Migration and Women's Exclusion: The Case of Golaperchar Village

Main Uddin*

Abstract

This article is an ethnographic account about various forms and reasons of exclusion of women counterparts of male migrants in a Gulf migrant village. Data were collected applying participant observation method along with its different techniques from a gulf migrant village in Comilla, Bangladesh from April, 2010 to January, 2011. The in-depth study on the relationship between migration, remittance and women's exclusion indicates that though migration brings economic well-being of a household, it reinforces women's exclusion within resources. But the nature and types of exclusion of women varies from household to household. To know about the variations, this paper highlights on how women are excluded from decision making process of everyday happenings; what happens in a household when remittance comes and how it is distributed among the members of the household; how women are excluded from ownership of resources and what are the strategies of their resistance. Along with these, this paper talks about the ideological issues which induce women's exclusion in patriarchic society. However, if women have education, earning and property ownership, they can improve their position within the existing patriarchal structure.

1. Introduction:

This paper discusses about various forms and reasons of exclusion of women counterparts of male migrants in a Gulf migrant village. Apparently, we see that migration means remittance and remittance means economic well-being of a household. But we do not know how women's exclusion is reinforced by migration within riches. The nature and type of exclusion varies from household to household. Taking this in mind, this article highlights on the patterns of decision making process of everyday happenings based on the pattern of household arrangement and how women

^{*} Assistant Professor, Department of Anthropology, Jagannath University Email: muanthro@yahoo.com

are excluded from decision making process. Again, this paper focuses on what happens in a household when remittance comes and who gets what i.e. how the remittance is distributed among the members of the household. In doing so, this paper endeavors to talk about how women are excluded from the ownership of resources and what are the strategies of their resistance. Along with these, this paper talks about the ideological issues which induce women exclusion in patriarchic society.

The study will significantly contribute to address that male migration, leaving households behind at the place of origin, has wide implications on the left behind wives. But the link between long-term overseas migration and household vulnerability in rural Bangladesh has not yet been given significant attention (Ahmed, 2008a). Likewise, the studies of overseas migration from South Asia only rarely focus upon gender relations in the communities left behind. Most research tends to focus on the vulnerability or the experiences of women who have migrated from rural to urban area or overseas countries. But nationally and internationally, the exclusion of women counterparts of male migrants has not yet highlighted in the study the migration (e.g. Wilson: 1978, Saifullah-khan: 1975). In this way, this paper focuses on how the increase of economic progress increases the nature and horizon of exclusion of women both within and outside the households. In this regard, it is relevant to discuss the significance of remittance which has become the governing wheel of Bangladesh economy. According to the Daily Financial Express, there are more than 7 million Bangladeshi migrant workers are employed in different countries of the world (07.01.2012). According to dhakainternet.com, Bangladesh received USD 12.85 billion remittances from overseas migrants in the fiscal year 2011-2012. This is 10.26 percent more than the previous year 2010-2011 (04.07.2012). The Daily Financial Express again says that in 2011, Bangladesh has become the fifth highest remittance earning country in the world. Middle Eastern countries like Saudi Arabia, United Arab Emirates, Kuwait, Qatar, Oman, alongside Malaysia and Singapore are major destinations for Bangladeshi migrant workers accounting for over 82 percent overseas employment of 7.69 million people during 1976-2011 (07.01.2012). Middle Eastern countries contributed more than 60 percent of the total remittances (dhakainternet.com, 04.07.2012). The role of remittance is significant in import and in repaying foreign debt. So, it is directly linked with global economy (Siddiqui, 2000). Considering the contribution of remittances in Bangladesh economy, the study of migration

is significant. Middle Eastern migrants contribute in social transformation and they maintain regular contact with villages which is not done by the migrants of western countries³ such as UK, USA, Italy, Germany, Spain, Canada or Cyprus. Their contribution is noteworthy both locally and nationally.

2. Methodology:

The study is based on ten months long intensive fieldwork conducted in a Gulf migrant village in Comilla district, Bangladesh from April, 2010 to January, 2011. In the field research, participant observation was used along with its different techniques like census, in-depth interview, observation and case study to collect data. Using purposive sampling, 48 respondents of 22 households were interviewed to gather information about earnings, savings, investments, future economic plans, the ways the remittances are spent, decision making process, women's role in household decision, ownership of newly purchased property, relation of migrants' wives with other members especially with mothers-in-law, the nature of vulnerability of the left behind household members especially of the wives, changing household structure and changing household relationship following migration. Migrants' wives, parents, siblings, children and neighboring male and female were interviewed based on the variation of household arrangements and the availability of respondents.

The research was gender sensitive as the researcher had to talk with the women counterparts of male migrants about different forms and reasons of their exclusion imposed by the household members including their husbands. Talking about financial issues like earnings, savings and future economic plan was also sensitive because as these are very secret information of a household. Women were not seen as passive. Rather, initiative was taken to see how they negotiate with their husbands or other male in decision making process. Considering the fact, attempt was made to see migration in terms of interaction and personal experience of male and female. In order to understand the personal experience of vulnerability and exclusion, eight migrants' wives and two mothers-in-law were selected as especial cases based on variation and complexity of households. It was observed that during in-depth interview, sometimes, respondent told about the episodes and experiences of others instead of their own and sometimes, a few neighbors listened to the conversation from behind. For that reason, it was aimed to select some especial cases who were found talking spontaneously. In addition, observation was made on housing condition, the daily life of the members of migrant households, their dealings and relation with each other of which it was not possible to get answer by asking directly.

3. Research Locale: Golaperchar:

The study was conducted in the village Golaperchar (pseudonym), Bakshagonj Union Parishad⁴, Nangalkot Upazilla⁵ in Comilla district. It is situated about 135 kilometers to the southeast of the capital city Dhaka, 40 kilometers to the south from the district headquarters, Comilla town and 14 kilometers to the south from the Upazilla headquarters, Nangalkot and one kilometer to the northeast from Bakshagonj Union Parishad bazaar. Census data show that the village covers an area of 114.05 kani⁵ or 136.86 acres of land of which homestead settlement covers 60 acres. The rest 76.86 acres are cultivable land. Total population of the village is 1064 of whom 560 (52.63%) are male and 504 (47.37%) are female. All of the villagers are Muslims. Golapherchar is a small village with 185 households. Among 185 households 79 are migrant households.

