

Educating Women Through NGO Programmes: Contradictions of Culture and Gender in Rural Bangladesh¹

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Abstract: Since the birth of WID in the beginning of 1970s, education for women and girls has begun to be a much-favoured issue for donors, governments, practitioners, and development advocates for reducing poverty and empower women all over the world. It is commonly believed that when women are educated and empowered they are in a better position to take part as equal partners with men in the labour market, the productive sectors and address their subordinate situation in relation to men in the society. In developing countries, education programmes run by NGOs are very popular as they often adapt the educational curricular according to the local context and local needs. By using data from YWCA of Bangladesh, a community development programme, this paper shows that NGO run development programmes increase the literacy, awareness, and leadership skills and thus empower women but fail to include and mobilise women into the productive sectors because of the prevalent social and cultural practices. This paper argues that unless the programmes include men and focus its activity around change of socio-cultural practice of men, the empowerment of women through education programmes in Bangladesh will remain minimal.

1. Introduction

Women and girls are in a disadvantaged situation compared with men in many aspects of their lives in the society, especially in developing countries. It is commonly agreed that education and training of women and girls are the main ways to improve women's situation and to create gender³ equity as well as give them incentives to take part in development initiatives in the society. In order to improve women and girls' situation and bring them into the main stream economic development, especially for the women and girls in developing countries, a great deal of resources has been invested during the last couple of decades.

Women's issues has attracted considerable attention since the birth of the concept of "Women in Development" (WID) and "gender" in the mid 1970s. The advocacy of women activists and "the new wave" generation of feminists around the world found a voice to insist that women should be integrated into the development process and encouraged international organisations to allocate funds for WID projects especially in developing countries. Since that time rich capitalist countries and other international development agencies from all over the world have initiated efforts to integrate women's issues and gender issues into development policies, programmes and projects as well as put emphasis on promoting economic development and empowerment⁴ of women in developing countries, especially for the poor and vulnerable.

Despite huge efforts, serious concerns remain about the equitable distribution of the benefits of development initiatives along gender issues. A great deal of resources has been invested in documenting the distributional effects and impacts of development on various groups in society, especially between men and women. And often a concern is expressed that all these development initiatives effect and impact men and women differently and that it is mostly the men who have been benefited by the development efforts. It is important to mention that this paper mainly concentrates on examining the impact of NGO's education programmes on

microfinance programme borrowers' economic and social well-being as well as intra-household relations. When the poor women participate in NGO programmes, how does this change their livelihood, relationships, behaviours, and their perspectives on the future? By using data from YWCA, an NGO dedicated to community development through education and training as well as microfinance activities, this paper investigates women's situation and some of the reasons for women not being able to take part in the broader socio-economic development process in Bangladesh despite the great deal of efforts that have been invested in favour of women.

The paper briefly highlights the group formation process and policy of the microfinance programme, and gives a short description of the research methods that have been used to collect and analyse the data before presenting the major findings. As socio-cultural practice have been seen as one of the main impediments to bring women into the development process by including them into the larger economy. Therefore, it is important to provide a brief description of the culture and society of Bangladesh at this stage.

2. Culture and Society: A Bangladeshi Context

This section concentrates mostly on outlining cultural constraints on women in rural Bangladesh. However, before proceeding, it is important to have an understanding of the concept of culture. It is difficult to give a universal definition of culture because culture is flexible, changeable and context specific. One definition of culture describes it as "an integrated system of beliefs..., of values..., of customs..., and of institutions which express those beliefs, values and customs..., which binds a society together and gives it a sense of identity, dignity, security, and continuity" (World Bank Report, 1978:7 cited in Abecassis, 1990:1). This definition however can be disputed, and may be too general and not so suitable for the women respondents in the study area as they often get subordinated because of the cultural constraints, and thus culture can have obstructive and disempowering effects as well. As culture is socially constructed (Berger and Luckman, 1967), it is dynamic and can be changed constantly by human agents, and it is therefore important to understand the dynamics of culture and take it into account when interpreting the findings in the context of this study.

Bangladesh is a predominantly agricultural economy, with agricultural production making up 35 percent, a significant contribution, of the GDP (The Europa World Year Book, 2000:581). The population is 136 million (The World Gazetteer, 2002), and a majority (83 percent) of its population live in villages in rural areas, and 78 percent of the population is said to live in absolute poverty. Most of this poverty is concentrated in the rural areas (World Bank, 1999). About 95 percent of the population speak Bengali, the official language, as their mother tongue while the rest speak tribal languages or other languages. More than 87 percent of the people are Muslims, and Islam is the state religion. There are also small minorities of Hindus (12.1 percent), Buddhists (0.6 percent), and Christians (0.3 percent) (The Europa World Year Book, 2000:575).

There is growing evidence in Bangladesh that the experience of acute poverty is gendered, and women and girls make up a majority number of the population who live in absolute poverty (UNDP, 1998). In the Bangladeshi societal context, women lack equal access to resources, and they are generally seen as having a lower status and their livelihood is thus often poorer than their male counterparts. The reason for women being resource-less is a spiral of many-fold factors. Unequal power relations between men and women could be one of the main reasons for women being in a subordinate situation. Because of gender hierarchy and the patriarchal practices, most women have less power in the family relative to their husbands, and in many matters, relative to their sons. In the household, it is the husband or head of the household who takes all the major decisions without any significant input from women. From the beginning of

their lives, they receive poor health facilities, which results in bad health, malnutrition, and high mortality and morbidity rates. During the fieldwork in rural Birisiri a majority of the women respondents (82 percent) reported that they serve the largest and best portions of their daily meals to their husbands and other male members of the households and women themselves eat after their husbands (Field notes, 27/08/2000).

