THE IMPACT OF THE GRAMEEN BANK UPON THE
PATRIARCHAL FAMILY AND COMMUNITY RELATIONS OF
WOMEN BORROWERS IN BANGLADESH

by

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for the degree of Doctor of Philosophy
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Abstract

The purpose of the study is to: (1) examine the degree to which women borrowers of the Grameen Bank are being empowered to participate in familial decision-making around the management of income and expenditures like food, children’s education, dowry and teenage marriages; and (2) to examine women borrowers’ engagement in community activities such as the degree of freedom women are granted to visit public places like schools, local councils, banks and markets. In particular, the study explores the role of the Grameen Bank (GB) in women’s empowerment through the Sixteen Decisions, an educational program designed to empower women in the family and community. This study used a mixed-methods research design that included 61 GB women borrowers selected through purposive sampling.

The data suggest that the participants have assumed leadership roles within their families: more than 80% of the study’s participants led decision making within their family; more than 90% supported their children’s education financially; 91% reported that they worked together with family members to manage day-to-day expenses; 80% reported that they manage their family incomes; 98% reported they do not like dowry marriages and teenage marriages; and 33% view male-dominant values as a hindrance to women’s development.
The findings indicated that 98% of GB women borrower participants are engaged in community organizations and 94% do not face problems with this engagement. In the 2009 UpZilla (Municipal Sub-district) Election, out of 481 seats, 114 Female Chairs (25% of the total) were elected from the GB women borrowers and their families (Grameen Bank, 2009). In addition, the number of women borrowers serving as councilors has increased from 1,572 in 1997 to 1,950 in 2003; these data indicate that the number of women borrowers acting in formal leadership roles is increasing (Grameen Bank, 2009).

The study finds the GB program has had a positive impact upon the borrowers’ relations in the family and community. In spite of these developments, one-fifth of GB women borrowers’ husbands control their wives’ loan money, an indication of the strength of patriarchy in Bangladesh. Although GB’s Sixteen Decisions have included economic issues and other social issues, none directly discusses gender inequality, which the study findings suggest is important. Hence a revision of the Sixteen Decisions is suggested.
Acknowledgement

The researcher is thankful to Professor Muhamed Yunus for his generous and innovative support which inspired the researcher to conduct a study on Grameen Bank group based micro-credit and Grameen Bank Sixteen Decisions built in it in Bangladesh. The researcher had been working with him in the Grameen Bank and other Grameen sister organizations in Bangladesh for the last twenty five years, which helped the research to conduct this research. The multidimensional impact of Grameen Bank’s Sixteen Decisions and the Grameen Bank group-based micro-credit and charismatic leadership of Professor Muhamed Yunus has influenced the researcher to work and conduct research for marginalized women’s empowerment in Bangladesh and abroad.

With this mission the researcher has conducted the research “Grameen Bank Women Borrowers Private Space and Public Space Development in Patriarchal Bangladesh” through the intensive guidance and supervision of Professor Jack Quarter, Co-Director of the Social Economic Center, OISE, University of Toronto. The researcher would like to express his deep appreciation and gratitude to Professor Jack Quarter for his help, patience, and input; and to other generous thesis group students for their valuable advice during his PhD study at OISE.

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# Table of Contents

Abstract ..................................................................................................................................... ii  
Acknowledgement ................................................................................................................... iv  

Chapter 1 Introduction .............................................................................................................. 1  
  Overview of the Study .......................................................................................................... 1  
  Introduction ........................................................................................................................... 2  
  Key Definitions ..................................................................................................................... 2  
  Context and Statement of the Problem ................................................................................. 4  
  Rationale of the Study ......................................................................................................... 10  
  The Researcher’s Experience in Grameen Bank Bangladesh and Other Microcredit Programs ............................................................................................................................. 14  
  Chapter Outline ................................................................................................................... 15  
  Summary ............................................................................................................................. 16  

Chapter 2 Context of the Study ............................................................................................... 18  
  Overview ............................................................................................................................. 18  
  Bangladeshi Women Socio-Economic Status in Bangladesh ............................................. 18  
  GB Philosophy and its Operation Strategies ....................................................................... 23  
  GB: An Overview ............................................................................................................... 27  
  Sixteen Decisions .............................................................................................................. 29  
  GB Sixteen Decisions Campaigns ...................................................................................... 34  
  Exchange Visit Program and Annual Gatherings ............................................................... 37  
  Debate: Economic vs. Social .............................................................................................. 38  
  Synthesizing Comments ..................................................................................................... 39  
  Sixteen Decisions and its Implications ............................................................................... 43  
  Summary ............................................................................................................................. 44  

Chapter 3 A Feminist Interpretation of GB Sixteen Decisions Campaign ............................. 46  
  Overview ............................................................................................................................. 46  
  Introduction ......................................................................................................................... 46  
  Patriarchy in Bangladesh .................................................................................................... 47  
  Feminist Gender Development and the GB Sixteen Decisions Campaigns ....................... 48  
  Community Participation among GB Women Borrowers .................................................. 49
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Patriarchy and GB Women Borrowers’ Development Through the Sixteen Decisions</td>
<td>53</td>
</tr>
<tr>
<td>Gender Equality Issues in the Sixteen Decisions</td>
<td>56</td>
</tr>
<tr>
<td>Revitalizing the Sixteen Decisions</td>
<td>60</td>
</tr>
<tr>
<td>Summary</td>
<td>61</td>
</tr>
<tr>
<td>Chapter 4: Methodology</td>
<td>62</td>
</tr>
<tr>
<td>Overview</td>
<td>62</td>
</tr>
<tr>
<td>Research Questions</td>
<td>62</td>
</tr>
<tr>
<td>Research Design</td>
<td>63</td>
</tr>
<tr>
<td>Participants</td>
<td>63</td>
</tr>
<tr>
<td>Recruitment and Informed Consent</td>
<td>64</td>
</tr>
<tr>
<td>Other Ethical Issues</td>
<td>67</td>
</tr>
<tr>
<td>Procedures</td>
<td>67</td>
</tr>
<tr>
<td>Measures</td>
<td>69</td>
</tr>
<tr>
<td>Survey of GB Women Borrowers</td>
<td>69</td>
</tr>
<tr>
<td>Survey Validity and Reliability</td>
<td>71</td>
</tr>
<tr>
<td>Interviews with Employees</td>
<td>72</td>
</tr>
<tr>
<td>Interviews with Feminists</td>
<td>73</td>
</tr>
<tr>
<td>Challenges in Collecting Data</td>
<td>74</td>
</tr>
<tr>
<td>Data Analysis</td>
<td>77</td>
</tr>
<tr>
<td>Summary</td>
<td>79</td>
</tr>
<tr>
<td>Overview</td>
<td>81</td>
</tr>
<tr>
<td>Sample Characteristics</td>
<td>81</td>
</tr>
<tr>
<td>Analyzing the Research Questions</td>
<td>86</td>
</tr>
<tr>
<td>Summary</td>
<td>129</td>
</tr>
<tr>
<td>A Critical Review of GB Women Borrowers’ Social Empowerment</td>
<td>131</td>
</tr>
<tr>
<td>Participant Make-Up</td>
<td>132</td>
</tr>
<tr>
<td>Research Questions</td>
<td>133</td>
</tr>
<tr>
<td>General Discussion</td>
<td>143</td>
</tr>
<tr>
<td>Policy Implications</td>
<td>153</td>
</tr>
<tr>
<td>Limitations of the Study</td>
<td>157</td>
</tr>
<tr>
<td>Future Research</td>
<td>159</td>
</tr>
<tr>
<td>Summary</td>
<td>160</td>
</tr>
</tbody>
</table>
List of Tables