Because of the scarcity of cultivable land, the farmers of the village historically go through considerable hardships and involve in various activities other than farming for livelihood. Recently, a good number of individuals have gone abroad from this area as migrant laborers to earn their living. Because of heavy out-migration, the number of young male member is remarkably fewer in the village. Most of them migrated to the oil-rich Gulf states-Abu Dhabi, Saudi Arabia, Bahrain, Kuwait, Qatar and Oman whereas a few of them went to other regions like Canada, Italy, Spain, Cyprus, South Africa, Malaysia and Singapore. Migrants and returned migrants are so common that the villagers consider migration as their main occupation. Many households became so dependent on remittance that they do not have any other source of earnings. At present, there are 111 migrants and 38 returned migrants in Golaperchar village. But all of the migrants and returned migrants are male and hence the survival of females of the migrant households is fully dependent upon male migrants. The following table shows the occupational pattern of Golaperchar.

Table: Occupation of Golaperchar village in 2010

Occupation	Number
Overseas migrant	111
Farmer	35
Service holder ⁷	25
Trader	23
Businessmen ⁸	15
Rickshaw puller	15
Mason	12
Wage laborer	10
Grocer	10
Carpenter	10
Female garment worker	5
Driver ⁹	5
Helper ¹⁰	5
Tailor	5
Lumber trader	4
Teacher ¹¹	3
Painter (Artist)	4 1
Homeopath doctor	1
Total	295 persons

Source: Fieldwork, 2010

The table shows that the occupational pattern of Golaperchar village is diversified and non-farm oriented. Migration has become the main profession and remittance has become the main source of earnings of the villagers.

4. Exclusion of Women from Household Decision:

Household is a unit of power exercise where male, female, adult, children, migrant or non-migrant enjoys uneven authority in decision making process. Migrant individuals, especially, enjoy power because he is male, son, brother and more importantly the bread winner of the household. My ethnographic data show how women vulnerability is reinforced through in access to resources and everyday happenings. As the arrangements of different households are different, it is not possible to generalize the affect of migration on the left behind members. A significant difference is seen in the decision making process of *bhinno/prithok*¹² and *ekatra/joutha*¹³ households. Women in the former category experience more radical changes in role and power than those in the latter (Gardner: 1995).

No woman migrated to Gulf States from Golaperchar as migrant worker. But three women are living in Canada and one woman is living in Spain with their families. So, Gulf migration in Golaperchar is monopolized by men and hence fruits are enjoyed mostly by them. Like any other part of Bangladesh, here, women's options and rights are highly implicated by patriarchic ideology. Decision making process within the households of Golaperchar village is diversified. Hierarchy in making decision is determined by age, sex and source of earning. The persistent cultural ideology is that the household head is always male and has considerable skills and knowledge in all affairs (Ahmed 2008b: 146). Male are the official head of a household and have more authority than females. Male labor or earnings are given special emphasis in comparison to their female folk (ibid, 2008b). On the other hand, household activities of female are not considered as economic activity.

a. Nature of Exclusion in Bhinno/Prithok Household:

In Golaperchar, migrants' wives of bhinno/prithok household are to perform household and various types of outside activities. I have seen migrants' wives to perform men's activities like taking care of cattle in the cowshed, supervising agricultural activities from behind, doing shopping in bazaar, visiting bank, visiting school and taking care of studies of children, entertaining guests etc beside their regular household chores. Especially, during the two Eid¹⁴- Eidul Fitre and Eidul Azha, their involvement with public spheres considerably increases as they are to go to bazaar frequently to buy semai (kind of vermicelli cooked with milk and sugar), sugar, milk, nut, coconut and to buy cloths for their own, children and relatives. Women

do not buy cattle which are sacrificed during Eid-ul-azha (Korbanir Eid). Male kin buy cattle for them. Likewise, engaging agricultural labor has become a big challenge for the left behind wives.

At present, the poor men of Golaperchar area do not want to work as agricultural labors. Instead, they prefer other professions. Most of the agricultural labors of the locality come from the districts of North Bengal like Rangpur, Gaibandha, Nilphamary or Kishorgonj. These labors are seasonal and available only during paddy plantation and harvesting. They live in the Banglo ghor (guest house) of rich households in different villages and work in the area. If anybody wants to contact with them, he/she needs to go where they work or stay or go to bazaar in the evening especially on the haat15 day. Since it is difficult for migrants' wives to contact with the labors by going to these places, they take the help of male neighbors or kin to engage labors for them. Before taking any decision like when to plough the field, when to give fertilizer and when to harvest, they talk with their husbands by phone and take their instructions. They talk because husbands are the owners or heir of the lands. In addition, they (husbands) are the supplier of the money for cultivation. Senowara (30), a wife of a migrant said, He is the owner of the land. He is also the supplier of the money. It is my duty to talk with him before doing anything regarding cultivation of the land. But the men in Golaperchar told that if farming is done by the supervision of women, production dwindles because women do not have the practical knowledge when to give water, fertilizer or pesticide. If the farming is done by the supervision of men, production cost decreases and production increases.

Since the women counterparts of male migrants are to regularly buy necessary commodities for household needs, different types of shops have been established in different sides of the village. The establishment of 5 groceries, 4 tea stalls, 3 poultry shops, one rice mill, one sawmill, one drug shop beside the main road turned the southeast corner of the village almost into a bazaar. Besides some other shops are under construction. In addition, a tea shop and a homeopathic doctor's chamber have been established in the southwestern side of the village. At the eastern road there is a poultry farm and tea stall. A grocer told,

These shops have been established because of overseas migration. Since there is no grown-up male member in most of the houses, women cannot manage time to go to bazaar daily. They are to busy with household chores. Moreover, it is not good for them to go to bazaar in front of porporosh (other male). So, they usually buy necessary commodities from these village shops even if these items cost one or two taka more. Sometimes, they buy commodities keeping the payment due for the whole months. It is a good advantage for the migrant households.

