

## **Credit, Development and Women in Bangladesh: In Quest of a Theoretical Framework<sup>1</sup>**

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### **Credit in development theory**

In development theory, lack of availability of fund/ credit is considered to be a major constraint to the expansion of 'output' and 'employment'. It is argued that such constraints are more binding for the poor people of the society, who are usually deprived from formal credit institutions due to lack of collateral required to obtain a loan. It follows therefore that providing credit to the poor section of the society is a practical solution to the problems of both 'unemployed' and 'poverty' since credit could be viewed as a means to overcome the constraints on their lack of access to productive resources other than labor. If we follow these premises, we would see that the roots of these assumptions could be traced back to as early as in the planning of development models of the 50s and 60s. As Escobar (1997) has pointed out:

'An entry point for this inquiry on the nature of development as discourse is its basic premisses as they were formulated in the 1940s and 1950s. The organizing premiss was the belief in the role of modernization as the only force capable of destroying archaic superstitions and relations, at whatever social, cultural and political cost. Industrialization and urbanization were seen as the inevitable and necessarily progressive routes to modernization. Only through material advancement could social, cultural, and political progress be achieved. This view determined the belief that capital investment was the most important ingredient in economic growth and development'<sup>2</sup>

It is interesting to note that some of the assumptions made by economists and development practitioners during the 50s, continues to remain the same in the contentions of policy makers, economists, and researchers working in Bangladesh. For example, in the 1950s, it was a

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common practice among the development practitioners to assume that rural households have sufficient labor to use their land. However, in later years we see a gradual disassociation<sup>3</sup> from these assumptions even in mainstream development theory, while researchers in Bangladesh, working from an econometric perspective continues to do research deploying same ideas.

As a case in point, we may refer here a research publication of Rushidan Islam and Shahidur R. Khandker<sup>4</sup>. The article unfolds with the statement that 'the process of alleviation of poverty can be more clearly understood through an analysis of the employment that is generated with the credit and the return from activities where such employment is generated.' Implicit in this is the assumption that rural households have a surplus of labor force. The authors elaborate on this:

'Although there are debates about the form and magnitude of the surplus labor, both casual observation and empirical research in many countries including Bangladesh suggest the existence of an under utilization of labor force in rural areas of these countries (p.51).

Here, the authors are probably referring to those studies where it is argued that female members of rural households are often engaged in 'non-productive' activities. Using time use tables, these studies have put up the argument, showing, how most of women's work hours are eaten up in time consuming activities like lakri and dry leaves collection for purposes of cooking food etc<sup>5</sup>. In a way these reports substantiates the ILO contentions that say: a major 'obstacle' to meeting the basic needs of poor rural families is the lack of productive resources and time available to fulfill their triple role as mothers, provider of food and fuel, and income earners. (ILO report 1987).

All of these theoretical constructs could be seen in the light of the perennial concern of the donor community: a concern for women's market determined 'productivity'. It is also a stance taken up by the pioneers of WID discourse for the 'Third World' women.<sup>6</sup> This is however not to say that whatever Grameen Bank envisaged on the rural women of Bangladesh is guided by the WID discourse. In fact, it took long time for the academic world outside Bangladesh or the development community, to notice the activities of the bank at all.<sup>7</sup>

According to Todd, however it is because Grameen Bank was 'an entirely indigenous-creation' and mainly was funded for its first seven years by Bangladeshi banks. But when did Grameen draw attention of the mainstream WID practitioners, the initial reaction was that credit could not possibly be enough. In later years, Grameen's approach to women and women's empowerment was termed as the 'minimalist' approach. It gained in prominence in the international circles and created a space within which now every discussion of development and intervention unfolds. In recent years Grameen's approach to poverty alleviation and empowerment attained the status of a 'model' with the programmatic success<sup>8</sup> of the Bank's expansion and activity.

#### **Women's empowerment in micro-credit literature**

Over the last two decades, a large number of studies on Grameen's impact on women, women's political participation, and on how Bank's membership generated income assets and employment were done. (Rahman, 1986, 1989; Hossain, 1988, Islam, 1986) These studies were done at the early stages of the Grameen Bank when it was small and more equally balanced between male and female borrowers than it is now.<sup>9</sup> In general, impact studies on micro credit programs have shown the important role of credit in the development process of Bangladesh and claimed to have as high as a repayment rate of 98%.<sup>10</sup> A BIDS (1996) study on rural poverty notes the higher rate of growth in per capital income observed for micro credit recipients when compared to that of non-recipients.

It may be noted that in a way these studies have served the purpose of facilitating the much-needed recognition of the concept. At one level the concept of micro lending created a room for itself in the Government's policy and planning.<sup>11</sup> At another level these studies contributed to the spread of micro-credit concept across the world.