Access to education facilities is also restricted and causes much higher illiteracy among females. In Bangladesh, education is seen as an investment in future income generation. It is the rural cultural practice that the son in the household will stay with the parents and provide food, cloths and security for their elderly parents. This expected intention encourages parents to invest in their son's education instead of their girl's education. Girls' education is not perceived as a good investment because when a girl marries the income goes to her husband's family, not to the natal family. Moreover, it is socially perceived that girls will remain at home as someone's wife and mother and they will not be working outside their household premises to earn money (Shekh, 2003).

However, it is important to note that since the 1990s, because of the governments policy changes in favour of girls education and women's rights in Bangladesh, the situation is changing and now educated women in many rural areas in Bangladesh are also working outside of their household premises in order to earn money. Even though the situation is changing for women, the occurrence of not having significant skills and functional knowledge are more likely to be found among women than among men. All these factors contribute to women being dependent on men and produce and reproduce unequal power relations in social systems based on gender inequitable "structural principles" (Giddens, 1979, 1984).

In rural Bangladeshi society, without husbands, sons, or fathers, women are economically isolated because they cannot get access to markets, and are socially ostracized (Ackerly, 1997:145). Generally, rural women in Bangladesh depend on men in their families for their access to markets and for their very existence (except tribal women). While men depend on women for their existence as well, "men's and women's mutual dependence cannot not be interpreted as reciprocal" (ibid:145). In Bangladeshi society and culture men can, and do, leave their wives and children, move to other places, and start new lives. For women it is rather different and restricted and a matter of dishonour. Women, however, can leave their husbands only by returning to their natal home, and they have to become dependent on their parents or brothers where they are also not free from domination and restrictions.

In addition, social and cultural constraints on women's mobility and their market access restrict their ability to contribute to the household economy. In rural Bangladesh, the range of cultural practices which contribute to women's subordinate status are often symbolised by the practice of *pardah*⁵, which secludes women and emphasises female modesty and shame for the prevention of family honour. Women's contacts with men are limited to those of their own family by means of the construction, both real and symbolic, of an inside /outside (*ghare/bahire*) divide between the worlds of women and men. *Purdah* in Bangladeshi society is centrally about subjugation of women and is sustained by a potent cultural and religious system, the net results of which is that observance of *pardah* grants status and prestige while non-observance removes status (Amin, 1997:219). *Purdah*, however, is related to class. Poor women in Bangladesh cannot afford to maintain *pardah* and thus status, as they also cannot afford to forgo the use of their labour. In order to reduce poor people's vulnerability, poverty and create empowerment, especially for women YWCA run its community development programmes in Bangladesh. Now this paper takes a brief look into the YWCA's programme formation policy and process in rural Bangladesh.

3. A Brief Review of YWCA: Group Formation Policy and Process

The YWCA was established in 1961 in (then) East Pakistan and is an affiliate body of the World YWCA. Since its establishment, the YWCA has been working for the socio-economic development of women through various programmes. YWCA uses a bottom-up participatory planning approach where members, staffs and borrowers are encouraged to participate and their views are considered as reflections of organisational goals and objectives. The main objectives of the organisation are to unite women and young girls irrespective of caste, creed, and religion; and to make women more aware of their own potential and help them to become self-reliant (YWCA, 2001:2). In order to achieve these goals and objectives, YWCA provides a range of development services to the poor vulnerable women and girls. YWCA believes that in order to reduce poverty, vulnerability and deprivation of women in a hierarchical society like Bangladesh it is important to provide a broad range of development services to women and girls. The services that YWCA provides are education, bookkeeping and accountancy, community health programmes, skills trainings, savings and credit, leadership development, awareness raising, and legal advocacy. It organises its programmes by using peer group lending strategy and works in 12 districts in Bangladesh and has 574 groups and 9647 active participants. This number is related only to the microfinance programme. In addition thousands of women and children participate in other community development programmes provided by YWCA. Table 1 below illustrates brief summary characteristics of YWCA.

Table 1: Summary Features of YWCA in 2000

Objectives	Increase awareness, skills, and reduce vulnerability and poverty through education, knowledge, legal advocacy and microfinance.
Organisational Units	Head office in Dhaka, 12 local offices/branches,
No. of Borrowers	9,647
Source of Finance	Member's savings, grants from western donors, income from own operations.
Definitions of Target Group	
Gender of Borrowers	Women who are landless, asset less and deprived in the society. Men are also targeted.
Land Holding	Less than 50 decimals
Income	Family income less than 2000 Taka monthly.
Group Formation Requirements	
Group Size	Normally 15-25 - similar economic conditions.
Time Required for Obtaining Loans	It takes about six months to obtain a loan from the time of group formation.
Group Discipline	Men and women form separate groups. Leaders/ members must approve loans, and multi-membership from the same family is allowed.
Attending Group Meetings	Attending group meeting compulsory and all members must attend group meetings.
Training and Education	Training and education related to loan investment and other social issues are provided
Savings	First year: TK 5/week, second year: TK. 10, and third year TK 15. Groups can decide collectively.
Withdrawal of Savings	Savings cannot be withdrawn. Members can only withdraw savings by leaving the organisation
Credit System Features	
Loan Size	Three times the size of their savings.
Loan repayment	10 months
Repayment Frequency	Monthly in 10 instalments
Interest rates	12 percent flat rate
Collateral Requirements	None, personal savings and group savings work as a collateral.
Incentives to repay	Peer pressure, and fear of losing social face.
Monitoring/ Supervision	From the group members and from the COs.

(Source: YWCA, 2001)

Women from the same village, neighbourhood and with similar economic background, form a *samity*⁶ and normally each *samity* consists of 15 to 25 members. The group formation process is quite long, and takes about six months. During this initial group formation process, the group members save together in a group fund where all group members should save an equal amount of money regardless of their different capability. The group as a whole would decide about the amount of the savings per week. Once they save, they cannot withdraw their savings unless they decided to leave the programme. At the time of group formation, or later, the group members also get an opportunity to take part in a range of development services such as education, bookkeeping and accountancy, community health, skills training, leadership development, awareness raising, and legal advocacy which is provided by YWCA.

