

# ***The Empowerment of Women in Rural Bangladesh***

*By Patrice Palmer*

*Le Bangladesh est reconnu comme l'un des pays les plus pauvres du monde. Les femmes de ce pays essentiellement musulman ont peu de chance de rompre le cycle de la pauvreté. Elles ont de plus en plus de difficulté à gagner un revenu pour assurer leur survie. Depuis plusieurs années, l'accès à des programmes de crédit a permis aux femmes des milieux ruraux du pays de s'assurer un revenu. De même, des groupes de femmes dénommés shimotis ont donné la possibilité aux femmes de se réunir pour discuter de leurs problèmes, de se sensibiliser à l'importance de la nutrition, à l'espacement des naissances et à l'alphabétisation. Elles sont en train de vaincre la domination des hommes, d'améliorer leur statut et de contrôler leur vie.*

A poor Third World woman living in a rural area faces an appalling work day of 16 to 18 hours. Her housework is likely to include walking miles to fetch water and firewood to carry home on her head; pounding grain into flour by hand; cooking over a wood fire; washing clothes in the nearest stream. This alone is more than a full day's hard work, but she is also responsible for the other part of her "double day"—growing most of the family's food with little technological assistance beyond a hoe—and also for additional work on cash crops or "income generating" activities. (Plewes and Stuart 72)

Income generation projects were originally designed to integrate women into the development process. It is "a form of production that is characterized as being relatively small-scale, family-owned, reliant on local raw materials, using indigenous, labour intensive technology and operating in unregulated markets. Income generation projects are a small scope of activities in the informal sector which varies from foodstuffs, cloth and clothing, handicrafts, raw materials and livestock, as well as garment making, food preparation and preservation." (CIDA, 1989: 2)

Although income generation projects can add more working hours to a woman's day, rural women in Bangladesh are empowered through their ability to earn an income. The projects, offered through credit programs, provide women with the income necessary to improve their status and give them a sense of empowerment. Through their participation in *shomotis* (women's groups), women not only improve the quality of their health, well-being, and their level of literacy, but also benefit from group solidarity. The health and well-being of the immediate family members improves as well.

Nevertheless, women's participation in income generation projects has been criticized. Feminist literature relating to women and development issues argues that income generation projects keep women embedded in their traditional roles, maintaining that such projects only increase the burden of labour on an already

arduous work day. (Tinker 16; Mies qtd in Bandarage 503; Stamp 62; Anand 7)

Originally, only destitute women worked in the public sphere. Formerly East Pakistan, Bangladesh achieved its independence in 1971. It was after the War of Independence from West Pakistan that the concept of the Bangladeshi woman working outside the home became a reality. Many families lost their male breadwinners in the war, and, as a consequence, the women from these affected families were forced to take on the responsibility of earning an income. In a country where *purdah* is strictly followed, the fact that women began working in the public sphere made great inroads towards their role in development.<sup>1</sup> Access to credit programs to initiate income generation projects has thus been instrumental in changing women's role in Bangladesh.

Furthermore, it is extremely vital for women in Bangladesh to earn an income, as the country has been referred to as one of the poorest in the world. Bangladesh has had its share of natural disasters and relies heavily on foreign aid. The country receives approximately two billion dollars per year in foreign aid, of which Canada is a major donor. 90 per cent of the funds that the government spends on development comes from foreign aid. (Miller A13) The importance of foreign aid should be stressed as programs in the areas of health and education are initiated due to this funding, and little is provided by the government of Bangladesh. It is, therefore, one of the main sources of funding

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that support community development projects.

Community development projects for women have been supported by development agencies in order to improve the income and status of women in Bangladesh society. A woman's status in the family in Bangladesh is related to the household's income, the amount of seclusion which she is able to maintain, to her age, and to her ability to bear children, principally sons. (Eggen 5) It is through a woman's ability to earn income that her status within the home is elevated.

According to a study conducted by the Population Crisis Committee, the status of women in Bangladesh is the lowest in the world. (3) The study reported some of the following statistics:

- female life expectancy is 49 years;
- women bear 5 to 6 children on average;
- 27 per cent of women die in childbirth;
- university enrollment is less than 2 per cent for women aged 20-24;
- one in 15 women is in the paid labour force;
- the literacy rate for women is 14 per cent.