In one of such studies Hashemi and Schuler<sup>12</sup> found significant effect on eight different dimensions of women's empowerment. Acknowledging the limitations of structural approach adopted in the study, the authors have gone on to point out 8 operational measures, which they have termed as 'indicators'. These are – Mobility, Economic Security, Ability to make small purchases, Ability to make larger



purchases, Involvement in major decisions, Relative freedom from domination by the family, Political and legal awareness, Participation in public protests and political campaigning, Composite empowerment indicators.

The eight indicators were constructed as scale variables. Two of these components were given higher weights (large purchases and involvement in family decisions) comparing to other 6 elements. (Equal weights were assigned to each of these elements). And thus the measurement was made. The table that emerged from the body of data took notice of all possible deviations, geographical, regional etc using a regression model (See table in Hashemi, Schuler and Riley 1996).

While the paired down version of reality that shows in the table could be explained as a prerogative of econometric perspective, what is not clear is how and according to what procedures categories such as mobility', economic security', protest/campaign, freedom from domination' are framed in the table. No theoretical effort/ observation is made in the paper to explain why such categories are incorporated and also how they are regarded as the 'indicators' and according to what criteria<sup>13</sup>.

In this context I recall how the theme of purdah has featured in the development literature. One theme is of course to portray purdah, the practice of seclusion among the Muslim women, to be an 'obstacle' to her participation in the market. As Kabeer points out, the prevalence of purdah in Bangladeshi society is often characterized as a constraining element for women's lives, particularly in determining permissible mode of behavior. (Kabeer 1991) In this connection Todd holds that in literature: "It is common to depict rural women as a group of people who are passive, subservient to patriarchy and Islam"<sup>14</sup>.

Writers however have argued that the opposition between purdah and women's increasing market involvement is somewhat over drawn. (White 1992, Todd 1996) Pointing to the notion of 'Purdah' Todd writes, 'it has been subject to complex manipulations by writers and researchers. She also argues that the focus should be on the maneuvering aspect, which 'women tend to carry on while at the same time conforming to the social norms and cultural practice.'

White confirms, "Notions of 'outside' and 'inside' are figurative, not simply literal terms; their content is not set, but variable. Manipulation

of these terms is a central part of the negotiation of gender identities. In channeling new resources to women, development programs may extend women's options. It is a mistake, however to see these as breaking down a monolithic local culture, or to underestimate the flexibility that already exists".

In short, what I want to argue here is that purdah is essentialized in the understanding of gender relations in Bangladesh and this often leads to a singular focus on gender relations thus ignoring other relations.<sup>16</sup>

Constructions of images have several implications. Firstly, all these images in the form of a discourse justify intervention on women as if rural women in Bangladesh are desperately in need of credit in the context of their subservience to patriarchy and Islam. In this context White points out that images that of a strict gender role, overlooks the negotiations women makes with her gender identities, the strategies she adopts, the sacrifices she makes for the household's management. Secondly, it overshadows the fact that credits extended to women are merely for strategic reasons. (White 1992, Todd 1997) Thirdly and most importantly, these images contributes in the making of The category, 'Bangladeshi women' or 'Women in Bangladesh'. In White's analysis it means 'a statement, which presents women in Bangladesh as a group having shared characteristics or interests is necessarily emphasizing some aspects and suppressing others'. For White it is an image, rather than presenting what it is. (1992:159)

In this same vein, Todd argued that the literature on rural women in itself doesn't give an understanding of how it feels to be a woman in a rural setting of Bangladesh. Todd for example has gone thus far to say, 'The poor Bangladeshi village women who people the pages of the academic literature and the real women who live in Ratnogram and Bonopur seem to belong to two different species.'

To break these images of gender ideals produced and reproduced in the context of donor driven research environment, White came up with the idea of talking to people of different backgrounds. She wrote 'The dominant discourse can be challenged in two ways.

First, by opening discussions up to allow more women of diverse backgrounds to speak for themselves. Second, by developing a critique

of the existing literature, to uncover its bias and make explicit the power relations in and through which knowledge about women is produced.<sup>18</sup>

Writing in an Algerian context on Algerian women, we see Marnia Lazreg<sup>19</sup> to find herself in a similar situation. She pointed out how literatures on Algerian women were guided by three overlapping discourses, namely, the male discourse on gender difference, social science discourse on the peoples of North Africa and the Middle East, and academic discourses from these same societies. She writes: Algerian and middle eastern feminist project unfolds within an external frame of reference and according to equally external standards. And then poses a crucial question, How, then, can an Algerian woman write about women in Algeria when her space has already been defined, her history dissolved, her subjects objectified, her language chosen for her?