Data show that women of bhinno/prithok households play an important role in taking household decisions in absence of their husbands. But this does not mean that they are officially household heads (Ahmed, 2008b). All of the migrants' wives mentioned their absent husbands as household head. Some studies (Gulati, 1993; Hugo, 1995; Hadi, 1999) show that in absence of husband overall status of women improves as they have greater access to money which they can spend as they wish; they have the freedom of movement; they can take independent decisions regarding the education of their children and type of treatment to be given to them if they fall sick. But Golperchar data show that though apparently, it is seen that migrants' wives are dealing some cash, the ultimate decision comes either from their migrant husbands or from other male kinsmen. When asked who takes the household decisions- a good number of wives responded that they themselves take household decisions. When asked do they need to consult with their husbands before taking decisions, they replied in the positive and told that before taking any decision, they talk with their husbands and take their instruction. During sending remittance, the migrants give detail instructions regarding- who will get what amount from the remittance like repayment of loan, repayment of due in shops, tuition fee for children etc. During Eid festivals, migrants give instruction to give some amount to poor relatives and mosque. After doing all these, the wives do not have much in hand to maintain household cost for next few months until the husband remits again. Tahmina (35), a migrant's wife said,

Whatever decisions the wives take, they seek permission from husbands. Especially, important decisions like buying of land, mortgaging-in/out land, sharecrop-in/out land, getting the children admitted into school, buying or selling any property i.e. the decisions which are linked with finances come from their husband by phone. They are physically absent but structurally present in every decision. Mina (32), a migrant's wife said,

Last month, my husband sent 20,000 taka and told me to maintain the household expenditure for the next three months. We had 3,000 taka due in a grocer. I had borrowed 5,000 taka from my brother to maintain household expenditure before he sent money. I repaid theses 8,000 taka. I had to spend

another one thousand taka to treat my youngest baby (6). I have three children and all of them are school going. I have to pay their tuition fee within the next few days. I cannot think how I will maintain the household by the rest amount. Moreover, because of price hiking of commodities, it is difficult for me to maintain the expenditure by this budget.

I take many of the decisions of household like shopping, buying of furniture for house, feeding the cattle, sending the children to school etc in absence of my husband. But during important decisions like whom to rent the shops (we have five shops beside road in the southeast corner of the village), buying and selling of land etc are taken by my husband. During implementing these decisions I actively negotiate with the party but do not take the final decision.

In the case of Talukpur study Gardner shows that letters from absent husbands usually contain instructions about household and land matters as well as general news and greetings (1995: 224-25). Since this is the age of cell phone, in the case of Golaperchar, now the communication is maintained through cell phone instead of previous letter. All the migrants' wives, especially the wives of bhinno/prithok household have their personal cell phones a good number of which are sent from abroad. Many households have more than one cell phone used by the grown-up members especially the male. By these cell phones, the migrants maintain regular contact with their household members. Their communication is so frequent that the migrants know what is cooked for which day, whether their children are going to school, when the wives are going to their natal house etc. The migrants give instructions from which shop they should buy cloths, fruits, vegetable, sacks of rice, spices or other necessary items. Sometimes, migrants tell the shopkeepers over the phone and contact to provide these goods in due. The due is paid when remittance is sent. Here the wives bring the items either by themselves or by other male kin. Even after regular communication, most of the wives of bhinno/prithok household take the help on different occasions from male kin in absence of the migrants. A migrant's wife said, a woman cannot take all decisions alone. After taking the permission of my husband over the phone, I take the help of my sisterin-law's husband (husband's sister's husband) who is our neighbor and a member of Union Parishad. Another migrant's wife said, since I live on the remittances of my husband, I cannot do anything disregarding him. So, I should not take any decision by my own. A male of Golaperchar told that migrants' wives live on the charity of their husband. So, they do not have much to say about any household decision.

In the case of bhinno/prithok household, migrants send remittance in the account of their wives. How frequently a migrant remits depends on the prior economic condition of the household and how regularly he gets the salary abroad. The frequency of remittance also depends on the structure of the household. If there is not sufficient land property, migrants are to remit more frequently to ensure the survival of the household. The migrants usually remit in each three or four months. But if the households are poor and migrants are the household heads, they are to remit regularly in each two or three months because there are a good number of households which depend solely on remittance for their survival. But they send only that amount of remittance which is necessary for household expenditure. Because the migrants think that their wife cannot properly utilize the money if they remit more than need. Women are cheated in every step in absence of male. Ahsan (40), a returned migrant said,

My wife bought a sari from Bakshagonj bazaar. Knowing the price, I could understand that she bought it with higher price. So, I told her not to wear the sari. Two days later, I bought the same sari with tk. 600 less than her from the same shop. Then, I sent back the sari that she bought. Similarly, I bought a quarter kg (1/4 kg) of green chili with tk. 3 less than my wife from the same shop.

Another villager said, men earn by sweating from head to foot. The women do not think much during spending. For this reason, if there is no reliable male member, migrants remit only that amount which is essential for the survival of their households. They send more only when they buy or mortgage land because they may not get this opportunity when they will return home. So, opening an account in Bangladesh or abroad, they save the rest amount. They draw the money when they buy land, visit or return home. After coming home, usually, they try to build or renovate house and decorate with new furniture and electronic goods. If there is any scope to buy land or invest in any profitable sector, they try to invest there. Almost all of the properties are purchased in the name of husband. During staying abroad, though information is collected through wives, during buying land, the migrants take the help of male kin like maternal/paternal uncle for registration so that their ownership is ensured. Moreover, the wives do not dare to deal with the financial matters alone. Her husband gives her plan how and what to do. Registration process is a complicated one and illiterate or half literate women cannot understand the procedure. For this reason, for security, they take the help of reliable male kin.

Golaperchar data show that most of the migrants think that it is not secured to give property ownership to wives. Cell phone has become the constant companion of every man and woman. Ohid (42), a returned migrant said,

Migrants' wives, for necessity, go for shopping. They get introduced with new people and once they exchange cell number and begin to contact with each other. For this reason, the rate of extra marital relation and fleeing away of married women with other men increased. Considering these problems, migrants do not want to give permanent ownership of property to their wives.

So, it is seen that though women deal some cash in absence of their husband, they are not the ultimate decision maker and they do not get the ownership of newly purchased property. They only play a mediatory role between their husbands and the sellers/buyers of property. Data show that though the women of these households are going to the public sphere for some reasons, they are not being empowered in true sense because they are secluded from the ownership of resources. Migrants' wives of Golaperchar do not become the temporary household head in absence of migrants because they cannot take independent decisions like the widows. Widows can take all the decisions of their own without any interference. Razia, a widow who is also a member of Union Parisad said, when my son was young, I took almost all the decisions by my own. But now my son has grown-up and went abroad. I share with him before taking any important decision. Migrants' wives take all the decisions by taking instructions from their migrant husbands. So, it is evident that women of bhinno/prithok households are excluded from decision making process and access to resources.

b. Nature of Exclusion in Ekatra/Joutha Household:

In the case of ekatra/joutha households of Golaperchar, father holds all the land property including cultivable land and homestead. Usually, he manages the household and takes all the decisions. But he is not the absolute authority over all household affairs. Especially, his authoritative power decreases if he does not have own income. If he is illiterate, ill or aged, any one of the sons especially the eldest or the most educated one may take the responsibility of household management instead of father. Four brothers of Kashem (35) had been living abroad. His father was illiterate but held all the landed property. Kashem passed HSC. His household decided not to send him abroad and he was given the responsibility to maintain the household instead of his father. He maintained the household for many

years. Remittance was sent in his account. But recently as the brothers became separated after his father's death, he did not have any household responsibility. So, he migrated to South Africa. On the other hand, if father is alive and efficient, he may maintain the household sending all the sons abroad. Remittance of these types of household is sent in the account of him who is responsible for maintaining the household. He maintains all kind of expenditure keeping money in his account. When remittance comes, he gives a little amount to the elders and the migrants' wives for their personal expenditure. Sometimes, migrants themselves surreptitiously send an amount to their wives for their personal expenditure. Three sons of Momtaz Miah (58) migrated to Abu Dhabi. Two sons got married. Momtaz Miah runs a grocery in the village and maintains the household. The sons remit in his account. Since he runs a grocery, there is no much problem if the sons do not remit regularly. He maintains most of the household expenditure from his own income and tries to invest the remittance in profitable sector like buying or mortgaging of land. During the last Eid (Eid-ul-Fitre), the sons remitted BDT 35,000 (forty thousand). He spent BDT 15,000 (fifteen thousand) for buying cloths for his wife, two daughters-in-law (migrant sons' wives) and their children, two unmarried and non-migrant sons, two married off daughters and children. He spent another BDT 5000 (five thousand) for buying semai, sugar, milk, nut, coconut and other food items. He gave BDT 1000 (one thousand) to each of the daughter-in-law for personal expenditure. In addition, he gave BDT 500 to the mosque as subscription and kept the rest amount for future expenditure of the household.

In another kind of ekatra/joutha household, if there are 4/5 brothers, all brothers go abroad except one who maintains the household. One bother is seen to maintain in those households whose economic condition was comparatively better prior to migration. Specially, if there is more land property, someone needs to stay for home management. He gets the equal share from the newly purchased lands. But if there is no considerable land property, it is not much profitable for a household to keep a brother at home. If there is no much land property, if the father is not alive and if all the brothers migrate, they usually remit in the account of their wives and get divided soon. All the members of ekatra/joutha household are to sacrifice to retain the jointness of these households. All the migrant brothers are to try to remit their best. Other brothers or the left behind household members do not mind if any migrant brother cannot contribute equally. Though father or

brother takes all the decisions, he has to take the approval from the migrants. The nature of sharing depends on the importance of issue. But the nature of this sharing varies from household to household. In this type of households, property is usually purchased in the name of father or the brothers. Property may also be purchased only in the name of the migrant brothers. In such case, father plays an intermediary role between sons and the seller of land. Migrants' wives do not have anything to say in this regard. Younger sons also do not have much to say about any decision of household especially if they do not have own earnings.

The situation of women in ekatra/joutha household is different from that of bhinno/prithok arrangement. Here usually women, including mothers-in-law and daughters-in-law, do not have much to say regarding household decisions. Migrants of this type of household communicate less frequently with their wives because they think that their wives are not alone. Moreover, it is against the pervasive cultural ideology not to express much love to wife in front of parents or elders. Wives may try to communicate more with their husbands when they stay in natal house. So, it is clear that in these households women are excluded from decision making process.

A few households are also supervised and maintained by the mothers-inlaw. Their migrant sons send remittance to them. Resource is purchased in the name of the migrants. Here the wives remain under the control of mothers-in-law. They, consulting with their migrant sons by cell phone, decide how to spend the money. In these households, though officially man is the household head, but in practice it is the woman. As Gardner has pointed out 'rather than authority being absolute and vested in one individual, in most cases it is more diffuse (Gardner 1995:103; Ahmed 2008b: 147). A respondent told that mothers' headship is very temporal and it remains until the sons return home. After their return, mothers give up the responsibility of maintaining the household. But the situation of migrants' wives is equally vulnerable in this type of households as they are excluded from decision making process and resource ownership. The vulnerable situation of migrants' wives can better be illustrated by the following case. Morium (30) is a migrant wife of an ekatra/joutha household. She is illiterate. Her husband has been in Bahrain for 8 months. As she said,

My mother-in-law takes all the decision of my household by talking with my husband over the phone. My parents are too poor to help my husband during migration. As a result, he does not let me go to my natal house.

When my husband calls by phone, my mother-in-law and sisters-in-law do not give me phone to talk to him. He calls in each 15 days or one month. During eight months of his staying abroad, I talked only for three or four times with him. When he talks to me, my mother-in-law and sisters-in-law try to hear from other side of fence of the house so that I cannot tell anything against them or I cannot want anything for myself. He sends money in the account of my mother-in-law. During the last eight months, he sent BDT 40000 (forty thousand) in total (once BDT 30000 and another time BDT 10000). I do not know anything how the money was spent. My husband or my mother-in-law never shares anything about household decision. During the last Eid (Eid-ul-fitre), he sent BDT 500 for me to buy a shari. My mother-in-law said many things for this. This is the only money I got from him during the last eight months. The teacher of my eldest son told me that the son is bright. He suggested me to send the son to a private tutor. But I cannot send as I do not have money. I cannot even share it with my husband. I am nobody in the household. Nobody shares with me anything before taking household decision. I only hear from others that my household is doing this and that. Sometimes I do not even get food. Sometimes, people pinch me telling 'Dubaiwalar bou' (wife of migrant who has migrated to Dubai). Hearing this type of pinch, sometimes, I become emotional, thinking that nobody knows what is going on in my household. My children are passing their rising age but I cannot give them proper food and education. If my husband does not realize the importance of education, how can I educate them and if we cannot educate them, they will have no future. I am not thinking of my own hardship, I am worried about the future of my children.

It is evident from the above description that-

 Women in general are excluded from the decision making process of everyday happenings of their household.

2. They are excluded from documentary resources. Their name is not considered in deed when the migrants buy new lands, houses or any other resources. Because of the exclusion of women from documentation they cannot foot on strong feet which would improve their status, decision making power and empowerment in true sense.