After completing the group formation process, YWCA provides its members with a loan which is three times the amount of their savings. Active participation in the group meetings is emphasised and practiced. In each group meeting, they set up the agenda and decide the issues that will be discussed in the meeting. They discuss issues related to their health, education, family planning, women's legal rights, social and political awareness, and how they can invest and benefit from their loan investments. The CO⁷ acts as a facilitator for the discussion. The statement given by the General Secretary of Chittagong YWCA can illustrate how this process functions:

First when they start, they have to analyse their problems. The books have lots of questions to help them in doing this. Their thinking about their own problems makes them aware. The course includes reading, writing, mathematics, Bengali, and general science. It is very different from the government school curriculum. The system is based on the pedagogy of Paulo Freire. In these education classes they are doing awareness building. They get to know their own rights - their dignity. They learn about where to get their local resources. They are raising their consciousness through our programme. They get to know how to change their life through the groups. They also learn that if they have a strong unity, they can make a change: Through making pressure groups for claiming their rights. I think in this way, they will change their life soon (Sekkesæter, 1994:55).

Each group has a president, a secretary, and a cashier who are elected on an annual basis by the group members, and one member cannot be elected for the same position more than one time. This way the leadership rotates each year and every member get a chance to be in the leadership position regardless of their social and economic status. The group leadership preserves a lot of power in the decision-making process regarding loans and savings. Even though the group meetings are held weekly and savings are also collected by the CO during the weekly group meetings, the loan repayment is collected monthly by ten equivalent amount instalments with an interest of 12 percent flat rate. If someone is unable to repay the instalments, then they have to pay the due amount with the next month's instalment with a penalty of taka 2 to the group fund. The group members and COs supervise the proper use of loans. Under special circumstances, YWCA can issue emergency loans by the special recommendation of the group leadership.

4. Research Methodology and Design

The methodological choice of this research is mainly informed by the feminist perspective of social research. For feminist scholars a deep suspicion of quantitative methods as having concealed women's real experience has motivated much preoccupation with, and advocacy for, qualitative methods as methods which permit women to express their experience, view and opinion fully and in their own terms. Feminist research's goal is to overcome women's oppression and exploitation, and views research as a process of conscientisation for both the researcher and researched (Mies, 1983:126-7). It has been mentioned above that this research is

exploratory in its nature and intends to capture the impacts of NGO run development programmes for women in rural Bangladesh. This research therefore used a combination of qualitative and quantitative methodologies in order to maintain the quality and reliability of data. The methods that have been used to collect data are face-to-face questionnaire survey, semi-structured interviews, group discussions, and observation. The fieldwork took place in the rural areas of Birisiri, Netrokona District in Bangladesh. The author lived in the fieldwork area for a period of six months with the research respondents in order to collect data and to observe in detail the operation of the case study NGO. A random sampling method was used as sampling strategy to select neutral research respondents and the total number of respondents were 70 from YWCA and 70 from another organisation. In addition, 30 percent of the respondents' husbands or wives were included in the research sample. Interviews were also held with selected representatives of the management of YWCA as well as key persons and representatives from the relevant government sectors, other NGOs and MFIs working in Bangladesh

The data was collected from both primary and secondary sources. The source of secondary data was organisational documents and related literature. The primary data was collected in two phases. In the first, a survey using face-to-face interviews was carried out and in the second phase, in-depth semi-structured interviews were conducted. When forming the structured questionnaire and the semi-structured interview guide, consideration were given to economic, social as well as political conditions under which the required information were collected. To test the reliability and performance of the questionnaire and interview guide, a pre-test was undertaken before implementing the actual fieldwork. The sample villages were visited before the actual start of the fieldwork in order to obtain informed consent and to gain a rapport with the key figures of the area. The paper now presents a brief description of the theoretical and conceptual framework that has been used to interpret the data.

4.1 Theoretical and Conceptual Framework

In theoretical terms unequal resource control in rural households, gender relations, socio-cultural rules and norms, and male dominance in society are significant for an understanding of the NGO programmes operation in relation to women and their empowerment in rural Bangladesh (Shekh, 2003). Therefore, this research used a conceptual framework consisting of three main theories: Amartya Sen's (1987, 1990) bargaining model, Anthony Giddens' (1984) structuration theory, and Naila Kabeer's (1994, 1999) social relations framework in order to measure and understand development and change as well as women's empowerment because of their participation in NGO programmes.

The theories of Sen, Giddens, and Kabeer provide complementary theoretical frameworks for understanding and analysing the ongoing process of women's empowerment in rural Bangladesh. These theories offer perspectives for examining the nature and relationship of dominant and dominated. These theories also help us to understand the underlying reasons for why some development intervention are empowering for some women (group) and not empowering or disempowering for others. The table below gives an overview of the theoretical standpoints of the three main theories.

Table 2: Main Characteristics of Theories

Characteristics/Authors	Sen	Giddens	Kabeer
Focus of Analysis	Individual/Family	Agency (individual)/ Structure	Individual/Collective society
Main Concepts	Breakdown position, perceived self-interest, perceived contribution to household economy	Social practices, recursive relationship between structure and agency	Indivisibility of resource, agency and achievement
Model of Action	Bargaining	Practical and discursive consciousness	Exercise of choice

Sen's bargaining model provides a framework for analysing the bargaining and cooperative conflicts that take place within the household between two parties, namely men and women. His model demonstrates that whether or not women's access to education, loans, participation in NGO programmes, and involvement in income generating activities will empower them to improve their position, especially relative to men within the household, depends crucially on the nature of the intra-household decision-making process. Sen suggests that when women can improve their breakdown position, perceived self-interests, and contribute to the household economy, all these can influence and change the nature of intra-household relations between men and women, and women's increased participation in the decision-making process. Sen in his 'co-operative conflicts' model suggests that household members co-operate with each other despite their conflicting interests as they benefit more from the outcomes of co-operation than non-co-operation (1990).