This is a question strikingly relevant in the context of writing on women in Bangladesh. For example the images in the literature, which is often contradictory<sup>20</sup> freezes women into some fixed and immutable categories. (White 1992) The focus is made singularly on gender. In an Algerian context the focus is often on Islam. To break free from these categories Lazreg argued in favor of a phenomenology of women's lived experience 'to explode the constraining power of categories'. She outlined what phenomenology is:

A phenomenology would not be a mere description of the subjective meaning of women's experience. Rather it would be the search for the organizing principles of women's lived reality as it interacts with men's.<sup>21</sup> More importantly Lazreg contends, 'to study women from a phenomenological perspective is different from merely interviewing them to elicit from them information about their lives that confirms our conception of them.'<sup>22</sup>

#### **Towards a New Meaning: New Phenomenology?**

During the course of the fieldwork for this study I realized that my conceptualization of the problem was subsequently influenced by an image of a woman, which according to White 'pervades virtually every text on poor women in Bangladesh'. (1992) This is the image of an eager entrepreneur, ready to launch new businesses to lift themselves



out of poverty with the availability of capital as the only significant constraint. White termed this image as donor concern, 'not only to eradicate poverty but also to promote private enterprise'.

Driven by this image, I asked questions. It made no sense to the respondents. Some women said to me, 'why we would start separate business as long as my shami (husband) is there?' I am putting down some of the common replies-

-No, I don't have any separate income-generating source. My husband takes care of my installments.

-There are some people who have started poultry firms taking money from the bank. But I haven't. I feel embarrassed doing these works.

-I took money from the *shamity* (Society) for my husband's business purposes. Other than that I have no interest in it.

-We don't go to the *bhui khet*, (Cultivable land) it is the men who go there.

From the statements above one may conjure up an image of a strict gender division of labor, which is often the case in the literature. White has pointed out that the close fit between gender ideal and the separate sphere paradigm can lead to confusion between the analytical assumptions of the model and empirical observation. (p.78). She writes: As a sleight of hand, the social 'household' is thus identified with the physical unit 'homestead'; the abstract market is conflated to the physical 'market place'. Then it is claimed ..... that Bangladeshi women do not go out. (P.78)

This confusion leads to several conclusions. For example it overlooks the negotiations women make with her gender identities. In a specific context every women would say 'we don't go for outdoor works'. But to stop there would be to stop in a crucial juncture where gender identities are constituted and negotiated. In what follows I shall try to discuss these issues: how gender roles are negotiated in the context of household management, and according to what strategy women utilizes the loan money for the betterment of house hold management in an expanding business culture. Broadly the section will try to focus on what it means to be a member of *shamity*.

### Understanding women's contribution with regards micro-credit

A close look of the census household showed a trend. Most of the households at West Rajoir are in some way involved in agricultural cultivation, but it was common for households also to pursue a business. The census also showed majority households giving their land for sharecrop. Only two out of thirty households reported to have cultivated their own land while two other households reported to have taken in land for share crop. Out of 30 households only one reported to have a yearlong food supply. Rest of the households had in average two to four months of food supply. This means, for the rest of the year these households purchased rice from the market. A good majority of the census households indicated a diversification of economic activities. This diversification involved small seasonal business i.e. Rice, Jute, *Gur*, different types of spices, trading of cow etc.

Amidst all this diversified economic activities, it was difficult at the beginning to discern women's contribution with regards her involvement with micro-credit. However, in any case, a one shot interview session dealing with who does what wouldn't let us know all this. At the very best it would have given us an understanding of a cultural ideal, 'men doing the out door work and women doing the indoor works'. When *Pari* was asked what she does for the household, she said, I do all the *barir kaz* (household work) thus conforming to the gender ideal.

In this respect how work is conceptualized could be very illuminating. During my fieldwork I asked women about what their husband did for a living? And often the reply was 'nothing'. A man who works in his own field is taken for granted, thus requiring no further explanation. This goes on to show an important aspect of research. It is the researchers who divide things up for the villagers, Men's work, women's work, and not the people concerned. Of course there is the ideological division of what is men's work and what is women's work that exists in the village. But what is important is that it does not come into way of analyzing what works are actually performed both by men and women.

Todd in her study provided with an interesting example: On of her respondents Zarinah had problems from 'somaj' doing *shamity*. Years



earlier her trips to the center meetings on the other side of the river and to the Bank's branch office did attract criticism. Her husband was teased about his young wife and her group members 'walking along the open road like a herd of water buffaloes'. So this was a sore point with Zarinah. When asked by the research team whether she still attract any comment by going out into the field, she said, 'Why would they criticize? Will the ones who talk feed me? This is my *bari work*.'

In the study households of my research, most women talked about their husbands seasonal businesses and how they were operated without mentioning how they themselves made a contribution to these businesses, subsuming all works related to the business as household work.