5. Reasons of women's exclusion from resources:

Like any other areas of Bangladesh, people of Golaperchar have different perceptions about the property right of men and women. In Talukpur study, Gardner shows that women of Bangladesh are less powerful than men as women have less access to resources (1995: 201). Gardner further shows

that Islam allows daughters to inherit the half of their brothers, but in reality few women claim anything. Talukpuri women keep their land in their brothers' possession so that they can get shelter of their brothers if their marriages break up (ibid: 212). Similar scenario was seen in Golaperchar. Here, usually, women do not claim their hoq (inherited property) because they have to take shelter of brothers, if their marriages break up. Moreover, there is a belief that bringing of hog brings misfortune and it is related with social discredit. Nevertheless, sometimes, some women, being forced by their husbands, want to bring hoq. In such situation, they bring hoq usually after the death of both parents or after the death of father. But it deteriorates the relation with brothers and hence do not help each other during needs. According to social norm, sisters give the proposal to their brothers by themselves, their husbands or by other male. If the brothers agree with the proposal, they themselves can buy their sisters' portion. Or if they are not able, they give consent to sell to others. In most of the cases, brothers try to retain property of their father. But if the relation among brother and sisters is not good, sisters may sell their portion disregarding the brothers' consent. In that case, brothers can arrange bichar (arbitration) with the village leaders. Then the village leaders request the sisters and the buyer to rethink their decision and whether there is any way to give the land back to the brothers. It depends on the sisters and the buyers whether they will obey the request or not. After selling the inherited property, sisters come less to their natal house.

Migrants of Golaperchar think that if the property is bought in the name of wife, according to the rule of Muslim family law, daughters will inherit double of their brothers. Razia (55), a mother of three migrant sons said,

If a land is bought in the name of mother, according to the rule of Muslim family law, daughters will inherit the double of sons. If there is no good relation among brothers and sisters throughout the whole life, sisters may sell the land to anybody else which will deteriorate the family relation in the long run. So the sons do not think it safe to give ownership to mother.

Moreover, if land is kept in mother's possession, cunning neighbors may devise conspiracy to destroy the household peace. Mentioning the painful story of a neighboring household, Kalam, an old villager (62) told that Mannaf's father died 40 years back keeping his wife, four daughters and two sons. The father kept a good number of pieces of land in the possession of his wife before death. Mannaf was psychologically abnormal. The financial condition of the household was also not well off. Poor economic

condition and illiteracy of Mannaf's household was an advantage for a cunning and rich paternal cousin who was also a haji (performed pilgrimage). The cousin cleverly maintained good relation with the mother and sisters of Mannaf by giving different gifts and gradually played different tricks to make distance with their brothers of the household. Because of financial crisis and constant arguing among the members of the household, the two brothers once became separated. Being whispered by the cousin, the mother did not want to live with either brother. Instead, she preferred to live separately. In this way, the distance among them took a permanent form. Once, the mother and sisters gradually began to sell their portion to the cousin disregarding the consent of the brothers. Whenever the brothers came to know that this and that portion of their land have been sold to the cunning cousin, finding no other way, they tried to arrange bichar (arbitration) with the leaders of the locality. Most of the times, the cousin, making different excuse, did not attend the meeting and once he managed the leaders by giving bribe. Once Mannaf's household gave up all hopes. In this way, the whole amount of land of the mother and the sisters went to the possession of the cousin in exchange of different gifts and by nominal price. The mother died in 2006. The cousin, after buying all the lands, loosened the relationship with them. Now, there is almost no relation among the brothers and the sisters. Kalam further said that if the father did not give ownership of land to his wife, the shrewd neighbor could not play with the household. The hazi played another game with his own daughters. Before his death in 1995, depriving the three married off daughters, he stealthily distributed all his lands to his six sons. Similar offense was committed by another father who distributed his property to two sons depriving three married off and one unmarried daughter. These two are the cruel instances which illustrate how women's right to resources are ignored by patriarchy and cultural practices in rural Bangladesh.

Surprisingly, both of the incidents happened in two rich and migrant households. After knowing the inhumane act, the sons-in-law in both of the cases began to keep distance with in-law's house and ordered their wives not to maintain any relation with natal house. This created another embarrassing situation for the daughters in their husbands' house. Husband, mother-in-law and other members of household began to abuse and pinch every now and then. The situation turned into such that they became rootless in both natal and husbands' house. Thinking that they will not get the proper shelter from natal house, the daughters tolerate all kinds of

oppression in husbands' house. Though it is a symbol of status and norm for many households not to bring inherited property from in-laws, everybody hates such decisions of fathers because this type of decision deteriorates the relationship among kin. Usually, bringing of inherited property is seen in poor households. Many women of well-off households keep it in their natal house as a symbol of strong footing in husbands' house, natal house and in the society. They only want to bring it if the members of natal household do not maintain good relation with them. If the property is brought, they have less or no relation with natal house. For all of these practical reasons, women usually do not claim their inherited property.

Migrants of Golaperchar also do not feel secured to give property ownership to their wives because they live alone; sometimes, they go to bazaar, bank or other places of public sphere; they have own personal cell number. So, they can develop relation with someone else in absence of migrants. Consequently, both the wife and the property may be lost. Referring to the wife of a migrant of a neighboring village, a respondent told that a man has been in Europe for many years leaving his wife and children in Dhaka. He bought a house in Dhaka in the name of his wife. His children were studying in English medium school. Once, the wife made an extra marital relation with an American migrant. The wife, taking the children with her, left for America with that man. The husband lost everything-wife, children and property. As there are instances like this, migrants are reluctant to give property ownership to their wives.

Another discrimination of women is related with kabin/den mohar¹⁶ (bridal gift). Marriage in Golaperchar is a contract between a groom and a bride. Like any other areas of rural Bangladesh, marriage in Golaperchar is arranged by the male guardians of bride and groom. According to custom, at first, proposal comes from the groom's side through a match-maker. If the guardians of bride's side give consent, the groom or reliable persons from his side come to see the bride. Usually, one or two women also come with them to see the bride and talk with her entering the inner rooms of the house. If the bride and the groom like each other, their guardians arrange the marriage. Then the guardians of both sides sit together to talk and fix the amount of kabin/denmohor (bride price). During fixation, a bargaining occurs among the guardians of both sides. Groom's household is to give ornaments of gold, cosmetics and cloths for the bride. On the other hand, bride's household is to give different goods and furniture such as chair,

table, almirah, wardrobes, plates, glasses, TV, cassette recorder, wristwatch, motorbike, beddings or even cash money. The goods carried by the bride are not termed by the people of Golaperchar as dowry. Instead, they like to term these as gifts and these gifts are treated as symbols of honor of the groom's family. Also, these are treated as the symbols of honor and status of the bride for her strong footing in her husband's house because giving and receiving of gifts have become a trend in Golaperchar village like the surrounding areas. For this reason, if anybody shows miserliness, it will demean his/her social status.