Giddens' structuration theory provides us the ground for understanding the social systems and relations where we live and how social structure and practices produce and reproduce our behaviour and actions. It also provides us the basis for analysis of social structure and human agency and how these two interact as well as how they are interlinked with each other by the social system. Kabeer's framework helps us to illustrate the disparity between and within different social institutions, such as the family, the market, the community, and the state. Her framework also incorporates women's collective agency (e.g. group spirit and social capital) and recognises that collective action can increase the chance for women to challenge the existing rules, norms, and power structures. Her framework demonstrates the socio-cultural base relations, meaning that in Bangladesh there are unequal resource distribution which in turn determine unequal relations between men and women in different institutions. However, if women gain access to and control over education and resources then they will be able to gain the power to change these existing relations and choose otherwise; and gain the capability to live their lives the way they want, this change process would be seen as empowerment. The rest of the paper concentrates on presenting the main findings of this research.

5. Work Opportunity for Women: Diversification of Household Income Sources

No discussion of female education in developing countries is complete if it does not address the role poverty plays in undermining efforts of improvement and development. One of the main reasons for educating women through NGO run development programmes is that women would be conscious about their subordinate situation, learn new skills, obtain new knowledge and they would take part in the larger economy. In Bangladesh almost all NGOs provide microfinance services to their members so that they would be able to start new income generating activities (IGAs) in order to contribute to their household economy. Despite huge effort from the government, international community and development agencies to include women into economic activities; the field data from rural Birisiri suggests a complex picture. This is because the limited ability of women as well as rural households capacity to initiate new IGAs and/or managing any IGAs that involve their presence in the public sphere because of the culture and prevalent social structure.

Data suggests that the loan investment capacity and ability of women respondents are diverse and not equal for all women respondents. For the less poor (better-off) women respondents, loans have mostly given the opportunity to do what they were doing prior to receiving loans on a larger scale. In the case of the poorer women (37 percent), loans seem to have given them the opportunity to invest in new IGAs. In cases where women create new activities, these activities are mostly home based traditional and do often yield low income. Typical IGAs that women invest their loans in are: poultry rearing, livestock, weaving mats, weaving fish nets, running home based small grocery stores, and paddy husking. Women in Bangladesh cautiously use their

loans in traditional IGAs as they lack access to the market place (Ackerly, 1995). The table below shows different types of activities that households are involved in as a result of their participation in NGO programmes and having access to loans.

Table 3: Different Types of Income Generating Activities

		Types of Income Generating Activity						Category of IGA	
		Service	Trade	Livestock	Poultry	Agriculture	Other	Agricultural	Non agricultural
YWCA	Count	1	15	12	5	17	4	38	16
	Row %	2%	28%	22%	9%	32%	7%	70%	30%

(Source: Survey questionnaire data, 2000.)
 Note: Figures in percentage are rounded up to the nearest numbers.

To better explain the data, the activities are being categorised into two groups: the agricultural and non-agricultural IGAs. The results show that out of 70 respondents 38 (70 percent) respondents invested in agricultural- and only 16 (30 percent) respondents in non-agricultural activities. This suggests that the respondents are currently investing their loans to a higher degree in agricultural activities. One reason for this is the loan sizes. The average loan size is about 500 taka which is a very small amount of money considering the cost of setting up any kind of non-agricultural income generating activities which will be discussed below. The respondents (87 percent) reported that when small loans are given, then they often use them for agriculture or other purposes than creating a new activity. It is important to note that where loans are invested in non-agricultural activities, it is mostly the men who are taking care of the activities. In addition, 61 percent of the respondents reported that because of the loans the men in the household find an alternative way to earn money when there is no agricultural work. The case in the box below may explain this better:

Box 1: Work Opportunity and Improved Well-being: My husband doesn't have to be away
 Morshida Parvin has been a member of the *samity* for the last four years, and has taken four loans. Her husband has some farmland (agricultural land) and he grows crops on the land. Often they get enough crops to maintain their household, if they are lucky...meaning that there is no flood or drought to damage the crops. Before she became a member of this *samity* her husband used to travel to urban areas in order to find some work during the agricultural lean season. But now he doesn't have to travel away from her because of the NGO programmes and having access to loans. When she take a loan, some of the money they use for buying fertilizer and some of the loan money they keep at home so it can be used for smooth consumption or other purposes in case of emergency. The rest of the loan money her husband will be using for doing paddy husking after finishing his agricultural work. She also do hard work together with her husband, as there is a lot of work linked to paddy husking that has to be done at home, like boiling, drying, and winnowing rice..... She likes it because now her husband doesn't have to be away from her and the family also don't have to be alone without her husband. In addition, now they have enough money to sustain their living all through the year as well.

Despite loans investment in traditional activities, data however suggests that women's participation in NGO programmes has given the opportunities of the women to diversify income sources significantly. A total of 79 percent of the respondents reported that before they joined the programme they contributed to nothing or a minor extent to their household income, as they did not have sufficient income sources. In addition, the activities they were doing were too limited to make any visible contributions. Participation in development programmes and having access to loans gave women borrowers the opportunity to make what they themselves considered a 'proper' economic contribution to the household either by taking up an income generating activity for the first time or investing in an existing business (Rahman, 1986). This suggests that those households who before used to live on only one source of income, meaning the income from the head of the household, have now opened up the possibility for other members of the

household to earn money, especially the women. More than half of the women (56 percent) respondents have reported that because of the availability of the loans, they are given the opportunity to use their idle time for productive purposes. Now they are more motivated and committed to work hard as they can see the positive results of their work. One of the respondents from YWCA commented that:

“Before I joined the group, during my idle time, I used to gossip with my neighbours. This gossip very often resulted in a clash or conflict with other neighbours, as the women in Bangladesh like to gossip about others obscene talk. We have taken a loan of 2000 taka, and some of the money was invested in buying chickens and ducks, and the rest of the money we used for buying materials for weaving fishing nets. Now I work hard, and I work almost more than double compared to before, but I don’t mind, because I can see the light at the end of the tunnel. Now I don’t have the time to gossip and have no quarrel with other neighbours. Our household is very happy and positive because we can see the good results of my loan and work, therefore we feel good about it” (Interview transcript, F-65, 06/09/2000).