Having said that we may now look at what these works mean for Alia Begum who has been a member of Grameen Bank in the past and now a member of GUP. Alia (35) is a middle aged women, extremely hard working and ambitious. She is doing *shamity* (Society) for eight years. She has 3 boys; all of them still in school. Her eldest son studies in class 5. Her husband Abdul Halim owns a shop at GUP bazar. Alia says, her husband has an average profit of 100 Tk per day from the shop. Together they have a homestead plot of 16 shatangsha, of which Alia owns 6 shatangsha herself while her husband owns the rest. The household has also leased in a 2 bigha cultivable plot for Tk 10 thousand at Amgram, which is given for share crop.

Alia is a very confident member of *shamity*. Her center began with 40 members, but now there are only 20/30 women who are continuing with the kisti (Installments). 'I have no red ink in my book' Alia proudly says.

During the time I met her Alia had a total loan of Tk 21 thousand. She was planning to repay the money by selling milk from the cow she owned during the time and also from the income she had from 3 vans. Alia told me that she has arranged these vans for three of her husband's relatives who were either reluctant or not very confident to get involved with the *shamity*. But they also need money and as such they urged Alia to arrange the money. Alia arranged this with the condition that they will take the responsibilities of her installments (proportionately) plus

an interest would be given to her at the end of the year. After the completion of the installments the drivers will own the van.

One of Alia's clients is Aklima's husband, Khalil Mir who lives beside Alia's resident. Alia is his *kaki* (Aunt). Khalil purchased a van by taking Tk 5 thousand from Alia. He was paying up kaki's installments from the income he had from pulling the van.

'During the time Aklima and Khalil started their family, Aklima was too young for doing all this shamity work and she was a new bride too; in addition there were no place in the shamity. That's why I bring money for them', Alia says of her involvement with Khalil's household. For the last two years Alia extended a loan of 5 thousand for each of the year.

There is a kind of smugness in Alia's contentions. She talks as if she has come to save the newly formed household of Khalil and Aklima. During my fieldwork I first met Aklima. So I was already informed about Alia's financial involvement with her household. Explaining Alia's involvement Aklima told me about the interest her husband gives to kaki for doing the favor. Later, Alia joined in our conversation. When she talked she never told me about the interest she was taking from Aklima's family. However when I asked whether she takes any interest for this, Alia looked to Aklima asking, did you tell him? Aklima said, yes. Then Alia defended herself saying; "yes I take interest because I am taking the risk".

Alia's case provides us with an example of how a woman is able to pull some resources for her household using social networks. The example also shows that it is not necessary to be a member of Grameen Bank or other institutions to get hold of the money disbursed from these institutions.

Alia appeared to be very successful in managing her involvement with the Bank. As I pointed earlier, she was very confident about her involvement with the shamity and this was expressed not only by Alia herself but also by some of Alia's neighbors. Alia's neighbors said it is not enough to have money in hand, you have to use your (Brain). Adding 'Alia has plenty of that.' Alia's growing power amongst her husband's *gusti* is also expressed when some of Alia's male relatives

say not directly of Alia but generally of women's involvement with the *shamity* activities: 'Women are becoming clever with the setting up of these institutions'.

Alia was in full control of her loan money, which is not so often the case in other households. However this doesn't necessarily mean that when there is not much control on the loan money, there is no control at all. It only means that Alia is strategically in a different position than others. Women do have control of their loan money and they adopt various tactics for this.

But before presenting this analysis I must make a qualification that the discussion of how women tend to retain control of the loan money is only important in the context of literature where women of Bangladesh is portrayed as a passive group of people, subservient to patriarchy and Islam. Analysis of this shouldn't be seen as a manifestation of women's empowerment or an impact of various 'awareness building' programs adopted by credit institutions.

Let us take the case of Pari, a member of Grameen Bank. Pari's husband Monnan Sheikh gets up early in the morning to make his way to the *bazar*. During my stay at West Rajoir, I haven't met him a single day since he was out so early. In most days Pari says he would come in the evening. 'When he is out in the market, I take care of everything' Pari says. 'People will say bad things of me if he is unable to bring money in time. So he gives the money'.

Negotiations of gender role are clearly understood from Saina and Khaleda's experience. Saina divorced her husband eight years ago and now lives with her four brothers at North para. All of her brothers are married and lives in the same homestead plot inherited from their father. Saina is a member of Grameen Bank and currently the secretary of her center. During the time I met her she had received a total loan of Tk.16, 000. (Seasonal Tk. 5000 + General Tk 9000+ Savings Tk.2000) Her installment was fixed at Tk 381 per week for 50 weeks. She was repaying this money (including the savings money of Tk 2000, which she withdrew some months ago for purposes unknown to me) from paddy husking activities and added that her brothers also used the loan money and took responsibilities in repaying them. In Bangladesh,



marriage is patri-local, requiring women to shift from their natal home and village to the husband's village. Women seldom take their stake of land holding out of their inheritance right. This has been explained by some writers as a strategy on the part of the women, that it gives a security sense for women in their brothers' family. This might partly explain Saina's entitlement to her brother's family. And rest has to be explained in terms of her involvement with the shamity. She contributes in her brother's household management by participating in shamity activity.