Hamidul Huq, Director of Unnayan Shahojogy Team, a Bangladesh Non-Governmental Organization (NGO), believes that economic dependency is one of the major reasons for women's oppression and exploitation. (10) Rural women in Bangladesh have very little opportunity to earn money. When women do earn their own income, it is more likely to benefit the family than the income earned by men. (Tinker 27) Nevertheless, "it cannot be taken for granted that the benefits accruing to a household (or to its senior males) will also benefit the rest of the membership". (Kabeer 85) It is a fallacy that if money is given to men, it will automatically benefit the women and children. Men decide how money is spent, and very

often it is not spent for the basic needs of the family. (Ramirez 27)

It is imperative that women be given the opportunity to earn their own income, not only for their empowerment, but for the welfare of their family. And due to the relatively new phenomenon of the growing numbers of women who are becoming heads of households, women must earn an income for survival. (Eggen 9) The success of income generation schemes is allowing this to happen.

Benefits can be seen in both individuals

and financial efforts of the Unitarian Service Committee of Canada (usc Canada), an NGO located in Ottawa, Ontario. The usc projects are referred to as "integrated community development programs" which encompass health, education, sanitation as well as income generation projects.

Each *shomoti* has approximately 30 members who meet weekly with a community worker. The community workers for the women's *shomotis* are female. This non-traditional role, taken on by the community worker, challenges the ideology of *pardah*, as she is responsible for travelling to different villages.

To date, over 20 health care workers and 33 volunteers, all women, have been trained to recognize many common illnesses, dispense medications, and keep immunization records. While providing primary health care to women, the workers and volunteers are now involved in roles that were once considered impossible because of *pardah*. Women are making decisions to enter non-traditional fields.

The main focus of the *shomoti* is to accumulate group savings which will allow a group member to take a loan to assist in the start-up of an income generation project. The credit program is based on the highly successful Grameen Bank system. The *Grameen* (rural) Bank was developed by Dr. Mohammed Yunus in Bangladesh in 1976. This model has been used successfully worldwide. Dr. Yunus realized that a small loan could help people on the road to self-sufficiency. To date, there are over 500,000 members in over 10,000 villages in Bangladesh. (Theiler 70)

The credit program works as follows: small groups are formed in which the members contribute weekly into a savings account. When the savings account has reached a certain level, a loan may be secured by one member. The next group member can take a loan when pay-



Sharon Fernandez, Untitled, 1991, Ink on Paper

and the community in the areas of health and education. During a January 1990 field visit to the village of Subidkhali in southern Bangladesh, I had the opportunity to meet women from ten *shomotis*. The *shomotis* are supported through the

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ments have been started by the previous member. There is a high degree of peer pressure to pay off the loans, and, as a result, the success rate is over 98 per cent. Over 80 per cent of the loans are taken out by women, who according to Dr. Yunus, "suffer the greatest discrimination," "benefit the most," and have "accomplished a lot." (Theiler 69)

The number of women's groups in Subidkhali as of January 1990 totalled 39 as compared with only eleven groups of men. This indicates the tremendous initiative and determination being shown by rural Bangladeshi women. As well, although men have more time to commit to group meetings and participation, the women are more committed and involved in the *shomotis*. The group members in the *shomotis* are required to pay 2 taka, the local Bangladeshi currency, which is equivalent to 10 cents (Canadian currency). The payments are made weekly during the group meeting. It is decided by the group which woman will be allowed to take a loan. For example, if one of the group members is proficient in basket making, she would be encouraged to take a loan to buy materials to make baskets. Another woman may want to buy chickens to produce eggs for sale. It should be stressed that all women in the *shomotis* make their own choices in terms of deciding what type of income generation scheme they would like to participate in. Other common income generation schemes in this area of the country include fish culture, poultry and duck raising, rice processing, goat rearing, animal husbandry, producing fish nets, bamboo and cane work, and fruit and vegetable cultivation. It is interesting to note that the success of the credit programs has been detrimental to local village money lenders who demand outrageous interest rates, thereby reducing any chance of profit for the loan recipient.