The indication of socio-economic change in the above statement may suggest that women in the study area are managing to involve themselves in IGAs which they feel good about. Now the women have to maintain IGAs as well as the usual housework. This suggests that women’s involvements in IGAs increase their work burden (Ackerly, 1995; Mayoux, 1998; Montgomery *et al.*, 1996). However the women in the study area seem not to be depressed or even concerned about their extra work pressure. All the women respondents who have created new IGAs and / or invested in existing activities reported that it is a pleasure to do this extra work and seemed to be positive and enthusiastic about their involvement as long as it brings good results and thus improvements in their household.

Data also suggests that as a result of women’s participation in NGO education programmes and access to loans, there has been an increase in household’s income of the majority of participating households. Participating households increased their income by 38 percent compared with before their participation in the programmes. The women mentioned that they are more aware about how to do something productive and they have more confidence to manage small-scale home-based activities as they have gathered the necessary knowledge and skills from the organisation. Women in the poorest households were very enthusiastic about their skills and the awareness they had got through their participation in the programmes. This can be illustrated further by looking at a testimony given by a woman. She proudly stated that:

“I have taken awareness raising and income generating activities (IGA) training from YWCA. In the beginning when I took smaller loans, I used to keep and maintain most of the loan money, but not all. Some of the money we [my husband] used for smoothing our consumption. With my first and second loan, we bought some poultry and we earn a lot from this activity. I learnt through IGA training how to take care of the poultry, when and what to feed them, the ratio of the food, and when to vaccinate them in order to keep them healthy. We also bought two goats and a cow using our later loans. Now I have to keep myself very busy to take care of them in addition to my household work as I don’t have someone to help me, [but] I don’t mind to work hard, and I am motivated to continue to do so for the well-being of our family. This year we took a loan of 8000 taka [my first loan was less than 500 taka] and my husband used some of the money for sharecropping and the rest of the money he [husband] will be using for doing seasonal business later. The programmes benefits have given us the opportunity to work hard and to earn more than before. We’re happy for that” (Interview transcript, F-139, 18/10/2000).

5.1 Few Non-traditional Activities: Is it organisational policies or social practices?

A relatively small number of the respondents reported that they themselves and their husband's have invested in and/or started new non-traditional IGAs, which are now their main source of income as a result of their participation in the programmes and access to loans. Four main reasons for this low investment in non-traditional IGAs have been identified in the study area:

1. The loan amounts: most of the loans are very small, and the loan sizes vary from 300 taka to 12000 taka. The average loan size of the first loans is 441 taka because YWCA makes relatively very small first loans to their borrowers, as the loan's size depends upon their borrowers' savings. As we can see, from the table below, 80 percent of the loans (which are distributed as first loans) are under 500 taka, and only about 4 percent of the loans are between 1000 to 2000 taka.

Table 4: Loan size of the first loan

	Loan Size										Average Loan Size		
	Less than 500 TK		From 501-1000 TK		From 1001-2000 TK		From 2001-4000 TK		From 4001-higher		Mean	Std Deviation	Row Sum %
	Count	Row %	Count	Row %	Count	Row %	Count	Row %	Count	Row %			
YWCA	44	80%	9	16%	2	4%					441	331	100%

(Source: Survey questionnaire data, 2000.)

Note: Figures in percentage are rounded up to the nearest number.

Considering the cost of setting up a new business and the financial market situation in Bangladesh, it is almost impossible to create any non-traditional activities with these small loans. When the loan sizes are very small, people usually use the loans for buying and rearing traditional poultry, livestock, buying fertilizer, paying off the school fees for the children and/or use it for smoothing consumption. However, even though they used the loans for smoothing consumption, the loans are still benefiting them. Without the loans, they might have to borrow from other informal sources, and most likely turn to the moneylenders. It is worth noting that among all those who are currently engaged in any kind of non-traditional IGAs because of the loans, almost all of them have invested their household savings in addition to the loans.

2. Lack of skills and confidence. Field data suggests that most rural women, as well as men, lack appropriate skills, knowledge, and necessary information to create new non-traditional IGAs as results of the loans. Data also suggests that they do not only lack the skills, but also confidence. Because of the rapid changes in the market situation in Bangladesh, it becomes increasingly difficult for the rural poor people to keep updated with the necessary information. Therefore, they use their loans for traditional activities or invest in existing businesses, which they know well. Unless they have the skills or they know the field of business, most probably they will not engage themselves in any new non-traditional activities, which involve risks. Empirical studies on loan use in Bangladesh also shows that by far, the bulk of loans taken by women in credit programmes are invested in traditional activities because they are worried that if the business goes wrong, they have nothing to fallback on (Hossain, 1984; IFAD, 1985; Matienzo, 1993).

3. Lack of security and insurance policy for the rural poor. YWCA does not provide any insurance services related to loan investments. Thus, lack of security related to attempts to set up new types of non-traditional IGAs, in the case of failing to make the expected returns, is one of

the crucial reasons for some of the poor vulnerable people's reluctance to start new activities. If there was an insurance scheme available from the NGO, preferably tied with the loans, this may then enable households to invest in new non-traditional, more risky but profitable IGAs (Zeller and Sharma, 1997), and reduce vulnerability as well as lead to empowerment. Improved access to credit frequently reduces short-term hardship and enhances income; but there is little evidence of an on-going process of asset accumulation based on improved productivity and capacity, as Dawson also noted (1997).