Doing shamity means many things to many people. From the words of Khaleda, a member of GUP, this is expressed more explicitly. Khaleda was married off early in her young age. Her husband died in an accident some 5 years ago. From then on she is living with her brothers. Occasionally she goes to her husband's family, which is in a nearby area. Khaleda's daughter Jaleka lives with her. Khaleda's father married twice. Her mother and father died some years ago. At present she lives with her stepmother, three brothers of her own, and two of her stepbrothers in the same home compound. Her own brothers are involved in jute and wood trading. One of her stepbrother has a job at a hotel (*Sobuz* boarding) near Tekerhat bazar. Khaleda got involved in shamity activities from the early days of her married life. Her late husband first told her to start doing shamity. This was when she was in her in laws. However after coming back home she just switched to shamity operating in the area. Currently she is a member of GUP. I asked her how she was repaying the loan money. Khaleda explained her involvement, which was at once stunning and revealing.

Khaleda passes this money to her stepbrother Alias, who works at Sobuz boarding. He has taken all the responsibilities of her installments. Khaleda has her own brothers in business, but they never asked for the money. It is Alias who urged for the money. He has purchased some cultivable land in his name with this loan money, Khaleda says of his stepbrother. *Kisti* for the money is repaid from Alias's job at the hotel. Khaleda says:

'Ever since I got involved with shamity, I have been giving this money to my brothers. My brothers are not married, so they look after me. Since I brought money for the family, in return I got some more

attention (laughs) from them. I helped my brother and in return he also helped me. But then there will be a time when they will get married. I will have to make my own arrangements accordingly. I wish to give a firm some time in the future using loan money.'

The stories of Alia, Saina and Khaleda explain a common wit, which I have come across many times during my stay at West Rajoir. This is regarding shamity and how to get involved in it. I was told this many times by members, 'don't give money to people you don't know well'.

#### **Loan utilization pattern**

In the formative years of Grameen Bank there were many strict rules as to how the borrowers would use the money. Officially leasing in land was given the status of usury business.<sup>23</sup> But things have changed over the years for Grammen Bank and other micro credit institutions. Borrowers now say: 'It doesn't matter how we use the money as long as we are capable of continuing the installments'.

People interviewed often said, 'at the beginning they used to say what to do with the money, how to use it, whom to give and whom not to give. But now they don't say anything. They just come, take the account of the money and go. As long as we are able to manage the kisti, there is no problem.' I don't know whether there has been any policy shift on the part of Grameen Bank but the participants of credit institutions repeatedly said that their 'Sirs' don't bother them on how to use the money.

A common utilization of loan money involved purchasing cultivable land. The return from land is not good enough due to absence of irri cultivation in the area. The area is characterized by very low level of water. But still people find it safe to invest the money in purchasing land. There were some households, which purchased land outside the village. Usually these lands were given for sharecrop.

Another common use of loan money is to buy a van, which is frequently used as a mode of transportation in the village. This is more evident in households where there are grown up children. Usually purchase of a van involves a sum of 3500 to 4000 Tk. There is no fixed amount of income from pulling van. Income may vary time to time. But

even so, some said if one regularly pulls the van, usually it is enough at the end of the week to be able to pay the installments.

For many borrowers, utilization of loan money meant doing something concrete, like repairing a house. Although Grameen Bank has loan schemes for this particular purpose, many members are not able to get these loans until they prove themselves to be 'good' borrowers. In the census household Alia was able to get a house loan. But there were others who wanted to invest money for repairing the house, but couldn't manage to have a house loan. The idea is to invest a portion of the loan money in repairing the house while keeping the rest of the money in hand for immediate needs of repaying the installments. There were also many households, which depended solely on the income from wage laboring for repayment of the installments.

### **'Doing shamity' and its Different Meaning**

Selim is 25 years of age. He owns a small grocery shop at one of the corners of West Rajoir. He is the person in the locality with whom I first socialized. I introduced myself, talked about my work and many things. He is a young energetic boy with strong determinations. During my stay at West Rajoir I visited his shop several times. At times I met other people here. Selim's friend also came in the shop. We used to talk about matters of credit, activities of shamity etc. Selim's friend also participated in these discussions. From my acquaintance with Selim I knew that his mother took credit from Grameen Bank. One day I asked one of Selim's friends whether any of his family members has been a member of shamity. With a tone of annoyance the boy said, 'we don't take money from NGOs. Women of our family don't do these things'.