If fathers of both bride and groom are alive, their opinion is final. But if they are old, sick and not educated, sons especially migrant sons take the decision. They also determine the amount of kabin/den mohar. According to the rule of Islam, the groom must pay the mohar to the bride and it is equal for the rights which the husband acquires over the wife (Arefeen, 1986). The rule also provides that half of the amount of mohar must be given to the bride before the marriage took place (ibid). But in the case of Golaperchar as elsewhere in the Muslim culture of Bangladesh, there are two portions of kabin/den mohar-one is paid in kind whereas the other remains due. The informal rule of culture is that the portion which is shown paid must be paid in kind like gold or other ornaments according to the demand of the guardians of bride. But in practice, in many cases, it is seen that only a small segment of the portion which is shown paid is actually paid.

The parameter of discrimination starts during the arrangement of marriage depending upon strength of male support. If woman get divorced, she can claim only the unpaid portion from husband. But again the reality is that if there is no strong male support, she cannot establish her right. A number of incidents of divorce in Golaperchar have been solved in bichar (arbitration) presided over by the chairman of Union Parishad. Male guardians of both sides remain present in the bichar. But if there is no strong male support, woman does not get the full amount which was mentioned unpaid during marriage. Miru (42), a returned migrant said that if there is no satisfactory solution from the bichar, they may go to court. But dealing with the court is also a complicated one which is almost impossible for most of the rural women. Similarly, if the woman is a descendent of a strong lineage and if her father and brothers are influential, husband usually, does not want to divorce her. So, it is evident from the above discussion that for a strong

footing of woman in the society, male support is a must; otherwise she will be discriminated both in natal and husband's household.

6. Exclusion by Ideological Issues:

Data show that the women of Golaperchar village are also excluded by ideological issues which create separate world for men and women. These issues are deeply rooted in religious and cultural norms which are expressed by pardah. Pardah is an ideology which secludes Muslim women from public sphere. Gardner (1995) shows that according to this ideology, women are supposed to be shielded from outsiders. They should not be seen by strangers or go beyond the confines of the homestead without being veiled. According to this ideology, even within homestead, the division of men and women is expressed in many ways. Women's quarters are at the back of the buildings, in the kitchen area or behind it. On the other hand, men's areas are the front side of homestead, the banglo ghor (a separate house which is used to entertain male guests), public place outside the homestead etc.

Pardah is a set of inner feelings and identity and a relationship between men and women. It emphasizes both the physical separation of women and also their need for male shelter (Papenek, 1973). Gardner (1995) in her Talukpur study shows that pardah is expressed by the use of a borqua, an umbrella or drawing one's sari across the face. Similarly, she says that a borqua is a long overcoat covering the body of Muslim women, often with a veil. It is a symbol of pardah for women in the public place. Like any other areas of Bangladesh, the ideology of pardah and borqua in Golaperchar indicates separate world for men and women. It is not only the physical but also mental separation between men and women. According to the explanation of pardah, women's body should rightly be covered with cloth so that outsiders do not see them even when they perform household chores. Outsiders include all grown-up males, except husband, including the neighbors of next door. It is the duty of the husband, father or other male guardians to observe whether women are maintaining pardah because it is linked with the honor of the household and purity of the women. Sharma shows that pardah 'in one way, among others, is a symbol of controlling women and the domestic sphere, ensuring that they step outside it only with difficulty'. At its most general level, pardah thus enforces and validates the dependence of women upon men (Sharma 1980: 215).

In the case of Golaperchar, no woman is seen to go to public sphere without borqua. Here the absence of women from 'outside' work becomes a sign of high status especially for the wealthy households. Women of richer households are likely to experience rigorous pardah restrictions than other women. Similarly, the seclusion of unmarried girls from public domain brings an innocent image for them as well as for their family. This will also attract better husbands. Thus they are withdrawn from production which validates the dependence of women upon men. This is reflected in many studies of South Asian gender which focus on two intersecting phenomena: the sexual division of labor and ideologies of female modesty and shame. These phenomena indicate that it is wealthier households which are most able to withdraw their women from production and practice female seclusion (Gardner, 1995: 210). In South Asia, ideologies of pardah effectively exclude women from property ownership; men control land and finances because women are barred from both the market and the fields (Shrama, 1980). Boserup (1970) suggests that economic development is linked to the decreasing role of women in productive process. Whilst in African Sweden systems, women are central to production, with increased technological input and privatization, they tend to lose their rights to land and are withdrawn from the labor force. The less they are involved in production, the more dependent upon men they become. Boserup's argument is similar to that of Engel's who famously linked the advent of private property (which developed with the creation of surplus and the need to control production) with male control and the devaluation of women's work which became private and domestic (Engel: 1891). Gardner (1995) says that by separating male and female spheres of production, it ensures their interdependence.

Unlike Gardner's study, data collected from Golaperchar show that pardah does not always improve status of women. Though the women of wealthy households maintain more pardah, they are more vulnerable than those of poor households. Unlike the women of poor households, the women of wealthy households usually do not go outside of the public sphere if they are not bound to do so. Even when they need to go out, rickshaw or CNG (Compressed Natural Gas-a kind of four stroke three wheeler vehicle) comes at the gate of the homestead. So, the chance to walk through the village or bazaar road is less. Hence the movement of the women of wealthy households is comparatively less. Even if their husbands send remittance in their account they do not go to the bank any time because it is

located at bazaar. When they need to go, they bring rickshaws or CNG in front of homestead hired by male kin because people may think otherwise if they walk through the main road. Again, they draw comparatively a big amount of money from account so that they need not go to the bank frequently. When a household becomes wealthy, gradually women become secluded from public sphere. Women's pardah maintaining is a sign of honor and prestige for men of the household. As Moore puts it; 'Women are the guardians of male honor and because of this, they themselves need to be guarded' (1988: 107). Women seclusion in Golaperchar is a symbol of prestige and status for wealthy households. Wealthy households, for instance, make boundary surrounding the homestead and separate guest room for male visitors. Women do not go outside without borqua. So, it is evident that remittance brings well being in the household which ultimately increases the domain of women seclusion. These women when were poor before migration, used to go out of the public sphere more with or without borqua.

Sharma (1980) argues that women's contribution to production without control over resources does not change their public or private status. Gardner (1995) explains that Bangladeshi poor women who are forced to work outside their homesteads do not enjoy increased domestic power because they still do not control resources within the homestead. So, it is misleading to say that women wage earners or those who head their own homesteads, with no adult men, are more equal than their richer and better protected neighbors (as e.g. Hartman and Boyce suggest, 1983: 96). Instead of enhanced domestic power, poorer women who work outside are often more vulnerable (see Westergaard, 1983). Similarly, my ethnographic data show that the women of poor households do not use borqua and are compel to work in the public domain. But this does not mean that they enjoy more status than their rich counterparts. Contrarily, they are more vulnerable than the women of rich households because they do not have access to resources. They also have less male support because their males do not control much property. Women of wealthy households enjoy more power and status because their males are more powerful as they control more property. The economic and political power of husband, sons and father increase the status of women.