4. Structural and cultural factors: In rural Bangladesh, women's identity and relationships are traditionally influenced by patriarchal practices and *purdah* norms, which contribute to their isolation and therefore limit their involvement in activities that involve their presence outside their household's premises and its immediate surroundings (Shekh, 2003). It is too challenging for most women to break down centuries of cultural conditioning (Osmani, 1998), and patriarchal practices, as well as social practices (Giddens, 1984). In the sample, there was not a single woman who has invested her loans in new non-traditional activity maintained by the woman herself, which involves her presence in the market place. There is an invisible structure that shapes women's capability (agency), and women feel constrained about what they can and cannot do in their society, and in turn this becomes institutionalised practices in the social system (Giddens, 1984, 1990).

In the study area, a majority of the respondents (61 percent- do not have any formal schooling) were illiterate or semi-literate and only knew how to sign and / or have attended adult literacy classes. Because of the social structure and cultural as well as *purdah* practices women were usually not allowed to be seen outside of their household premises. In such a situation, one may question how knowledgeable and able Bangladeshi poor rural women are when it comes to deploying their agency to challenge the existing social structure in order to accomplish their desirable change. Based on the data the author found no evidence showing that women individually are able to challenge the social structure as a result of their own efforts. The following statement given by focus group respondents from the fieldwork area can illustrate the state of power and knowledge of rural women respondents:

“We are illiterate women. We don't have enough knowledge about our society around. Our day-to-day lives are often limited to our household premises. We joined the *samity*, save together, take loans for our households' needs, and do small-scale home-based activities. We do work inside and our husbands work outside. That is what is normal in our society. We can't do anything different than the social practices allow us to do. Maybe other women can, who have formal higher education and live in the town and have lots of money. We are happy the way our lives are going on. We can't expect more than that” (Summarised focus group discussion, 07/09/2000).

This statement suggests that women in Bangladesh are not so knowledgeable about their situation and subordination. It has been argued by several researchers in line with these findings that the patriarchal ideology and socio-cultural practices restrict women's individual agency to challenge the cultural ideology, and in cases where women try to do that they have to pay a high price for their actions (Kabeer, 1999). Therefore, when women organise as a group and build a common ground, they are in a better position to challenge the existing power structure (Rahman, 1987; Kabeer, 1999).

In the study area women themselves mentioned that they felt the impact of structural constraint and cultural norms which hinders their active involvement in business that involves their direct interaction with males in the public sphere. They also mentioned that doing business is not

traditionally acceptable for women. When asked to explain this constrainable nature of their presence in the market place, which can destroy their social status, one of the respondents described her reality with the following words:

“We are rural women and we can’t do any business which involves our physical presence in the market place. Women doing business outside household premises are not normal in our society (*somaj*). If we want to do business in the market place, then it is obvious that we have to deal with the men and strangers. Other people around us will talk obscene things about us related to our honour (*izzat*), and shame (*lazza*), which can destroy our social value and status. If you lost money you might be able to earn it with hard work but once you have lost your social value you will never be able to earn it again because people in our society do not forget bad things that easily. Living with honour (*man-shanman*) and having social value is very important to us, without it, you would rather feel like dying” (Interview transcript, F-121, 10/10/2000).

Data suggests that as women feel constrained by structural and cultural practices, they do not want to take the risk to engage themselves in an activity which can damage their social status. This suggests that the women’s participation in NGO programmes and their involvement in traditional activities produces and reproduces ‘structural properties’ which constrain women (Giddens, 1984). This also suggests that participation in education and development programmes and access to loans did not manage to make a shift for women from investing their loans in traditional activities to non-traditional activities.

6. Enhancing Knowledge and Self-worth: Increased Gender Negotiations?

6.1 Changes in Self-confidence and Self-esteem: Household members love me more

In rural Bangladesh structural barriers and cultural practices are two of the main impediments of empowerment of women. In addition, there are other factors, for example, illiteracy, ignorance, and lack of awareness also play an important role as constraints on women’s empowerment. Therefore, it has been claimed that without providing other necessary developmental services, especially the services that address structural and cultural impediments systematically, one cannot improve poor peoples’ capacity to participate in economic activities to a satisfactory level (Shekh, 2003). In order to include the poor vulnerable people, especially women, into economic activities, the programmes have to educate them and make them aware about their lives and the potentials and possibilities that they have.

Data suggests that participation in NGO programmes increase women’s self-confidence, self-esteem, and their ability to deal with the future. This is because on one hand they can get education, learn new things and acquire skills and on the other hand get access to loans. Often they make active use of at least some amount of their loans and bring some extra income into the household. Even in cases where women did not use the loans themselves, still they reported benefits as their households recognised them as the source of the loans. Women’s economic contribution to the household and recognition by the household’s members have added an extra value to their self-worth and made them more confident about their lives than before. Now they have more control over their lives and things they do in their day-to-day lives. A majority number of the women (56 per cent) reported that before they joined the programme they were living different lives compared with now in terms of their control over their situation and life. They were not confident enough to express their feelings and tell their meaning to others. Now they are more confident to tell and do things they feel is right for them. When asked, what attributed to these changes in their lives, one of the women commented:

“Now we can read and write, take loans, earn money, and contribute to the household economy. Now the members in the household respect and value my opinion and me more compared to before. More importantly, I feel good about the attention that I get now and feel that I am worthy. By taking part in the programme I have learnt a lot. Before joining the programme, I did not usually deal with our household economy and my husband never asked me to get involved. I always thought I am not capable of handling money and the economy, as I was illiterate. I took part in the adult literacy and accountancy course through the *samity*. Now I have become a better money manager not only for my own money, but also for the household economy. Now my husband also give me the money he earns and ask me to take care of the whole household economy. All this would not happen if I did not join the *samity* and become educated, socially aware and more self-confident. It feels like I am born again” (Interview transcript, F-4, 09/09/2000).