Selim's friend's comment can be a starting point for an understanding of the different meaning it evokes when a woman says she is a member of shamity. This is an aspect scarcely touched upon in the literature. More often than not the opposite is claimed. Often it is argued in the literature that women's involvement in shamity changes her position in the community, a notion that could also be attributed to be a donor concern. For an example Hashemi and Schuler writes<sup>24</sup>:

'Through the rituals of participation, and the contact with other members of their credit group, the women develop an identity outside



of their families. They interact with men outside of the family and with authority figures and this increase their self-confidence'.

In context of women's involvement with credit institutions, Vanu, a respondent in Rahman's paper elaborates:<sup>25</sup>

"When a women fails to make her installment on time, she experiences humiliation through verbal aggression from fellow members and bank workers in the loan center. Such humiliation of women in a public place gives males in the household and in the lineage a bad reputation (*durnam*). In an extreme case peers may take the defaulter to the bank office. For a man, if he were locked inside the bank building for several days it would mean almost nothing to other people in the village. But if this happens to a woman then it will bring *durnam* to he household, lineage and village. People in other village will also gossip about it."

Vanu's assertion shows the significance of women's honor and how it brings different connotations for men and women. At West Rajoir I have encountered this word many times. The very fact of having to borrow money from the *shamity* was seen by the members as an assault to that *Izzat*. Pari, the most eloquent among the people I met at the village told me once how shameful it was for her to ask for money from the banks. She says:

'We lost all our *izzat* with the setting up of these banks. We lost all our integrity. We are no more humans. We have been maintaining our households all our lives. From dawn to dusk we are just working, cooking the food, looking after the children, doing the household chores. Nothing has changed since the setting up of these banks. But now one new thing has been added to our lives: the weekly installments.'

Then Pari explains her experience of the meeting days. She laughs at me: 'Oh! You haven't seen me in the meeting days. When the day comes, it's like a mess. If I know beforehand that my Shami wouldn't be able to pay the due money, I just start running, from one house to another, trying to borrow the money from some one I know well. You don't know how tortures this is. You don't know how tense I become'.

*Haibat* is the word Pari chooses to describe her situation. In English it roughly translates as tension. She is tensed because of the prospect of

not being able to repay the money in the appropriate day of the center meeting. She knows very well what happens when one member fails to repay the installment in due time. Explaining the situation, Pari points to me some of the people, who were joined with us in the conversation, all members of shamity: 'Look at them; they are all my neighbors, friends. But all of them will turn out to be very different if I fail to repay the money in the next meeting.'

Often *Zhagra* (quarrel) starts at the meeting, when some one in the peer group fails to provide with money. Everyone in the center is affected from such situations because the whole procedure of the meeting is delayed due to one person. Pari says: "It's kind of difficult situation, when this happens in a meeting. One would start saying, Go and see your *jamai* (husband) in the Bazar, he is in *furti* (In this context *furti* means spending lavishly) there. And now you are telling you don't have money. Don't try to fool us!"

### 16 Decisions: 17 Talks

In Bengali *sholo shotero katha* means nonsensical talks. If a literal translation is made of this phrase, it stands for 'sixteen seventeen talks' in English. Grameen Bank has some 16 decisions. It comprises of 16 statements, which provides a guideline for the members of shamity. Over the years 16 decisions of Grameen Bank has been sung by many people, who were incorporated into the Bank's operation. Writers have claimed that Grameen's 16 decisions and its 'ritualistic' procedures have an implication on the bank's overall performance.

At West Rajoir I tried to ask about the 16 decisions, what significance it has for the people. Many borrowers, who have been members of Grameen Bank for long years, however couldn't recall much of its contents. But they have stories to tell about these 16 decisions.

When Grameen Bank first began operating in village there were doubts among the villagers. It was difficult for men and women to believe that institutions will be set up in the village to give loans to the poor. And then when people heard about 16 decisions that members would have to memorize some given scripts, there were widespread discomfort about getting involved with these institutions. People especially elderly people thought these institutions are part of a conspiracy to convert

Muslim people into Christians. Over the years however these anticipations have withered down.

But is it so? Do people think Grameen Bank and other similar institutions are for their own betterment? These are difficult questions. And it becomes even more difficult in the context of arguments put forward in numerous publications on these instances.

A woman, who happened to be a member of Grameen Bank says, 'I just memorized these 16 decisions to get hold of the money that they were allotting for us'.

Taski for example said to me it was kind of embarrassing for her and many others to carry on with the bank's rules and procedures. 'They would shout straighten up the line, straighten up the line, don't talk, don't move all these nonsensical things. I don't like this'.

Sairon remembers her first day at the bank's meeting. She just passed out seeing all these men at the center. Every one with Sairon's group remembers the story and laughs at her. What these stories tell us? Sairon's passing out, Taski's disliking with the bank's rules and regulation, all these laughs and jokes at remembering one or two lines of the 16 decisions.