Women in the *shomotis* that I visited have been highly successful in their income generation projects, although not all women in the groups at that point had taken a loan. The total in group savings as of October 1991 had reached over \$45,000 (Canadian dollars). (Choudhury) Although women are achieving success in their income generation projects, they are unable to fully take control of their efforts in regard to their profits. The ramifications of *purdah* prevent women from

participating in the commercial world. Women are restricted from leaving the *bari* (homestead) to sell their goods in the local markets. Therefore, women rely heavily on selling to other women in their immediate village.

They are also extremely dependent on their husbands or other male family members to take their goods to the local markets to sell. This greatly affects the level of income that women can expect to achieve, and more so, the control of that income. As Kabeer points out, "their contribution remains socially invisible and control over the proceeds of their labour is transferred to male hands." (93)

Interesting inroads are being made in the area of women and their access to local markets. The United States Agency for International Development (USAID) has

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initiated pilot projects involving women and local markets. The concept is referred to as "women's corners" in which an area of the local market is designated specifically for women to sell their goods. The pilot projects began in 1987 in areas where NGOs had been supporting women's development. The findings of the study indicate that "women's incomes have risen significantly" and "their self-confidence has increased tremendously." (Rashid 5) Most significant is the acceptance of the public, local authorities, and competing businesses. This clearly demonstrates the active role women are taking in respect to gaining control over issues that concern their financial well-being, as well as challenging the barriers of sexual inequality.

usc Canada reports that "one of the tremendous achievements of such development projects aiming at empowering the rural disadvantaged has been the rise in the awareness level of leadership qualities of the target groups" (*shomotis*). "Women have proven to be effective change agents, more so than men, in improving the quality of life within their family." (3) Today, there are over 475 *shomotis* in Subidkhali involving more than 13,000 women. (usc Canada 1) The success and growth of the groups has been astounding. In my conversations with Mr. Masum, co-ordinator in this region, he explained that "the women in the *shomotis* have become more independent through their ability to earn an income." He discussed the fact that women have stopped wearing the *burka*, which is a piece of clothing, usually black, worn over a woman's sari, covering a woman from head to foot. In a country where temperatures can reach over 40 degrees Celsius, wearing a *burka* can be unbearable. Women have been encouraged to shed their *burkas* and have been told that they look appropriate in their saris. Mr. Masum stated that "our country will never get ahead if women do not stop wearing *burkas*." <sup>2</sup>

Women are also becoming empowered through group solidarity. During a *shomoti* meeting, Fatima openly admitted that her husband had been demanding all of her profits from the sale of items in a small shop located in her house. She had reluctantly followed her husband's orders and handed it over. The community worker asked the group members what they thought should be done to rectify this situation and to prevent this from happening to other group members. It was decided that the group would go directly to Fatima's husband and demand that he return his wife's money. The group, composed of 30 women, surrounded Fatima's husband and shouted their demands. The husband, outnumbered, quickly reimbursed his wife.

Women are utilizing their solidarity and ability to solve problems and make decisions which affect their lives. Rosaline Costa, a feminist and supporter of human rights in Bangladesh says that "the experience of the past reveals that education and organization are the main path for workers (women) to follow to achieve their just rights and to participate in decisions that affect their common lives." (1)

Participation in the *shomotis* is providing women with the opportunity to organize. Bangladeshi women are proving to be effective change agents in their lives. More importantly, the women expressed their enjoyment in being part of the *shomoti*. They like the feeling of group solidarity. As Bangladesh is a patrilocal society, participation in *shomotis* provides important kinship for women.

Tinker states that "there is a tendency to overload women's projects with welfare concerns: health, education, family planning...These often take precedence, and sink the enterprise." (qtd in Stamp 63) In terms of the health benefits to participants in the *shomotis*, it has been documented that for the first time since 1989, no cases of cholera have been reported in this area. Night blindness, caused by a lack of vitamin A, has been totally eradicated. This, Mr. Masum explains, is due to the effective teaching of health, hygiene, and nutritional education to women in the *shomotis*.

Choudhury reports that "infant mortality has decreased by 6 times the national average" in the Subidkhali area. Over 90 per cent of women can make 'oral rehydration solution', one of the most important and effective methods in saving lives from diarrhoeal disease.<sup>3</sup> Good health is also being promoted through the implementation of tube wells to ensure clean water for the village. This is also proving to be time effective in terms of women's role in providing water for their family as the wells are placed within the villages for closer access to water.