The above testimony suggests that as women’s self-confidence increased, so did also their awareness, but not because of the loan alone. The other services such as training, awareness-raising and adult literacy have made a difference for the respondents. Now women are taking more responsibility related to their household’s matters. Both men and women (57 percent) reported that as women gathered more knowledge and confidence through the programme participation, now they are engaging themselves more in the household affairs, especially financial matters and decision-making process. The box below explains the dynamics of household decision-making process.

Box 2: Household Decision-making: Dynamics of education and cultural practices

Rahima Khatun is a mother of four children. She is 30 years old and married to Habibur Rahman who comes from the neighbouring village. She has been a member of YWCA for more than three years. She explained that before she joined the programme her situation was very bad. She did not know what to do, how to count the money, and how to contribute to the household economy. Now she can take loans, and contribute to the economy, and know more about life compared with before and she has gained self-confidence and is able to participate in any household decision-making. Before she did not show initiative to participate in any household decision-making and her husband did not ask her about her opinion. Now she understand that unless she is brave enough to tell her husband about what she think and feel -he is (her husband) not going to give her an automatic chance to take part in decision-making. She realised that she has to be active and show interest and prove that her thoughts have a beneficial effect on the family. Otherwise, she will be excluded from the decisions that take place within the household. Now, as she has an increased voice when it comes to the household economy, she also has a role related to every decision that takes place in her household. Now her husband would always ask for her opinion and often they make joint decision about their household matters. She also explained that even though her husband would often ask her about her opinion but her opinion is always a secondary or subordinate one. In Bangladeshi culture it is the men who talk first and whose point or opinion has to be taken into account first.

Empirical literature from Bangladesh suggests that when women build their own identity and become aware about social issues, claim their rights, and become more mobile and autonomous, it creates clashes between women and the dominant groups, namely men (Schuler *et al.*, 1996; Goetz and Sen Gupta, 1996). It has also been suggested that intra-household conflicts can increase because of women’s participation in NGO programmes and access to loans as they feel that their loans have entitled them to voice their opinions in contrast with their earlier passivity in household financial matters (Kabeer, 1998). Findings presented here partly support the empirical findings and develop the above concepts further by investigating in-depth the nature of intra-household gender relations beyond the focus of other authors.

The data suggests that women’s increased bargaining power and negotiation capacity as well as their process of building up their self- confidence and increased ability to voice their opinion do not create any gender clash within the household. It has been observed during the fieldwork that women in the study area often exercise their newly gained confidence, voice, and bargaining

power with limitations. They would not develop any unnecessary conflict over household issues without taking into considerations the consequences they might face by confronting the men. One of the women respondents in the study area explains this situation in the following manner:

“We have learnt many new things as well as established our self-worth and built our confidence. We can also contribute to the household economy now. This does not mean we would challenge our husbands in an unacceptable manner. In our society, a woman challenging a man is not normal. Moreover, being a wife confronting your husband is unacceptable. If someone doesn’t care for the conjugal life and social life, only then they would challenge their husband. I think having a husband is very important for me and many other women in our society. We know that as long as we have the husband, money and *izzat* (honour) will be there. If we don’t have the husband, what use is the money and self-worth to us?” (Interview transcript, F-4, 09/09/2000).

The above testimony shows that women know what they can disagree with and can discuss with their husbands. More importantly, they know how far they can stretch their bargaining level with their husbands and what they can and cannot achieve by negotiating. Women in the study area seem to cooperate, despite conflictual interest because they know that they can gain more through cooperation than non-cooperation (Sen, 1987, 1990). The testimony also indicates the kinds of structural constraints and social practices that women encounter in a society like Bangladesh. Although Giddens (1984, 1990) argued that knowledgeable individual agents can pursue their goals and challenge the existing structure, this is not possible to put into practice in the current situation in the study area. The above testimony also suggests that even though women are not fully ignorant but they are aware and confident about their situation. Still they do not want to push forward and achieve what they potentially could achieve because they do not want to take up any challenge which is not socially acceptable. They exercise their position (agency) with caution. They will most likely continue to produce and reproduce the existing social practices unless a more enabling environment is created, for example an attitudinal change among men. This suggests that the relationship between structure and agency is not clear-cut; rather it is a complex picture of values and patriarchal practices in the rural society of Bangladesh where women resist change because of the social cost (Shekh, 2003).

6.2 Social and Political Awareness and Constraint

The development programmes run by NGOs can create social and political awareness among members. Below, the author now examines the potential of women’s social and political awareness as results of their participation in NGO programmes and the implications of that awareness on women’s lives and empowerment.

During a focus group discussion the respondents reported that because of the on-going awareness raising programme run by the organisation they had learnt a lot about their legal rights related to for example dowry, legal age of marriage, women’s right within a marriage, and other social and political issues. In addition, they had also learnt about health and social awareness through the programmes. They also mentioned that now they have no fear to speak out about their rights as they gained collective power through their *samity*. Now the men respect them and recognise them as human beings who have the right to live in the society side by side with men with equal rights and dignity (Summarised discussion transcript, 26/08/03). However, semi-structured interview data rather suggests a complex view and picture of women’s social and political awareness. One of the respondent’s statement can illustrate this situation and women’s dilemma better:

“It is true that we have learnt new things, new rights and social issues through this *samity*, but most of the things we have learnt are not easy to practice within our family and in our society. For example, we have learnt that men cannot beat us unfairly when there is a dispute and that we have equal rights as men in the family and society. If we challenge the men about these rights then the men would be furious and beat us more and would ask us to leave the *samity*. If we deny following their order we might have to end up breaking our conjugal lives. Once one of the members in our *samity* told her husband: “if you beat me I will go to the police”. Afterwards she was so seriously beaten by her husband that she was hospitalised for two weeks. Once she recovered and came home from the hospital, there was a local *shalish* (local judicial) and the local *shalish* declared her as guilty for challenging her husband and showing improper conduct. The woman and her father had to sign a *mochalka* (sign a bond) in front of all the people who were present in the *shalish* that she would never mention and use this kinds of unacceptable words and approaches towards her husband” (Interview transcript, F-8, 28/09/2000).