For many readers however it is the 'ignorance' and 'lack of education' that made Grameen Bank and its procedures a matter of laughing stock. For many it may also be the inevitable clash between Tradition and Modernity. And that is precisely the case in literature, which I have tried to outline in the previous sections.

But there are maybe-other ways of looking at these instances or may be other versions of truth. James C Scott's theorization of resistance may provide us here with a context.<sup>27</sup> He formulated the argument that not all resistance's are meant to be big scale movements, as we find in the history books. There are small ones, which often don't make there way up to the history books.

In the study village there were stories about women of a center, who used their brush and broom to beat up a corrupt *shamity* official. Then there was the story of a man who died for going against the *shamity*. I shall elaborate on the later story because this is the one I was able to document in complete. The story runs as follows:



There was a man at Mid para known for his straight forwardness. He used to hate people who were operating in the village in the name of *shamity*. The man had a habit of stealing, he stole lantern from the GUP office, not once but many times. This way he piled up a good number of lanterns in his own home. One-day GUP officials asked the man, why he is taking away all the lanterns from the office. Instead of replying he slammed the material in the face of the official. As a result the officer was wounded.

The story has it that the man who did this had to pay a heavy toll for this. He gave his life. A year later the man was ill when GUP officials came up with the idea of taking him to Dhaka for better treatment. But he never came back in the village alive.

I put down this story neither because I wished it to be a true story nor because I didn't believe the story. Rather I put the story because the story in itself trivializes the very notion of truth, the notion of one and universal truth. It forces us to recognize that there are maybe many truths in the world, which are still not in the fore.

At the West Rajoir GUP and other similar organizations are commonly associated with the foreigners. And this includes not only the ones who come from abroad but also the ones who come from outside the village to work in these institutions. There are precise reasons for this. As I have pointed earlier West Rajoir has a specific context which may not be the same in everywhere. In the locality, GUP, one of the oldest NGO in Bangladesh has been into operation for the last twenty-five years. Since the NGO's regional head quarter is located in the area, there is a high visibility of foreigners coming to the locality. There was also wide spread belief that this is an organization associated with the Christians. To cope up with the situation GUP has set up a pakka masjid (Mosque) in the area some years ago. A GUP official said to me that the mosque was established to diffuse the common belief.

### Conclusion

I have tried to argue in this study that literatures in Bangladesh on women and women's situation have been systemic of a discursive practice, established in the context of what Arturo Escobar (1997) has outlined as the 'set of relations'. It reflected a donor concern. The

literature provides an image of an entrepreneurial woman, ready to launch her own business as soon as she gets credit in her hands.

I have tried to examine this image in the context of my fieldwork and found that this image significantly neglects woman's other relation in which her life unfolds. As a case in point, I have argued that the issue of purdah is essentialized in the understanding of women's situation, and women is portrayed as a passive group of people in the pages of literature. Accepting Todd's argument as a theoretical context, I have tried to argue that the focus should be on the maneuvering aspect of gender ideals.

And finally grounding my arguments on these theoretical underpinnings, I have tried to understand how in the specific context of shamity activity, gender identities are constituted and negotiated. To substantiate this argument, data related to women's work and activities were presented in the preceding sections. It shows a different picture of what has already been portrayed in the literature and argues that there is no point in understanding women's works and activities from a singular focus on gender relations.

The study suggests that only by taking into account all the other relations in which women's lives are situated, can we have a meaningful understanding of women's life and situation in Bangladesh.

#### Notes

- 1 This article is based on an earlier study report of mine which was prepared as part of my MSS course requirement at the Department of Anthropology, Jahangirnagar University. I am indebted to Dr. Nurul Alam for his kind supervision of the earlier project. In addition to that I am particularly indebted to the people I met and interviewed in West Rajoir, the area where the field work for the earlier study titled 'Examining the images of Female Empowerment: A Case Study' was carried out. All names of respondents in this article as well as in the earlier study report were withdrawn. On occasions, names of places have been changed. An exception to this has been the names of different organization working in the study location.
- 2 For an elaborate discussion see Arturo Escobar; *The Making and Unmaking of the Third world through Development*; *The Post-Development Reader*, Edited by Majid Rahnema with Victoria Bawtree; UPL 1997.