Gardner shows that older and wealthy women are generally respected by village men and may indirectly exercise considerable power through male

kin. Male laborers or poor kin often go to the older women in the hope of loans or 'help', perhaps because they hope for a more sympathetic reception (1995). But critical examination of Golaperchar data show that the women of wealthy households may be seemed to be empowered from outside, but the reality is that though the women of rich households, by the support of male kin, enjoy more status and power, within the household, they are equally vulnerable like the poor women as they also do not have access to resources. The difference between the two groups of women is that the male kin of rich group control more property and hence are more powerful which indirectly helps women. On the contrary, male kin of the poor group control less property and hence are less powerful which is indirectly reflected on women. So, it is evident that it is male support which increases the status and empowerment of women. Those women have more status and empowerment who are descendents of higher lineage and have more riches along with more sons. Halima (38) a wife of wealthy migrant told, if there is no male support, women do not go outside whenever they want because people may whisper or say something bad. But if they have strong male support nobody dares to say anything. Similarly, a man of the village said, Goriber bou sobar bhabi (the wife of a poor man is considered as the sisterin-law by all). It is male support that helps improve the status and empowerment of women. Women, generally, get access to property through the goodwill of their male kin. On the other hand, women without male support find themselves in an extremely vulnerable position.

7. Strategy to Resist Financial Exclusion:

Ethnographic data show that economic power of women increases when household men go abroad. The reason for this is that migrant households tend to be richer than non-migrant households. Remittances generated by male migrants increases indirect economic and political power of women and hence add to their security (Gardner, 1995: 223). Male migration may create greater scope for women to strategize indirect economic control. But the nature of economic control is different in bhinno/prithok and ekatr/joutha households. Migrants' wives secretly save some amount from their daily expenditure. The scope of saving of the wives of ekatra/joutha household is very limited as they are under constant supervision of parents-in-law and other members of the household. As the nature of savings of the two types of household is different, the nature of expenditure is also different. For example, the wives of ekatra/joutha households spend their personal savings for buying cloths, shoes, ornaments for their own or for the

educational expenses of their children. Sometimes, this savings is also spent for their parents or someone else in natal house. They also may buy chicken and duck by their fathers or brothers and rear in the natal house. If the savings is high, they may buy goats or cows and surreptitiously rear in natal house.

Mohsena (32) has married off to a nearby village. Her husband has been living in Saudi Arabia for ten yours. She lives with her mother-in-law and a sister-in-law (husband's brother's wife) in an ekatra/joutha household whilst the husband and his brother are abroad. Her husband remits through her bank account. But the husband sends only that amount which is needed for household expenditure. The husband keeps the other amount in his own account. Saving from her personal expenditures, once, Mohsena bought a milch cow by her father and reared in her natal house. After two years, the cow gave birth to another calf. Afterwards, she bought another cow. But once when the father became sick for a long time, she sold all the cows and secretly deposited the money in a FDR17 account. Now she is rearing two hens and a few chickens by her mother in natal house. Nobody of her inlaw's house knows about these assets. But the wives of bhinno/prithok households are free to spend the savings. They are the owner of this savings. They do not need to consult with anybody for taking decision in this regard. Rohima's (38) husband has been living in Abu Dhabi for eight years. She lives in a bhinno/prithok household with her children whilst her husband lives abroad. Though her husband remits through her bank account, he sends only that amount which is required for household expenses. Saving from her personal expenses she bought a goat by her brother. The goat is being reared in her husband's house. She has opened an insurance account. She is planning that by selling the goat she will manage the cost of the next installment of insurance by one half of the money. By another half, she will again buy a little goat and will rear for the installment of next year.

Sometimes, migrant's wives of both of the types furtively open insurance in their name. Since insurance is a long time plan, once it becomes public for which after opening the account, considering time and chance, they share with their husbands. Usually, if there is no mistrust on wife, migrant takes it easy and helps wife to continue the insurance. Sometimes, she may share her willingness before opening the insurance account. Now-a-days, different insurance companies like National Life Insurance, Progoti Life

Insurance, Far East Life Insurance and Delta Life Insurance are active in the locality. Five persons, two returned migrants, two grown-up boys and a migrant's wife of Golaperchar village work as representatives of these insurance companies and always try to convince the migrants' wives to open insurance. At present, all of the migrants' wives and many women of non-migrant households have opened insurance. Women are more interested to savings than men.

8. Agency of Educated and Working Women:

As in other rural areas in Bangladesh, almost all of the women of Golaperchar village are fully dependent upon their husbands or fathers and brothers in such a way that as if their life is dependent on charity. Since they are not involved with income and dependent on the benevolence of male, they cannot overcome their subordination. Mina (32) is an exceptional case. Her husband, Enamul Hoque has been living in Abu Dhabi for 5 years. She is the mother of two children- a son (10) who reads in class five and a daughter (4) who reads in play group. Her mother-in-law, an old person also lives in her household. She passed HSC and works in the WASH program of BRAC. She also works as a representative of Progoti Life Insurance Company. From both of the jobs, she gets 4000 taka per month as salary. As a part of her job responsibility, she is to go to other households of the village especially to the women to make them conscious about hygiene and sanitation and to convince them to open insurance account. As a result, she has a good relation with women of almost all the households. With regard to household decision, she said,

A villager told that Mina is an asset for her husband's household. She can earn and maintain the household both from within and outside. Her husband does not need to feel any tension from abroad for maintaining the household. If there were such a woman in every household, the village would be changed.

If we compare the situation of Mina with other women, we will see that Mina enjoys better position in the household and also in the society. Since she is literate, sociable and more importantly engaged with earnings, she has a better bargaining power to establish her rights. So, it is evident that though there are structural obstacles in patriarchal society, women can improve if they have income and ownership of resources.

I do not need to depend on my husband's kindness for my personal expenditure and in some cases for some household expenditure like tuition fee of the children, emergency treatment of the mother-in-law, shopping for household etc. Sometimes, I can bear the household expenditure if my husband is late or cannot send money. Since, I have my own income I do not always feel the need to take his suggestion how to spend this amount. He also does not ask me much regarding this. While he sends money, he gives instruction how to spend it but does not give instruction about my own earnings. Since I have some income, he does not feel the hurry to send remittance for household expenditure; he feels a bit relax. My husband and mother-in-law rely on me and give me chance to take some household decisions like changing the tutor, going for shopping, going to natal house etc. I go to office every day. For that reason, going to public sphere does not seem unusual to my husband and mother-in-law. Before going outside, I always tell my mother-in-law. As I respect her, she also likes me as her own daughter.