Table 1 Reports of Violence Against Women Related to Dowry : 1997-2003 ...................... 31
Table 2 Court-Filed Dowry Cases and Status of Decisions on Them ................................. 31
Table 3 Number of GB Women Members and Family Members Elected in Union Parishad in 1997 and 2003 ........................................................................................... 50
Table 4 Percentage of GB Members and Family Members Elected to the 481 Available Seats in 2009 .................................................................................................................. 51
Table 5 Comparative Data on Violence Against Women in Bangladesh 1998-2003 ............. 54
Table 6 Research Questions and Method of Analysis ............................................................ 78
Table 7 Distribution of the Borrowers’ Sample by Age, Marital Status, Family Type, Education, Housing Type and Number of Children ........................................................................... 82
Table 8 Importance of GB Borrowers Opinions in Basic Decision-Making Components..... 89
Table 9 Percentage of GB Women Borrowers Reporting Their Family Members Prevent Them From Going Out and Are Respectful Toward Them ......................................................... 90
Table 10 Percentage of Women Facing Barriers in Decision-Making Process ..................... 92
Table 11 Decisions Regarding Day-to-Day Expenses and Income ....................................... 93
Table 12 GB Women Borrowers Average Daily Domestic Chores ....................................... 94
Table 13 Percentage of Husbands Encouraging Women Borrowers to Receive Loans, Manage Loans, and to Attend Center Meetings ............................................................... 96
Table 14 Women Borrowers’ Movement Outside the Home ................................................. 96
Table 15 Percentage of Issues Which Require Women To Be Proactive (Multiple Responses) ................................................................................................................................. 97
Table 16 Other Subcategories of Issues ................................................................................ 98
Table 17 Percentage of Women Who Know the Sixteen Decisions; Their Families’ Knowledge and Thoughts on the Sixteen Decisions ................................................................. 100
Table 18 Percentages of Borrowers Who Watch TV, Use Sanitary Latrines and Grow Vegetables on Their Lands .............................................................................................. 103
Table 19 Percentage of Respondents Who Like Dowry and Like Teenage Marriage........... 104
Table 20 Women’s Leadership Experience in the GB .......................................................... 108
Table 21 Percentage of GB Women Borrowers’ Public Space Development .................... 110
Table 22 GB Women Borrowers Need Support to Make Decisions in Their Families ...... 119
Table 23 Percentage of GB Women Borrowers Belonging to Community Organizations ........................................................................................................................ 120
Table 24 Communication With Neighbors ................................................................. 123
Table 25 GB Women Borrowers’ Frequency of Communication with Their Neighbors .................................................................................................................... 123
Table 26 Reasons for Communication With Neighbors (Multiple Responses) .......... 124
Table 27 Other Reasons for Communication with Neighbors ....................................... 125
Table 28 Percentages of Borrowers Who Visit Immunization Centers and Attend Relatives’ Festivals ............................................................................................ 126
Table 29 Percentage of Borrowers Who Participate in Different Community Organizations (Multiple Responses) ........................................................................... 127
Table 30 Other Subcategories of Community Organizations ............................................. 128
List of Figures

Figure 1. Mamtaz learns her signature from her group chair Hanufa. ................................. 84

List of Appendices

Appendix A GB Women Borrowers’ Questionnaire ............................................................... 186
Appendix B Grameen Bank Field Staff Employees’ Questionnaire .................................. 195
Appendix C Feminists Questionnaire .................................................................................. 196
Appendix D Flyer ................................................................................................................. 198
Appendix E Consent Form for the Participants (on OISE letterhead)................................. 199
Appendix F Consent Form for the Employees (on OISE letterhead) ............................... 201
Appendix G Consent Form for the Feminists (on OISE letterhead) .............................. 203
Appendix H Consent Form for the Grameen Bank (on OISE letterhead) ....................... 205
Appendix I Letter Requesting Permission for Collecting Data from Grameen Bank Women Borrowers in Bangladesh ................................................................. 207
Appendix J Data from Grameen Bank Women .................................................................... 209
Appendix K Qualitative data: Themes with Examples on dowry marriages .................. 202
Chapter 1
Introduction

Overview of the Study

The purpose of this mixed-methods study – using quantitative and qualitative methods simultaneously – is to explore the impact of the Grameen Bank (GB) upon the family and community relations of its women borrowers, and more specifically the potential implications of the GB Sixteen Decisions in enhancing GB women borrowers’ development within their family and community in male-dominated Bangladesh. The study attempts to understand whether the GB Sixteen Decisions are enough to enhance GB women borrowers’ development as well as liberate them from their male partners’ dominance in their familial and community life. The study also explores what supports, if any, are needed for women to empower themselves in their socio-economic development; specifically, whether there is a need for an explicit gender-equality development agenda to address patriarchal chauvinism.

This study integrates research on the GB Sixteen Decisions and theories on women’s development – especially gender development – in order to provide a new perspective in the microcredit field for women’s social empowerment. Hence this study not only seeks to understand GB women borrowers’ development barriers, but also it looks to develop alternative approaches to evaluating micro-credit programs, including social empowerment through Sixteen Decisions. The research findings will be shared with the GB and the study participants, and this may help the GB to improve its Sixteen Decisions Campaign strategy for the betterment of women borrowers.
**Introduction**

The objectives of this study are to understand to what extent Grameen Bank (GB) women borrowers’ are being empowered in their familial relations and in their community activities in patriarchal Bangladesh. Under this umbrella objective, the study explores the following six research questions:

1. What are the development barriers that GB women borrowers experience in their family and community?

2. Are GB women borrowers aware of different social issues?

3. Are GB women borrowers able to follow the Sixteen Decisions in their familial and community life?

4. Are GB women borrowers able to transfer their center leadership skills to other community activities?

5. What supports are needed for GB women borrowers to take part in decisions that pertain to family and community?

6. Do GB women borrowers like to participate in community activities? If yes, why; if no, why not?

**Key Definitions**

This study focuses upon development of the GB women borrowers within the family and the community, as central to understanding the impact of the GB on strongly entrenched patriarchal relations in rural Bangladesh.
- Women’s development within the family refers to their voice, choices, activities and their decision making power and status in the family.

- Women’s development in the community refers to activities outside the home like visiting public offices like banks, clinics, and schools; participating in public meetings school committees, village development committees; mitigating neighbourhood conflicts, and other activities in the community. Women’s development in the community is about the freedom of expression and bargaining power and civic participation in the community.

- Empowerment is the process that leads to egalitarian decision-making and bargaining power in the family and community and which allows for autonomy in society. Leadership training is of importance to empowerment. Empowerment develops participants’ self-confidence and participation in the familial decision-making processes and engagement and contribution to community activities.

- Patriarchy is the rule of the father or the patriarch. According to Naila Kabeer (1987) and Kamala Bashin (1987), it refers to a system where the father controls all members of the family, property and economic resources, and makes all major decisions. Women are controlled by men and are part of a man’s property. Men are regarded as breadwinners and women as homemakers. The practice of patriarchy can be found in the religious laws, rituals and all other social practices that confine women to home and control their lives. Here, the social norms and customs give more rights to men than to women. Hence patriarchy refers to the system that oppresses and subordinates women in the family and in the
…community and constrains women’s opportunities to participate in the public
sphere.