- 3 For example Juan Collins (1997) demonstrates that, contrary to established development opinion, rural households frequently lack sufficient labor properly to use their land. For further reading see Michael Horowitz Development Anthropology in the 1990s, IDA Bulletin, Spring and Fall 1994.
- 4 Rushidan Islam Rahman, Shahidur R. Khandaker; Role of Targeted Credit Programs in Promoting Employment and Productivity in Bangladesh; The Bangladesh Development Studies, Vol. XXII, June-Sep. 1994 p. 49.
- 5 For a closer look, see Ishrat Shamim and Khaleda Salahuddin; Energy and Water Crisis in Rural Households, Linkages with Women's Work and Time, 1994; Women for Women.
- 6 For a detailed discussion of WAD, WID and GAD discourse see Nalini Visvanathan in the Women, Gender and Development Reader. UPL, 1997.
- 7 Helen Todd, Women at the Center: Grameen Bank Borrowers After One Decade, UPL 1996 p. 9.
- 8 I have used the term 'programmatic success' from a recent Ph. D dissertation by Aminur Rahman, Department of Anthropology, University of Manitoba, Canada. The term adopted by Dr. Nancy Horn, a micro-enterprise specialist, implies quantitative indicators i.e., number of borrowers recruited for the program, amounts of loans invested among these borrowers and recovered from them.
- 9 Todd op.cit,p.7
- 10 Mahbub Hossain; Credit for alleviation of rural poverty: The Grammen Bank in Bangladesh; IFPRI 1988.
- 11 As pointed earlier, in 1983 a government ordinance transformed Prof. Yunus's pilot project into a specialized financial institute for the poor.
- 12 See S.M.Hashemi, Sidney Ruth Schuler and Ann Riley; Role of targeted Credit Programs in Promoting Employment and Productivity of the poor in Bangladesh; World Development, Vol. 24, No. 4 1996
- 13 It is possible to argue that in the West, mobility for the White Middle class women that is their demand to work on equal footing with men was considered to be a route to emancipation. For the American black, however this was not the case. For a detailed understanding of this analysis see Rayna Rapp.
- 14 Todd op.cit p.19.
- 15 White op.cit p.71.
- 16 Similar arguments can be made about the use of the category fundamentalism in development literature. In development literature often this term is used in the characterization of Bangladeshi society. In this respect Ainoon Nahar in her paper argues that in Bangladesh as well as in the western world, incidents of anti NGO activities are explained as an outcome of the conflict between 'Tradition' and 'Modernity', although, she contends, 'the real situation is much more complicated than that.' See



- Ainoon Nahar, 'Women, Development and Fundamentalism in Bangladesh' ( Unpublished seminar paper)
- 17 The places where Helen Todd carried out her field work.
  - 18 White op.cit p3.
  - 19 Marnia Lazreg, *Feminism and Difference: The Perils of Writing as a Woman on Woman in Algeria*.
  - 20 For a better understanding of how these images are contradictory see the first pages of her book arguing with the crocodile.
  - 21 Ibid, p. 337.
  - 22 Ibid
  - 23 Todd, op.cit p 17.
  - 24 Hashemi, Schuler, Riley op.citp p.648.
  - 25 Rahman op.cit.
  - 26 See Appendix for the contents of 16 decision.
  - 27 James C Scot, (1985) *Weapons of the Weak; Everyday forms of Peasant Resistance*, New Haven and London, Yale University.

### Appendix

#### The 'Sixteen Decision' program

##### Sixteen Decisions

The four principles of Grameen Bank-discipline, unity, courage, and hard work- we shall follow and advance in all walks of our lives.

We shall bring prosperity to our families.

We shall not live in dilapidated houses. We shall repair houses and work towards constructing new houses as soon as possible.

We shall grow vegetables all the year round. We shall eat plenty of them and sell the surplus.

During the planting seasons, we shall plant as many seedlings as possible.

We shall plan to keep our families small. We shall minimize our expenditures. We shall look after our health.

We shall educate our children and ensure that they can earn enough to pay for their education.

We shall always keep our children and environment clean.

We shall build and use pit latrines.

We shall drink tube well water. If it is not available, we shall boil water or use alum.

We shall not take any dowry in our son's weddings; neither shall we give any dowry in our daughter's weddings. We shall keep the center free from the curse of dowry. We shall not practice child marriage.

We shall not inflict any injustice on anyone; neither shall we allow anyone to do so.

For higher income we shall collectively undertake bigger investments.

We shall always be ready to help each other. If anyone is in difficulty, we shall all help.

If we come to know of any breach of discipline in any center, we shall all go there and help restore discipline.

We shall introduce physical exercise in all our centers. We shall take part in all social activities.

Source: Mahbub Hossain, Credit for Alleviation of Rural Poverty: The Grameen Bank in Bangladesh (International Food Policy Research Institute, February 1988)

### Glossary

Apa	Sister
Bazar	Market
Bigha	Approximately one third of an acre; 30 decimals.
Bhui khet	cultivable land
Haibat	Tension
Irri	Winter crop named after the International Rice Research Institute in the Philippines, which developed the 'green revolution' package.
Izzat	Honor.
Kisti	Installments
Kaki	Aunt
Para	Section of a village; neighborhood.
Purdah	A dress that covers women's body and face.
Shami	Husband
Shomman	Honor, respect.
Shamity	Society
Shatangsha	Measurement of land
Thana	Sub-division of an upazila; police station.

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