Childbirth can also have severe consequences for a woman's health. Reports show that approximately 27 per cent of women in Bangladesh die during childbirth. (Chaudhury and Ahmend qtd in Kabeer 103) Choudhury reports that 70 per cent of the families in the *shomotis* are now practicing a form of birth control.

Because of *purdah*, girls have to leave school at an early age, or are not sent at all if there is not a segregated school. (Dankelman and Davidson 98) This greatly affects their level of literacy. Women are now being provided with basic literacy skills and are responsible for keeping the accounting books used for group savings. One of the group members proudly displayed the stacked account books at the front of the group. She stated that the members had taken turns in com-

pleting the books each month. After their literacy lessons, they join in singing a song called "No Longer a Thumb Print—A Name." Before their literacy training, the thumb print had been their signature.

In a patriarchal society like Bangladesh, the change in social relations is a slow process. Choudhury explains that initially the husbands were not encouraging and were very negative about their wives' participation in *shomotis*. It has taken some time to change their views but they now welcome the extra income earned by their wives through income generation projects. Many of the husbands are extremely proud and boast about their wives' skills and ability to earn an income. It has been reported that men who are initially reluctant to allow their wives to participate in activities outside the household

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will usually accept a woman's increased participation in development activities, if she is able to generate income. (Eggen 14) The fact that women are earning an income to support the family may also increase the chances of marriage stability. (Chaudhury and Ahmed qtd in Kabeer 105)

Credit programs for women have been encouraged by other NGOs as well. The Bangladesh Rural Advancement Committee (BRAC), a local NGO, was organized after the War of Liberation in 1971. Their mandate is to improve the conditions of the rural poor through developing their ability to mobilize, manage, and control local and external resources. The projects, like those funded through usc Canada, are

also referred to as integrated community development programs. Other components of the programs focus on teaching self-reliance and literacy, consciousness-raising, and establishing credit programs based on the Grameen Bank model.

The impact on rural women has been tremendous as more than 60,000 women have been organized into more than 800 active groups. The women in the organized BRAC groups have the most to say about the changes that have occurred in their lives since joining a group. Before they had little access to cash; now they can take loans and earn their own income. Again, the women stress that most of the money they earn is spent on the immediate needs of the family, such as food and clothing. Rarely do they spend money on themselves. This recurring theme seems relevant in promoting income generation for women as the income earned is benefitting the whole household and not being spent on the woman herself.

Some of the impacts of BRAC's economic and social programs for women are listed as follows:

- greater opportunities exist to meet and socialize;
- more affection and respect is earned within their own families;
- dependence on the rich and powerful for loans and work opportunities is reduced;
- women are now able to participate in local judicials, initiate legal proceedings, and call retrials. A women's informal court is now convened by women;
- women have begun to exercise their right to vote or withhold votes in their own interest;
- women have begun to demand their right to public goods and services.

Most importantly, the women describe the changes in themselves. They say they have "new-found wisdom and confidence." One woman described the significant changes in her life as follows:

Before we were blind, although we had eyes. We used to work in other people's houses, but did not get the correct wages. Now we rear poultry, plant trees...grow wheat, onions and potatoes. We make a profit from this cultivation...Now, if anyone says anything wrong I answer back, before I used to keep quiet. Where did I get my courage? From my self-confidence and wisdom. (Chen 84)

Non-traditional roles have also been encouraged for women. For example, women are being provided with training in basic veterinary care (referred to as *paravets*), allowing them to pass vital information on to women in other villages. CIDA projects concentrate not only on increasing women's economic options, but also on facilitating reduction in births. (CIDA, 1987: 8) "Mother's centres" or training centres are providing skills in textile trades, literacy, and financial management. The income earned by the women is being spent on improving the education and nutrition of their family. As well, women are being encouraged to participate in savings plans. Over 5,500 women have been trained as Family Welfare Assistants to provide education in health, nutrition and family planning. What has been deemed most significant is the fact that income generation activities have "created new roles for women which are gradually becoming acceptable to society." (CIDA, 1987: 9) This would, therefore, challenge the theory that income generation projects embed women in their traditional roles.