- Sustainable development is support to ensure sustained improvement in the
  socioeconomic outcomes for women and families who are clients of GB.
- Dowry is the payment (cash or property) that a bride brings into a marriage. This
  practice has resulted in violence, generally, by the husbands of women whose
  families fail to fulfill the dowry requirements. Dowry devalues women and
  contributes to their subordinate position.

**Context and Statement of the Problem**

Grameen Bank (GB), initiated by Professor Muhammad Yunus in 1976, has been
practicing its group-based microcredit operations in Bangladesh for 30 years. It provides
credit to the poor women without collateral. Its aim is to improve the well-being of the poor
and to empower them in their families and in society. Through utilizing GB loans, 8.5 million
rural-poor borrowers in 83,967 villages in Bangladesh (GB monthly report June, 2010)
increased their income, created assets for their families, and are reducing the cycle of poverty
in Bangladesh (Ahmed & Hakim, 2004; Chu, 2007; Counts, 2008; Khandaker, 1996; Gibons,
1995; Yunus, 1986). Moreover, 58% of GB women borrowers have crossed the poverty line,
as it is defined in Bangladesh. Kofi Anan (2005), the former UN Secretary General, says that
microcredit has proved its value, in many countries, as a weapon against poverty and hunger.
The GB model has been very influential and microcredit, using different approaches, has
spread around the world. While there is unevenness in how microcredit is practiced, and
many justifiable criticisms (Ditcher & Harper, 2007), there appears to be evidence that, if
implemented properly, microcredit can serve as a model for women’s development by increasing income generation through self-employment (Grameen Dialogue 60, 2005). Hence Zeller (2004) comments that, through microcredit, progress is being made in achieving the Millennium Development Goals (MDGs) such as eliminating poverty and promoting gender equality and women’s empowerment (United Nations, 2000a).

GB is more than an economic entity: A key part of GB’s strategy is bringing women together on a weekly basis not only to pay for their loans but also to share experiences, support one another’s business, and to receive advice from bank staff about how to keep their family healthy and prepare for natural disasters. This process helps women borrowers to be involved in the family-decision making process and community engagement, acquire literacy skills, and engage in family as well as community leadership skills. In Bangladesh’s patriarchal context, GB provides them with a ray of hope: building a business and fulfilling their basic needs such as food, shelter, clothing, education and health.

The dominant patriarchal values – the rule of the men or the patriarch subordinating women – hampers women’s empowerment in Bangladesh, and it affects half of the women-82 million- (Bangladesh Profile, 2010). Another factor that affects the emancipation of women and the ability of government and non-governmental institutions to implement programs that improve their well-being is Bangladesh’s long history of corruption. In reference to the corruption, Henry Kissinger, former US Secretary of State, called the country “an international basket case” (cited in Sachs, 2005; p. 2). The corruption also exacerbates the feminization of poverty and leaves women in a vulnerable place (Belal, 2008).

Within this context, Indo-Pak-Bangladesh feminist scholars have had to challenge the very notions of femininity and masculinity as biologically determined categories (Bashin,
Feminism is a struggle for the achievement of women’s equality and the dignity and freedom of choice to control their lives within and outside the home. However, a fundamental question is whether the GB is succeeding to empower women to challenge the limitations of patriarchy within the family and the community?

The question is important because GB’s goals are not simply about financial credit but have a broader objective of changing the role of women in Bangladesh. GB’s objective is not only to make marginalized women economic actors but also to empower women to participate as equals in family decision-making and in public settings (Bastelaer & Zeller, 2006 in Harris 2006; Gibbons, 1997; Harris, 2006; Khandakar, 1995; Tood, 1997; Yunus, 2003; Zeller, 2004). To this end, the GB created the Sixteen Decisions, a basic education program intended to promote socio-civic consciousness-raising. In addition, GB’s group and center by-laws have leadership practices built into them, and the GB’s peer lending credit program is designed to develop the participants’ leadership skills and to empower them to develop their decision-making power in their families and the community (GB By-law 1978; GB Ordinance 1986; GB Sixteen Decisions 1984).

Grameen Bank Sixteen Decisions (Grameen Bank, 2009):

1. We shall follow and advance the four principles of Grameen Bank – Discipline, Unity, Courage and Hard work – in all walks of our lives.

2. Prosperity we shall bring to our families.

3. We shall not live in dilapidated houses. We shall repair our houses and work towards constructing new houses.
4. We shall grow vegetables year round. We shall eat plenty of them and sell the surplus.

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

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

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

8. We shall always keep our children and the environment clean.

9. We shall build and use pit-latrines.

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

11. We shall not take any dowry at our sons' weddings; neither shall we give any dowry at our daughter's wedding. We shall keep our centre free from the curse of dowry. We shall not practice child marriage.

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

13. We shall collectively undertake bigger investments for higher incomes.

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

15. If we come to know of any breach of discipline in any centre, we shall all go there and help restore discipline.
GB has provisions that group chair persons, centre chiefs, group chairs and group secretaries rotate each year to ensure that everyone has an equal chance to lead (Bidimala, 1978). Moreover, nine out of thirteen GB Board of Directors are borrowers (GB Ordinance, 1983: section 7.1.b & 1.c). The group formation system helps to create connections, solidarity, respect and homogeneity among clients and encourages them to interact freely, while they are receiving and repaying loans and engaging in other transactions. This practice helps to enhance leadership qualities and decision-making skills among borrowers. However, several studies challenge whether the GB is succeeding in its objective to empower borrowers within their family and the community (Isserles, 2003; Pearl, 2001; Rahman, 1999; Umar, 2001).

Although there have been many success stories of women who have been emancipated through Grameen micro credit, Isserles (2003) cautions that many women are still dominated by their husbands and do not actually enjoy the benefits from their financial gains or loan investments. In many cases their husbands use the loans to their own advantage. Isserles in his study mentions that 57% of women saw a rise of verbal aggression after they received loans from their households; 16% experienced verbal and physical violence from their husbands if they refused to hand over the money. This is evidence that GB woman borrowers’ independence within their families still needs to be improved.

Although GB loans can be utilized by all family members, GB disburses loans to the women and the women are responsible for repaying the loans and are responsible for the business accounts. Therefore, even though male partners are involved in the GB loans, it is
the GB women who access daily business income-expense accounts, in addition to doing their daily domestic chores, social reproductive jobs, prayers, and performing others cultural activities. One of the assumptions of the GB approach is if women borrowers develop their family business, they enhance their status within the family, thereby resulting in empowerment. My research should help to assess whether this assumption is borne out.

Moreover, women’s freedom in engaging in community activities also operates under a male shadow in Bangladesh (Abdullah, 1973; Jahan, 1995; Mahamud, 2004; Rathgeber, 1990). Patriarchal norms limit women’s access to justice and public resources (Goetz, 2001). Women are not free from patriarchal dominance in the villages, in particular, which are the focus on the GB (Abdullah 1973; Jahan 1995). Therefore, within this context, it is challenging for GB borrowers’ to realize their potential to participate in their communities. Nevertheless, GB’s peer-lending operation process is designed to influence clients to be involved in different community activities like school committees, village development meetings, and neighborhood conflict resolution meetings.

To date, research on GB has focused on its contribution to poverty alleviation in Bangladesh (Fuglesang & Chandler, 1995; Goetz & Sen, 1997; Hashime, 1997b; Hashemi, Schuler, & Riley, 1996; Holcombe, 1995; Issrerles, 2003; Jain, 1996; Rahman, 1999). Hence, there is a need for more research on the social impact of the GB program.

