total number of members given in the bracket**

W-Women

M-Men

Total Numbers In Discussions: 261 Women and 49 Men

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