What has not been discussed is women's participation in handicraft production. Charlton presents both sides to this argument:

Income generation that builds on or is an extension of traditional skills is most likely to be appropriate for rural or semirural women. One argument in favor of such an approach is that it enables a woman to earn some money, however little, in a way that is compatible with her culture and family obligations and draws on feminine skills. Thus, properly planned handicraft projects may be desirable for large numbers of rural woman, especially those who are confined to their homes by custom. (128)

This form of income generation does not challenge the ideology of *purdah* and women remain as unequals and subordinates. Charlton explains that handicrafts are "time-consuming," "provide little income," and "the amount of money received is described as exploitive." She states that "women have no control over the disposition of their product or price. The money does not meet their needs or

fulfill their potential." (129) Participation in handicraft production is thus an extension of women's traditional skills which confines them to their home, is extremely time consuming and offers little pay in return. On the other hand, a woman who obtains credit to raise chickens can raise chickens and eggs for her family as well as for market. This type of activity may demand less of her time than the production of handicrafts, but more importantly she will have more control over her labour. Unless women participate in the women's corners in local markets, they will never have total control over their labour and income.

There are organizations in Bangladesh which buy handicrafts from rural women. One such organization, Aarong, buys handicrafts from rural women for export to foreign markets as well as for sale in their exclusive shops. Women do not have a role to play regarding price of the items or their working conditions. Another, Gono Unnayan Prochesta, trains women in batik, and in turn exports the finished goods. The working conditions are very rigid, overcrowded, and uncomfortable. Their efforts benefit the employer and not the women themselves.

There is support for women's handicraft production in conjunction with co-ops. Bridgehead Trading, supported by OXFAM-Canada, has been encouraging women's participation in the Corr-The Jute Works co-op. Money saved by the co-op is being used to support other enterprises such as the buying of land to grow produce for sale. Women in the co-ops are also provided with training in health care, literacy, financial management, family planning, and awareness-raising programs. The women like working within the co-op as they are able to discuss and find solutions for their shared problems.

In conclusion, women benefit from programs which offer access to credit for income generation projects. These projects are providing women with skills, training, experience, and a sense of power that they would otherwise have found difficult to obtain. Although a woman's work day is exhausting, the economic situation in both the developed world and developing world means that women need to earn income for their family. Women will continue to strive for the provision of the basic needs of the family, under all circumstances.

The participation and organization of women in *shomotis* can only help them to eventually overcome the long process of fighting the burden of the "double day."

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<sup>1</sup> *Purdah* is a Persian word meaning curtain. *Purdah* acts as a physical restriction on women's mobility by defining their proper place as being within the boundaries of the homestead where they are protected from contact with strange men. It creates a sexually-segregated world which identifies men with the public/social sphere and women with the private/domestic sphere; its outward symbol is the *burka*, a concealing garment worn by women on leaving the household, which signifies they are in male space. *Purdah* defines and sets the parameters for women's access to power and autonomy. See Naila Kabeer "Do Women Gain from High Fertility," *Women, Work, and Ideology in the Third World*, edited by Haleh Afshar (London and New York: Tavistock Publications, 1985), p. 87.

<sup>2</sup> Women's health can suffer because of *purdah* and the wearing of *burkas*. Women have to breathe through folds of cloth and are therefore not able to breathe fresh air freely. Tuberculosis and other respiratory problems can be aggravated by covering the nose and mouth for long periods of time. Women often carry their babies under their *burkas* which means that the child, hidden under yards of cloth, has to breathe its mother's infected breath. The primary source for bone formation is Vitamin D, naturally assimilated through exposure to the sun. Because of lack of exposure to the sun, many women are deficient in Vitamin D and suffer from rickets. Most *burkas* are black, a colour that rapidly absorbs heat. See Irene Dankelman and Joan Davidson, *Women and Environment in the Third World*.

*Alliance for the Future* (London, England: Earthscan Publications Ltd., 1988), p. 100.

<sup>3</sup> The most important part of the treatment is to replace the water lost through diarrhoea and vomiting. Oral rehydration solution is made from one scoop of sugar, a pinch of salt and one glass of water. See *Care of Children with Diarrhoea* Child-to-Child Programme (London, England: Institute of Child Health, January 1979).

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