From the above discussion, it can be concluded that there is a growing realization that GB women’s increase in income is not enough to empower them (Chen, 1996; Ditcher & Harper, 2007; Fernando, 1997; Mayoux, 2009; Morduch, 1999; Quadir, 2003; Umar, 2001). The patriarchal barriers that deter women’s equitable participation in the family and community remain. Mahmud (2004) states that if we consider empowerment as “the process
of challenging existing power relations and of gaining greater control over the sources of power” (p. 157), then GB’s micro finance program is insufficient.

**Rationale of the Study**

As noted, research suggests that in spite of economic advances, GB women borrowers’ are still limited by patriarchal social structures in their family and community. It is also important to understand the reasons that 47% of GB women borrowers in Bangladesh are still experiencing domestic violence from their husbands (Rahman, 1999). In rural Bangladesh, where all Grameen Bank women live, 67% of women experience domestic violence. In 70% of the cases, husbands were held responsible for the violence (Hossain, 2006). Microcredit institutions (MFIs) are not looking at these oppressive situations that affect women’s self-esteem and civic participation and why these women are not accessing their full potential. Hence, Fahim Quadir (2003) states that current Bangladeshi NGOs are the providers of goods to the poor rather than facilitators of the actual empowerment of women in Bangladesh. This is because they do not directly intervene with regard to these issues.

The assumption underlying the GB approach is that economic improvement will lead to empowerment in the family and community or more balanced gendered power relations (Bannerji, 1993; Reza, 2003; Yunus, 1983). However, Mayoux (2002) and Parmar (2003) challenge this assumption about the automatic benefits of microcredit for women’s empowerment in Bangladesh; high repayment levels do not necessarily indicate that women are empowered (Linmgam, 2008). Isserles (2003) argues further that microcredit is limited by the neo-liberal emphasis on individualism, which supports the notion that the recipients of the loans are responsible for their own fate. Much like other banks, the GB emphasizes
making profits from its investment, and some feel that this commercialization of the microcredit limits the socio-political mobilization of clients (Goetz, 1997; Hashemi, 1995; Mahmud, 2004; Rahman, 1999; Quadir, 2003; Umar, 2001). Therefore, in spite of the Sixteen Decisions campaigns, most current evidence suggests that the GB is under-serving women’s development of their family and community. Moreover, the shift of GB to focusing on its financial sustainability, while essential to its survival, may accentuate this concern about developing its borrowers’ full potential for social empowerment and to challenge patriarchy.

It appears that the loan disbursements has increased since the bank’s inception, and even by the mid 1990s, GB had shifted its focused to being a self-sustaining bank that gives it greater access to funds and offers more loans to members (Goetz, 1996). This profit-making orientation causes employees to focus on credit disbursement and repayment rates rather than on women borrowers’ family and community development. This emphasis differs from GB’s original objectives of creating organizational solidarity among the poor, bringing groups together in co-operative activities, empowering women and putting forward joint efforts for solutions. Some of the GB’s original programs such as weekly center meetings to discuss issues and a consciousness-raising program through its Sixteen Decisions campaigns have been weakened. Strong institutional support is needed to challenge for GB borrowers to change their familial arrangements and limited community participation (Goetz & Sen, 1996; Isserals, 2003; Mahmud, 2004; Rahman, 1999). The emphasis on the social development of the GB women borrowers is essential because it can increase their voice, choice and enhance their social empowerment in the society. Without attention to the social, there can be real
problems. Nevertheless, these issues need more exploration, as undertaken through this study.

**What brought the researcher to the topic**

The GB believes that the poor do not create poverty; rather the institutions and policies that serve the poor create poverty. Charity or handouts is not an answer to poverty eradication or empowering women in the family and in the community (Yunus, 2003). The researcher shares these views. Handouts only help poverty continue; it creates dependency and takes away the individual’s initiative to break through the wall of poverty. The GB allows poor people access to the credit that they need to develop their businesses and earn better income. The GB also strives to build the borrowers’ skills and enhance their social development through following the Sixteen Decisions. The GB believes that women’s inclusion and participation in income generation, education and community participation (capability approach) are important for women’s development; the Commonwealth Secretariat termed this gender empowerment (Kabeer 2003).

The researcher’s interest in this research has been influenced by his professional background and working experience with the GB and other GB sister organizations for the last twenty-five years. Throughout the researcher’s work with the GB, he found that some groups and centers were serious about maintaining their group and center education programs and that some women have developed decision-making power in their families. However, patriarchal values are powerful in Bangladesh and can deter the women borrowers’ voices in their families and communities. Many women suffer from male violence and abuse. Nevertheless, others do not. One question that arises is whether there are any other strategies
needed for women’s family and community development along with the loan operations in their organization?

The GB’s belief is that if women become earners, they can empower themselves and promote their own well-being as well as that of their families and neighborhoods is not supported by a number of studies (Goetz & Gupta, 1996; Mahmud, 2004; Rahman, 1999). Nor is it consistent with what the researcher observed in Bangladesh and in my work with other microcredit programs in Bangladesh, India, Pakistan, Afghanistan, Lesotho, Namibia, Philippines, South Africa, US, Canada. The researcher feels that the impact of the loan programs could be enhanced with a greater emphasis on women’s empowerment and leadership. Although the researcher has entered into the study with an open mind about the social impact of the GB program, the findings from other studies, his working experiences and observations in the field have influenced his emphasis on the empowerment of women borrowers.

In conducting this research, the researcher wanted to see firsthand the impact of the Sixteen Decisions upon the empowerment of the borrowers. The underlying assumption in this research is that neither an economic nor social program is sufficient to address poverty; rather both are needed because development combines the two (Allen & Thomas, 2000; Habermas, 1991; Hall, 2006; Hopwood, 2005; Perkins, 2005; Sen, 1996). The researcher expects that his research will contribute to knowledge about the empowerment of the GB women borrowers. While the end-product of this research is a thesis that should contribute to knowledge about the impact of microcredit, the research will also be shared with study participants in order to encourage them to use it for their own socio-economic development.
Finally, the research findings should inform the GB about its programs and be of use to related organizations such as Grameen Trust, Grameen America, Grameen Guatemala, etc.

**The Researcher’s Experience in Grameen Bank Bangladesh and Other Microcredit Programs**

As mentioned, my research interest has been influenced by my working experience with Grameen Bank micro credit and other GB sister organizations for the past twenty-five years in both credit and non-credit programs. The tasks associated with the credit programs included forming group and centre structures, monitoring accountability in loan transactions, borrower interaction, weekly meeting attendance and brainstorming various development ideas. Non-credit programs included alums distribution, a water purifying agent, oral saline distribution, backyard poultry programs, vegetable and fruit sampling delivery, personal hygiene, maternal, child and public health. I also focused on nutrition and health education, adult and child literacy programs, an elementary book distribution program, and general awareness creation on women’s human rights in the family and in the community. I have also worked at replicating Grameen’s model in different countries like Pakistan, India, the Philippines, Afghanistan, Namibia, Lesotho, the U.S. and Canada.

In addition, the researcher’s work with United Nations High Commissions Refugees (UNHCR), United Nations Development Program-Small and Medium Enterprise (UNDP-SME), Africa Development Foundation, the City of Toronto and intergovernmental support of poverty-reduction pilot projects have provided me with the opportunity to work with different public, private and non-governmental organizations. Recently, borrower participation and success in local council elections piqued the researcher’s interest in understanding how these women became successful local councilors.
Overall, in Bangladesh, various MFIs have 31 million women borrowers (GB alone has eight million borrowers) and their network relationships across Bangladesh can be mobilized for collective action to change the whole rural women power structure.