Many women in the study area are now contributing to their household economy and becoming aware of social and political issues as well as their legal rights as result of their participation in the programmes. However, this increased awareness and knowledge did not increase their capacity for action. In cases where they did, they became more vulnerable than before. This suggests that women’s access to education, skills, knowledge, loans and resources as well as raising their awareness could not change gender relations satisfactorily, and will not do so unless the programme also changes attitudes in relation to equality issues as well as the prevalent social structure and practices. These arguments form a critique of WID’s (Women in Development) empowerment model which has drawn on rather simplistic modelling where women’s participation in development programmes and access to resources is assumed to create changes in gender relations and women’s empowerment. It must be kept in mind that centuries of social practices and cultural conditioning cannot be wiped away by a single generation of empowered women (Osmani, 1998). However, data suggests that women feel good about the issues that they are learning through their participation in the programmes. Some of them they can practice right away, such as health, nutrition, family planning and voting rights. Some of the issues they are learning about have to wait for the enabling environment to be created so that they will be able to exercise them in their day-to-day lives.

Box 3: Taking Part in Decision-making and Social Issues: It depends on household members’ attitude

Fatema Khatun is a married woman and mother of two children. She is 39 years old and has formal education up to the primary school level and come from a less poor household. She has been a member of YWCA for more than six years and participated in all development trainings and courses provided by the organisation. She has also participated in the last two Union *Parishad* (local elected council) elections as a member candidate and explained her political involvement as a result of her participation in the programme. She said that her husband and the rest of the family encouraged her to get involved in social issues and that before she joined the *samity*, she was not at all involved. She explained herself as being empowered in many respects of her life and reported that she took equal part in every decision within her household. Her husband also reported that before her participation in the programmes, they used to make joint decision about the household matters, but now often she makes independent decisions without her husband’s involvement. In fact, her husband reported that: “now my wife plays a major role in the household decision-making as well as other social meetings and gatherings” (Field notes, 15/07/2000). Fatema and her husband both reported that if there were a *shalish* (local judicial) in their society about any disputes or issues, other social elites would invite her to be present and give her opinion and comments. She maintained that this way she could ensure justice for other fellow women in her *samity* and her community.

The case in the box above are in line with Sen’s (1987, 1990) bargaining model where he suggests that whether women will be empowered or not, and to what extent women can deploy their bargaining power and negotiation capacity of their rights and roles, depends on the crucial nature of intra-household relations. What people can positively achieve is influenced by the

enabling conditions of the encouragement and cultivation of initiatives (Rowlands, 1997). If some of these factors are restrained, the bargaining power and opportunities will also be restricted. In the above case, the respondent's household members were co-operative and encouraging and allowed the respondent to do what she wanted to do, and this gave her a favourable condition for increasing her bargaining power.

7. Conclusion

NGO run educational and development programmes has created positive changes on the lives of rural poor women. Women's participation in the programmes increases their literacy, social and political awareness, skills, and contribution to household economy as well as enabling them to take part in joint household decision-making. The programme, however, fails to mobilise women and bring them into non-traditional income generating activities, which involve their presence in the market place. It also fails to transform women's lives and reality in favour of them because of prevalent social structure and cultural practices. This suggests that unless the programmes address structural and socio-cultural issues, especially, attitudes of men towards women and gender issues the development and empowerment of women in a society like Bangladesh will remain minimal.

However, someone should not lose the sight of the ongoing process of change in a society like Bangladesh. Evidence suggests that the society as well as cultural practice in Bangladesh is changing and the situation is quite different now compared with ten years ago. Some women put it this way: "before the girls in our rural areas were not able to go to school but now they can, and everyone in our society understands the importance of girls' education now" (Field notes, 23/08/2000). They refer to other benefits: awareness, knowledge, respect, recognition, self-confidence, bargaining power, and their ability to speak out. Perhaps one of the most common expressions of significant change from the women's own perspective is their new lack of fear and their new found ability to speak out at all levels in order to share problems, make demands, negotiate and bargain, and participate in household decision-making. Women's optimistic views about the programmes' impact suggest that perhaps the time will come when women and men will work side by side everywhere in public and private places and they will be able to get equal rights as men in Bangladeshi rural society.

¹ This paper is heavily drawn from the authors doctoral theses titled: "*Microfinance and Social Change: A Case Study of Household Finance, Development and Change in Gender Relations in Rural Bangladesh*". The data was collected over a period of six months during the year 2000.

² I am grateful to Ms. Unni Sekkesæter for her valuable comments on the draft version of this paper.

³ Gender refers to the social interactions and relationships of women and men rather than their biological characteristics (Pearson, 2000).

⁴ The term empowerment is very vague. It means different things to different people. According to Beck and Stelcner "Empowerment is about people - both women and men - taking control over their lives: Setting their own agenda, gaining skills, increasing self-confidence, solving problems, and developing self-reliance. It is both a process and an outcome" (1995:37).

⁵ *Purdah* is understood as the broader set of norms and regulations that promote the seclusion of women, enforce their exclusion from public places, and give specific gender identity to labour (Amin 1997:219). *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*, 1979:408).

⁶ *Samity* is the Bengali word for group.

⁷ I use the term CO (Community Officer) in order to refer to the NGO official who are involve in group formation, collection of savings, loan distribution, collection of instalments and supervision of loan use.

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