9. Conclusion:

My ethnographic data show that migration brings economic well-being of the household. But we do not know how the exclusion is reinforced by migration within riches. The in-depth study indicates that with the increase of economic progress, the nature and horizon of exclusion of women also increases both within and outside the household. The nature and types of exclusion of women varies from household to household. Taking these in mind, this paper highlighted on how women are excluded from decision making process of everyday happenings. Afterwards, it discussed about what happens in a household when remittance comes and how the remittance is distributed among the members of the household. Thenceforth, an endeavor has been made to talk about how women are excluded from the ownership of resources and what are the strategies of their resistance. Along with these, this paper talks about the ideological issues which induce women's exclusion in patriarchic society. Ideological issues focused on how women are gradually excluded from male areas such as fields, mosques or market with the increase in wealth; how members of richer households are likely to experience rigorous pardah restrictions than the women of poor households; how the seclusion of unmarried girls from public domain brings an innocent image for them as well as for their family and how the withdrawal of women from production validates the dependence of women upon men. But if women have education, earning and property ownership, they can improve their position within the existing patriarchal structure.

Notes

- This article is the part of my M. Phil thesis based on ten months long fieldwork in a Gulf migrant village in Comilla district. Here, I would like to record my intellectual debt to my supervisor Dr. Zahir Uddin Ahmed, Professor, Department of Anthropology, Jahangirnagar University who gave me endless guidance, anthropological insights and inspiration. I would also like to acknowledge my deep gratitude to Dr. Helal Uddin Khan Arefeen, professor, Department of Anthropology, University of Dhaka who cordially guided me during writing M. Phil thesis and during writing this article. His untiring guidance and anthropological approach helped me immensely.
- According to DK Illustrated Oxford Dictionary (2011), exclusion means the act of preventing somebody/something from entering a place or taking part in something. Similarly, social exclusion is a concept that is used in many parts of the world to refer to the complex processes that reject certain groups' access to rights, opportunities and resources that are keys to social integration (Alder School of Professional Psychology). The result of social exclusion is that affected individuals or communities are prevented from participating in the economic, social and political life of the society in which they live (Silver, 2007). Material deprivation is the most common result of this exclusion. In this paper, I use the term to refer to processes by which women of Golaperchar village are systematically blocked from decision making rights, ownership of resources and other opportunities that are normally available to male counterparts.
- Bangladesh migrant labors usually migrate to the oil-rich Middle Eastern countries. Since Government of Bangladesh has legal contact with Middle Eastern countries, people can migrate there for a period of time. Middle Eastern migrants cannot settle in the host countries. Here migration cost is comparatively less and hence the poor and middle class people are able to migrate. These migrants perform manual and unskilled job and so earn little. On the contrary, for migration to Western countries, one needs to be educated and economically solvent. Moreover, we do not have legal contract with the Western countries for sending labor. As a result, the overwhelming majority of our migrants migrated to Middle Eastern countries.
- 4 Union Parishad is the lowest elected body of local government in Bangladesh. A chairman, three female and nine male members are elected by the vote of the people of a few villages for five years. A union parishad is divided into

nine wards. One male member is elected from each ward. One woman member is elected in a reserved seat as the head of three male members. Women do not need to compete with men. They need to compete only with other women candidate. There is no office or any formal activity in ward. All the activities are held at union parishad office.

- 5 Upazilla Parishad is the second layer of local government. It is an elected body upper Union Parishad. Upazilla Parshad was first introduced in 1983. After 1990, Upazilla Parishad became inactive. It has been restarted in 2011.
- 6 1 kani is equal to 120 decimal of land.
- Most of the service holders are petty service holders (clerk etc) working mostly in different governmental and non- governmental organizations. If anybody has land in addition, he/she can somehow maintain the household.
- 8 Businessmen are those who have high amount of capital whereas traders have small capital.
- 9 Driver means the driver of truck, bus or four stroke three wheeler vehicles (CNG) etc.
- 10 Helper is the person who assists drivers in bus and truck.
- 11 Teachers are those who teach in polytechnic college and government primary school.
- 12 The villagers divide the composition of households mainly into the following categories- bhinno/prithok/juda and ekatra/joutha. Their explanation of bhinno/prithok and ekatra/joutha are different from the western composition 'nuclear' and 'joint'. The explanation of bhinno/prithok and ekatra/joutha is also different to the members of different households. In the case of Golaperchar, bhinno/prithok household consists of married couple and their children. In some cases, single parent particularly the mother of husband may be included. Likewise, divorcee or widowed daughters may also be included in prothik household if she is single. I observed in Golaperchar that two households consist of husband, wife, children and mother of husband and they consider their households as bhinno/prithok. Similarly, another bhinno/prithok household consists of husband, wife, children and father.
- 13 Ekatra/joutha household consists of two or more married couples as well as their children who are related usually through male line. Divorcee or widowed daughters may also live in their fathers' ekatra/joutha household. Their explanation of bhinno/prithok and ekatra/joutha are different from the western composition 'nuclear' and 'joint'.

- 14 According to Bengali-English Dictionary of Bangla Academy, Dhaka, 2010, Eid means Muslim religious festival. In the morning of Eid day, Muslims assemble in open field for saying Eid prayer. There are two Eid: Eidul Fitre and Eidul Azha. Eidul Fitre is celebrated on the first day of Shawal (10th month of Arabic calendar) after the end of the month of Ramadan (9th month of Arabic Calendar). On the other hand, Eidul azha or the festival of sacrifice is celebrated on the 10th of the month of Zilhaj (12th month of Arabic Calendar).
- 15 Haat is the dialect of the word bazaar. Bakshagonj bazaar is the nearest bazaar of Golaperchar area. Bakshagonj haat sits twice a week- in the evening of Monday and Friday.
- The word den mohar is derived from the Hebrew word Mohar and Syrian word Mahra. Both of the words refer to the bridal gift. But the original meaning of the word is "purchase money." The Muslim law prescribes that mohar is a gift which the groom must give to the bride during the marriage contract took place. Thus it has become the property of the bride. In the pre-Islamic period, the mohar would handed-over to the wali i.e. the guardian of the girl. This indicated that originally mohar was the purchasing price for the bride. Islam attached prestige to mohar by declaring it as a reward, a legitimate compensation which the bride can claim in all cases (Encyclopedia of Islam, 1936; Arefeen, 1986).
- 17 The full form of FDR is Fixed Deposit Receipt

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