**Chapter Outline**

Chapter two contains the GB women borrowers’ status and position in Bangladesh as well as the different issues and problems they are facing in Bangladeshi patriarchal society. The chapter discusses the GB philosophy and its operational strategies for marginalized rural women’s development. Moreover, it describes GB group-based microcredit, non-microcredit programs and the Sixteen Decisions, the history and context of the initiation of the Sixteen Decisions and the implementation strategies of the Sixteen Decisions Campaigns for the socio-economic development of GB women borrowers in Bangladesh.

Chapter three, A Feminist Interpretation of GB Sixteen Decisions Campaign, is about the views of the researcher on GB’s Sixteen Decisions Campaign and its women borrowers’ liberation from patriarchal domination in Bangladesh. This relates to patriarchy and gender discrimination, barriers preventing women from becoming independent family actors and social actors in the community. Here, the researcher identifies barriers that deter women’s social empowerment in Bangladesh and identifies possibilities of political activism for their development among GB women borrowers.

Chapter four ‘Methods of the Study.’ explains what, how, when and where the research was conducted. It contains six research questions, narrates qualitative and quantitative research design, questionnaire design, survey items, description of study participants, study area, sampling selection procedure and survey administration. Moreover,
the chapter talks about the family and community relations’ measures, validity of the study and use of the study findings. Lastly the chapter discusses the presentation of this thesis findings to different stakeholders in the study.

Both quantitative and qualitative survey findings are presented in Chapter five, entitled Findings of the Survey. Here, the quantitative data is presented in tabular forms. At the beginning of the methodology chapter, the researcher presents the sample characteristics and then analyzes the research questions supported by data along with participants’ statements. The researcher categorizes the statements of the participants according to different themes. The chapter presents the survey data according to the study research questions sequence.

Chapter 6, the final, chapter, is a summary and analysis of the findings, and their implications to GB women borrowers family and community development. Here the researcher argued that GB women borrowers' personal development and political activism are crucial for GB women borrowers’ family and community development and to liberate them from patriarchal male control. Participants’ (GB women borrowers, Bangladeshi feminists, Grameen Bank employees’) interview statements are used to support researcher views, and interpretations. This chapter also discusses the future benefits of the study, future research questions, future policy recommendations and the conclusion.

Summary

The dominant patriarchal values in Bangladesh hamper women’s family and community development. Patriarchy affects half of the 82 million female population of Bangladesh (Bangladesh Profile, 2010). In such a situation, GB has been practicing group-
based microcredit without collateral and its related Sixteen Decisions in Bangladesh for 30 years. Its aim is to improve the well-being of the poor and to empower them in their families and in the society. Moreover, GB women borrowers’ weekly center meetings are not only to pay their loans but also to share experiences, support one another’s businesses, keep their families healthy, and solve problems collectively. Although GB’s group-based microcredit and Sixteen Decisions allow for an awareness of women’s empowerment, patriarchal Bangladesh, where most decisions are made by men, deters women from becoming involved in decision-making within their families and in their communities. Whereas there is some research indicating that the GB micro credit program may not be achieving its objectives of fully empowering women, more research is needed. Therefore, this study focuses upon GB women’s family and community development in patriarchal Bangladesh.
Chapter 2
Context of the Study

Overview

This chapter briefly discusses women’s socio-economic status in Bangladesh, the Grameen Bank (GB) philosophy and its operational strategies, and different development programs for women’s empowerment in Bangladesh, and how GB group-based microcredit and the Sixteen Decisions contribute to GB women borrowers’ real empowerment. Although Chapter 1 briefly mentions the Sixteen Decisions, they are discussed in detail in this chapter as well as the different strategies for raising awareness about GB borrowers’ socio-economic issues and their implementation. This chapter also explores the debates on the GB borrowers’ economic success vs. their social development; at the end, this chapter critically looks at the GB Sixteen Decisions and their implications for GB women borrowers’ social empowerment.

Bangladeshi Women Socio-Economic Status in Bangladesh

Bangladesh is a patriarchal religious village-dominated country where non-agricultural paid employment is limited and the emancipation of women which took place in the Western world has not yet occurred. Widespread attitudes about the traditional role of women in Bangladesh deter them from becoming an integral part of decision making in the family and in the community (Hyzer, 1985). Forty-nine percent of the total population live below the national poverty line (The Hunger Project, 2010) and in addition are suffering from an abuse of their human rights. Worldwide, the feminization of poverty is one of the world’s most pressing problems. For example, 67% of the world’s women live below the poverty line. Asian women have only 1% of the wealth in the world, yet they do 66% of the
work that is needed for human survival (Wong, 2002). However, the world cannot yield productive results for families, communities, and societies when half of the world’s population controls only 15 percent of its wealth, and 10 percent of the population controls 85% of the world wealth (Davies, Sandstrom, Shorrocks, & Wolf, 2006).

Social stratification, social inequalities and different status groups are embedded in the Indian society through estate, caste-religion, culture, class-economics, patriarchal family values and community customs. Through the caste system, the social stratification grew more rigid in India (Ali, 1990b). The Indian caste social stratification system originated from the Hindu religion that contains four social caste strata: Bramon, highest prestige; Khatrya or solders; Bhasnya, the technical people; and the Shudra, the lower class sweepers, who are untouchable people in the society. This caste system is undemocratic. There are 80 million people who were untouchable in India (Indian Demography Survey 1931). The caste groups are a hereditary hierarchical structure linked with social rank, ritual status and social status (Ali, 1993). The male Bramons were the elites in the religious practices as well as in the society. The caste kinship constitutes the dominant mechanism in social life (Kar, 1993) and has complicated women’s emancipation because the patriarchal caste-laws were enforced on the state in India by the Brahmanical theocracy.

This religious, rigid, and horizontal caste system also influenced Muslim society in the Indo-Pak-Bangladesh sub-continent and it has developed a male controlling patriarchal society. For example, the Muslim community has two customary classes: Asraf, enjoy higher prestige, and Atraf, less power in the society (Karim, 1956; Khan , 1962). The Asraf males control the family and lead the community (Ali, 1993; Karim 1956). This caste social stratification made inequality in the society. The patriarchal values, norms, and customs give
higher value to higher caste males through marriages and property laws, and perpetuate patriarchy norms to maintain male elites’ superiority through religious rituals, political power and prestige in the family and in the community. They maintain separate traditions and lifestyles from others castes and classes, but women do domestic jobs in the family.

In Bangladeshi society, women usually do unpaid agricultural crop-processing jobs at home along with their domestic chores and social reproduction jobs. Males do outside jobs: ploughing, crop planting, crop cutting, buying and selling crops, handicrafts, and shopping for groceries for the family in the community. Male jobs are considered economically valuable, but women’s domestic and social reproductive jobs are not economically valued. Males make most of the decisions in the family and male elites control the community (Abdullah, 1982; Mahmud 2004). Although the state constitution promotes the principle of equality and women constitute more than half of the population (male to female ratio is 0.93) of Bangladesh, their status is generally inferior to men (The World Factbook, 2009). This gendered division of labor has undervalued women in the family and caused them to be labeled as homemakers, whereas males are breadwinners and the heads of the family (Abdullah, 1982; Kabeer, 1995). These chauvinistic norms have resulted in injustice, discrimination and stereotyping of women all over the world (Mies, 1998).

Poverty is one of the long-standing problems of Bangladesh (Belal, 2008; Jahan, 1995). The majority of women are suffering from poverty and their male partners treat them as secondary members of the family – meaning they have limited voice, choice and decision-making power within the family, and even less in the community where males are considered the primary decision makers.
Data collected areas in Bangladesh

📍: Grameen Bank Gazipur Zone
📍📍: Grameen Bank Munshijong/ Nrayangonj Zone
📍📍📍: Grameen Bank Comilla Zone
Their abuse and exploitation keeps women on the periphery, historically, and into the present. Therefore, women’s personal suffering is political because Bangladesh’s social norms are highly limiting for women, to the point of sanctioning violence by their male partners (Kebber, 1995). An encouraging development is that the Bangladesh Mohila Porishad-Women’s Council is promoting the concept of women’s emancipation and empowerment in Bangladesh (Belal, 2008); however, it is not enough. Within this context, efforts such as those of the GB to raise women’s consciousness about their economic and social suffering represent a fundamental departure from the dominant cultural norms and the oppression women sustain (Shehabuddin, 1992).

The GB programs seek to change the plight of rural women because 53% of rural people live under the poverty line (Bangladesh Planning Commission, 2005). Many women are exploited, abused, deprived of their human rights and are suffering from injustice and inequality in their own family and in their communities. Women have limited access to family resources, and have limited voices and choice, which are controlled by men in their life. The GB also faced huge obstacles from rural elites and rural religious leaders when micro lending for poor women was initiated in the early 1980s. Rural elites attempted to cast GB workers out of their villages and prevent them from visiting. However, once the GB program got underway, and the benefits of the loans became apparent, it attracted other poor people to seek business loans in the villages. Today, GB is accepted in rural villages.

The Ministry of Women Affairs and Child Welfare currently provides micro financing to disadvantaged people in Bangladesh. The Palli Karmo Shayok Foundation (PKSF), an apex body of MFIs in Bangladesh with the sponsorship of the World Bank, was set up in 1991. PKSF provides wholesale refinancing to many micro financing institutions
(MFIs) like Associations for Social Advancement (ASA), Bangladesh Rural Advancement Committee (BRAC), and Nejera Kori- Do Ourselves, Shakti Foundation. These MFIs receive loan capitals from PKSF with 3% interest and then they reinvest the money to the marginalized people in Bangladesh with higher interest (typically from 20 to 30%). PKSF also provides technical support to its lending institutions. GB general loans have an interest rate of 20%.

**GB Philosophy and its Operation Strategies**

GB Bangladesh aims to improve the well-being of the poor and to empower them in society, both economically and socially. GB has encouraged women’s inclusion and participation in income generation, their regular attendance at weekly meetings, their leadership of borrowers’ groups and centers, their ability to understand the Sixteen Decisions and to follow them, and even their visits to the GB office, health clinics, livestock offices, school committees and other community activities. GB has designed some of its services exclusively for women so that they would be included in institutional policy and budgeting (Moser, 1993; Rathgeber, 1990; Todd, 1996).

GB has adopted a community participation approach to empowering women by providing microcredit to marginalized rural people in Bangladesh, without collateral, and through borrowing groups. It designs its credit delivery mechanism to be very easy to use. GB micro borrowers receive loans individually, but repay installments in the weekly center meetings. Borrowers do not need witnesses or signatures from the rural elites, a revolutionary departure from Bangladesh’s norms. GB believes women are the key engine of development in the family and in the community (Yunus, 2005), and hence has striven to increase their
decision-making power in the family and engagement in the community events. Ninety-seven percent of its borrowers are poor, rural women (Grameen Bank, 2010b).

Through its policies and practices, GB is trying to increase the voice of women in society, the centre meetings serving as a focal point to discuss women’s issues and reviewing their business accomplishments. GB encourages women to form a group and centre and to engage in a participatory decision-making environment by using the centre meetings to democratically determine loan approvals. Moreover, it has encouraged women borrowers to be engaged in businesses to earn money, to upgrade their socio-economic conditions in their families and in their communities, and extend their human rights. It gives due importance to women’s voice in the decision making process as well.

Some are critical of GB’s focus on microcredit, rather than on social mobilization, stating that these service delivery programs of GB and other microcredit institutions (MFIs) are problematic for the goals of women’s social empowerment in Bangladesh (Karim, 2001; Umar, 2001). Critics assert that the credit agenda makes NGOs constitutionally unfit to engage in the political activism necessary to bring genuine social change (Ferguson, 1994; Karim, 2001). NGOs like Nijera Kori (providing handicraft skills training and micro-loans to poor rural people), Proshika (providing awareness training education and micro loans) and Gono Shahajyo Sanngstha, GSS, (providing public relief) have secured donor support while engaging in social mobilization programs, but they have faced depoliticizing pressures from other sources such as the Bangladeshi government. The harassment of NGO officials and members by government employees, police forces and local elites has meant that many NGOs that were involved in social mobilization no longer exist (Karim, 2001). Currently registered NGOs operate under NGO-bureau regulations in Bangladesh.
Hence, GB and other NGOs officially remain apolitical. Nevertheless, these organizations have social mobilization programs, which can be overlooked because of their emphasis on microcredit (Karim, 2001). NGOs like PROSHIKA, Nejera Kori, Nari Prabattana (women’s book sales center) and the Bangladesh Rural Advancement Center (BRAC) (providing informal education, community health services and lending micro-loans to marginalized people and engaging in social mobilization programs) find themselves under greater government scrutiny and even repression and therefore are reluctant to engage in social mobilization (Dannecker, 2000; Karim, 2001).

The GB has taken the view that microcredit can lead to social change. According to professor Muhammad Yunus (2008), the bank’s founder, credit is a human right that can enhance and pave the way to satisfying other human rights. In addition to paving the way for women to participate in business activities, GB has encouraged consciousness-raising in education, health, nutrition, housing, decision-making power and participation in the community events. GB has made the Sixteen Decisions its guiding philosophy through its workshops, exchange visits, and other meetings. The Sixteen Decisions were formally adopted at the Jaydevpur GB Women National Workshop held in June 1984. From that point, professor Muhammad Yunus and 100 GB women borrowers who attended promised to abide by the Sixteen Decisions. From then on, the Sixteen Decisions were built into the GB credit program and GB campaigns. There is some earlier evidence of the impact of the GB; for example, Mahabub (1984) found that GB has raised the consciousness of women and elevated their position in the family and society, part of the aim of the Sixteen Decisions.

GB is much more than a lending institution; it involves a holistic approach to development that encourages its borrowers to be attentive to their family’s education,
personal health, public health, nutrition and sanitation care and environmental preservation, by collectively solving problems and by being proactive against social ills like dowry, teenage marriage, and violence against women. Hence, the GB group-based microcredit approach has elements of a grassroots movement that serves social change in the community (Gibbons, 1995).

Moreover, the Grameen center meeting is a place where 30-40 women clients gather and repay their loans, discuss their family problems, and exchange their business information and other concerns. Centre meetings are a catalyst for networking among clients. This group system helps clients interact freely among each other, receive and repay loans, and to address broader social concerns. To maintain equal opportunity and to address issues of participatory management, democracy and empowerment, the positions of Centre Chief, Group Chairperson, and Group Secretary rotate every year. By this process all members of the center have an opportunity to take leadership roles. This practice helps to enhance leadership qualities and decision-making skills among borrowers; it also develops their ability to exercise decision-making power within and external to the family. Borrowers are able to continue their interactions with each other beyond their groups and participate in center meetings, visit the GB office, and contribute to their community.

Although there are differing views on the effectiveness of the GB strategy and whether it should be viewed as a feminist initiative, Antrobus (2004) argues that any organization working for women’s development is part of the women’s movement. Given that 97% of GB clients are women and it is working for both their financial and non-financial development, suggesting that it is not feminist seems misguided. The research shows that GB activities make poor women visible in the society and also reduce male dominance in the
family (Isserles, 2003). Moreover, as seen from their content, the GB Sixteen Decisions explicitly advocate for women’s social justice; therefore, GB activities are an integral part of the Women and Development movement in Bangladesh. As Peggy Anthobus (2004) states: “All these diverse activities are elements of social movement” (p. 24).

A key part of GB is the strategy of bringing women together on a weekly basis not only to pay their loans but also to share experiences, support one another’s businesses, to keep their families healthy and mitigate neighborhood conflicts and encourage borrowers to engage in different community activities like school committees, pavement committees, and village development meetings. In defending these practices, Yunus (2001) argues that GB is not splitting the males and females in the family; rather the GB is improving the lives of borrowers’ families.

Borrowers’ understanding of the Sixteen Decisions can resolve problems and remove barriers in empowering women in familial decision-making participation and community socio-economic and civic participation in the villages in Bangladesh. When these barriers that women face are understood, it will be easier for them to address the issue of women’s empowerment and civic participation in the community. Hence, one objective of this study is to evaluate whether the Sixteen Decisions are effective in bringing about the change required to increase the status of women in the community.

**GB: An Overview**

As a first step, in 1976, Muhammed Yunus initiated a microcredit program for marginalized rural women. This pilot project led to the formation of the GB in 1984 through the Bangladesh Ordinance – 1983, and now serves microcredit to 8.5 million poor people.
through 130,000 rural landless associations in 70,370 villages in Bangladesh where 97% of its borrowers are women (Grameen Bank at a Glance, 2010). GB operates nationwide through 2,185 branches. The repayment rate of 97% has been sustained since 1979 (Grameen Bank at a Glance, 2010). Total loan disbursements have been $7.65 billion since inception of the program, and of this amount, $5 billion has been repaid. GB has provided loans without interest to 112,615 beggars. Of this group, 19,497 have left begging and are making a living as door-to-door sales persons. Current borrower savings are $3.2 billion. To date, GB’s monthly loan disbursement is $88 million; 100% of loans are financed from borrowers’ deposits. The GB has 18,000 staff workers at the village level nationwide. It is financed through its own internal fund mobilization, which makes it economically sustainable (Grameen Bank at a Glance, 2010b).

In addition to micro credit, GB has initiated a broad array of social programs to assist its members including: loans for education, housing, latrines, handlooms, crop production, agricultural irrigation, seed production, seed preservation, distributing vegetable seeds, oral rehydration saline (ORS), alum distribution for pure drinking water, crop processing machines, community forestation, fortified yogurt plants for eradication of child malnutrition, eye hospitals, rural pathological clinics, paramedic clinics, livestock development, poultry development, rural children’s education center, cell phones, nursing training, rural garments, mini bio-gas plants, home solar system, and improved stove distribution. In addition to these tangible projects, GB also organized and conducted many workshops for its women borrowers on public health, nutrition, adult education, women’s rights, immunization, vaccination for livestock, integrated pest management (IPM),
homestead gardening and disaster management. The GB hires the resource persons from subject specialist organizations and runs these workshops from its funding.

Thus the GB programs are multi-faceted and have both economic and social dimensions that are oriented to the development of their members, predominantly women borrowers. The GB microcredit program is much more than an individual receiving a loan; rather it has multidimensional effects on micro-borrowers, bringing about community transformation from the bottom up (Todd, 2010). An important part of the GB approach to development is awareness creation education, as reflected in the Sixteen Decisions education program.

**Sixteen Decisions**

Central to the GB approach has been women’s civic consciousness-raising through some of the Sixteen Decisions. These decisions are the focal point of GB’s efforts to improve the economic plight of women and their families and also to challenge the patriarchal culture that limits their potential. Among the Sixteen Decisions (see pp. 4-5, Chapter 1, for a complete list) that directly challenge patriarchal institutions are: the 11th decision to initiate dowry-free marriages and opposition to child marriages; the 7th decision to educate their children, including their daughters; and the 6th decision “to keep our families small”. These decisions, in particular, strike at issues that are at the foundation of patriarchy, and arguably are so deeply entrenched that undoing them is a monumental undertaking. Decisions 12, 14, 15, and 16 are directly related to women’s social rights:

- “We shall not inflict any injustice on anyone, neither shall we allow anyone to do so” (12);
• “We shall always be ready to help each other. If anyone is in difficulty, we shall all help him or her” (14);

• “If we come to know of any breach of discipline in any centre, we shall all go there and help restore discipline (15); and

• “We shall take part in all social activities collectively (16).

GB’s field employees voluntarily discuss the Sixteen Decisions and related issues that are related to GB women borrowers social and economic development. These discussions occur in different venues including the client’s mini meetings, orientation meetings, open house meetings, weekly center meetings and especially in face-to-face informal group training sessions before clients receive their loans.

All GB programs are targeted to women’s socio-economic development, but its Sixteen Decisions campaigns focus on familial and community development. In particular, this study will focus on the 4th, 7th, 9th, 11th, 12th, 14th, 15th, 16th decisions to understand how effective they have been in influencing their clients’ family and community development as well as to understand the consequences of patriarchy on this development.

**Dowry problems:** As noted, dowry is one of the most strongly entrenched patriarchal traditions in Bangladesh. Dowry creates problems like physical violence, rape, murder, suicide and desertion. Table 1 shows media reported dowry statistics (1997-2003) indicating that dowry-related violence is increasing (Ministry of Women Affairs and Child Affairs, 2003). However, few cases are filed in the courts.
Table 1

*Reports of Violence Against Women Related to Dowry: 1997-2003*

<table>
<thead>
<tr>
<th>Years</th>
<th>Dowry incidents</th>
<th>Murder/torture/acid throwing/rape</th>
<th>Fatwa religious leaders’ unethical monopoly decisions</th>
<th>Cases filed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1997</td>
<td>177</td>
<td>109</td>
<td>28</td>
<td>109</td>
</tr>
<tr>
<td>1998</td>
<td>239</td>
<td>145</td>
<td>26</td>
<td>96</td>
</tr>
<tr>
<td>1999</td>
<td>253</td>
<td>193</td>
<td>31</td>
<td>152</td>
</tr>
<tr>
<td>2000</td>
<td>181</td>
<td>165</td>
<td>34</td>
<td>-</td>
</tr>
<tr>
<td>2001</td>
<td>186</td>
<td>177</td>
<td>32</td>
<td>-</td>
</tr>
<tr>
<td>2002</td>
<td>358</td>
<td>262</td>
<td>46</td>
<td>-</td>
</tr>
<tr>
<td>2003</td>
<td>374</td>
<td>249</td>
<td>46</td>
<td>-</td>
</tr>
</tbody>
</table>

*Note.* Represents data not available. Source: Ain O Shali shi Kendra, 2004)

Table 2 shows that many filed complaints are still pending. Therefore, dowry problems need to be addressed more rapidly by the courts so that the dowry predators can be punished for the violence against women.

Table 2

*CourtFiled Dowry Cases and Status of Decisions on Them 2000*

<table>
<thead>
<tr>
<th>Status</th>
<th>Dowry</th>
<th>Physical violence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complaints filed</td>
<td>873</td>
<td>143</td>
</tr>
<tr>
<td>Disposed</td>
<td>599</td>
<td>97</td>
</tr>
<tr>
<td>Pending</td>
<td>274</td>
<td>46</td>
</tr>
</tbody>
</table>

*Note.* (Source: Ain O Shalishi Kendra 2000).
The GB’s 8th decision has created awareness among borrowers about the importance of educating their children. Moreover, the Higher Education Loan Programme of GB was introduced in 1997 for the children of Grameen families so that they can pursue education at the highest level. Only active borrowers’ children qualify for the student loans for higher education in medical science, engineering and in the universities. The loan is for a maximum of five years. This education loan covers borrowers’ children’s tuition fees, books, and living expenses in the college/university hostels. According to the GB annual Report 2009, since its inception, the program has distributed 40,804 loans to GB members’ children amounting to USD 22.27 million. In 2009 alone, 10,951 students were given loans.

Moreover, in order to facilitate better educational opportunities for the children of Grameen members, GB has launched a scholarship program for talented students in 1999. The students’ scholarships have been offered to borrowers’ children according to merit, who are studying in the primary schools, high schools, colleges and universities. The scholarships are for one year and this covers tuition fees and book costs, etc.

To encourage schooling of borrowers’ children, the GB introduced a scholarship program that encourages children from poor families to stay in school and complete their education. In Bangladesh, education for girls is generally considered not as important as education for boys, but priority is given to girls by GB. At least 50% of the scholarship money is allocated specifically for girls and the remaining 50% is given to both boys and girls based on overall performance. Up to December, 2009 scholarships amounting to USD 2.54 million were offered, to 118,887 students (Grameen Bank Annual Report 2009). Citi Foundation and Grameen Foundation USA sponsors this program.
GB’s Sixteen Decisions illustrate a holistic approach to development, but how they contribute to the women borrowers’ family and community development is still in question. GB’s Sixteen Decisions campaign against dowry and teenage marriage, and for women’s solidarity, represent efforts to create awareness against injustice. The intent of the Sixteen Decisions awareness campaign is to empower women in their family and community. Therefore, the GB model of development combines tangible economic programs; health, nutrition, education and housing programs; and education programs like Sixteen Decisions campaigns, which raise awareness about both the financial and non-financial aspects of the borrowers’ lives.

In the 1970s, 1980s, and 1990s, different campaign strategies were developed to raise awareness and to encourage borrowers to follow the Sixteen Decisions including workshops and special meetings. Currently, the Sixteen Decisions are printed on the backside of the passbooks given to all borrowers, and the passbooks stay at the borrowers’ homes so that they can read and think about them. The intent is to help them to keep the decisions in mind in their day-to-day activities. Every week the borrowers bring the passbooks to the centre meetings. The objective of these meetings is to build solidarity among GB women borrowers and to enhance their decision-making skills both in the centres, their family and the broader community.

Although GB changed its loan policies, financial products, documentation system, and the monitoring of the credit performance of the borrowers in 2000, the Sixteen Decisions have remained the same as when they were composed in 1984. Other social features of Grameen also have remained unchanged: the clients’ group formation, center formation, group chairperson and secretary selection, center chief selection, their responsibilities,
weekly repayment at the weekly center meetings, changing group chairpersons and center chiefs every year, and the by-laws that were developed in 1976.

**GB Sixteen Decisions Campaigns**

Between 1984-1999, before campaigns based upon the Sixteen Decisions were changed, the GB distributed the Sixteen Decisions’ flyers to each center and asked borrowers to discuss them in groups in the weekly center meetings and during their leisure time. GB field officials participated in workshops for dowry-less marriages, if borrowers invited them. Moreover, borrowers showed their center schools, vegetable plots, orchards, sanitary latrines and improved stoves to the GB field staff. Borrowers also saved funds in separate GB accounts for their children’s education and children’s wellbeing. Moreover, GB gave education loans to borrowers’ children. These practices demonstrated that the different GB programs, workshops, trainings, and meetings have influenced the socio-economic life of the women.

Between 1984-1999, GB borrowers attended workshops at the branches, some for seven days, where women borrowers exchanged information; follow-ups to the workshops were also conducted. At these workshops, every participant had the chance to speak and build confidence; these discussions were about the realities of women borrowers’ lives, their suffering from poverty and the burden of large families (Shehabuddin, 1992; Todd, 1996). These workshops were designed to give the borrowers new energy, generate creativity, and build new life skills in their families and in the community (Bashin, 1991; Shehabuddin, 1992). However, the researcher observed that an exchange of information on gender equality and empowering GB women borrowers to challenge patriarchal structures and to achieve greater gender equality development were not major priority discussions in these events.
In each workshop, facilitated by two program assistants, thirty-five GB women borrowers from thirty-five different centers would participate. At these events, the bank distributed fruits/timber samplings, vegetable seeds, oral rehydration saline (ORS) packets, Alum packets and iodized salt packets to the participants. Different posters on women’s liberation, women’s health, children’s health, balanced diets, vegetable production, homestead gardening, backyard poultry, community forestry, and adult literacy were displayed in the workshop room. The workshop also demonstrated how to prepare oral saline at their home for diarrhea prevention, and created greater understanding of sanitary latrines, safe child delivery, cooking, soil improvement, stoves, solar energy, and biogas plants.

Many outside resource people imparted information: medical doctors from public hospitals, educationalists, nutritionists, nursery planners, agriculturalists, livestock officers, fisheries officers and cottage industry officers in different workshops. The emphasis was on preventative healthcare and the topics included primary health care, women’s health, children’s health, child nutrition, child education, adult education, livestock vaccination, crop production, seed preservation and integrated pest management (IPM). Zone managers, area managers, program officers and branch managers of GB also talked in the workshops. The agenda was to create economic awareness and an explanation of the Sixteen Decisions. GB printed flipcharts on the Sixteen Decisions and distributed them to the GB branches. Workshop facilitators and GB officials discussed in detail the “themes and benefits of the Sixteen Decisions”. GB officials explained the negative effects of dowry and teenage marriage and the benefits of topics as diverse as using sanitary latrines and women’s unity. Participants arranged dowry-less marriages in the workshop and received encouragement from the workshop facilitators for doing so. GB classified centres as “A” centres, if the
Sixteen Decisions were implemented in them. The *Grameen Uddog*, a GB Bengali Quarterly, published news and circulated it to all GB branches. GB field employees discussed those initiatives in the weekly center meetings. However, sometimes branch managers and area managers also emphasized center discipline, loan proposals, savings and loan repayment, and bad debt collection strategies.

Although the GB Sixteen Decisions differed from consciousness raising campaigns, as found in the West, GB officials discussed the process of women’s marginalization and exploitation as well as injustice and oppression process by the elites, money lenders and landlords. GB always gave advice to its borrowers to see their daughters and sons as equals, not to discriminate against children based on sex, and emphasized the importance of giving them all an education (7th decision). Instead of spending money on a dowry for their daughter’s wedding, GB advised its members to spend money on her education.

GB also organized follow-ups to the seven-day workshops where participants shared their ideas, skills and knowledge with their center members. Moreover, after the workshops, GB borrowers conducted one-day picnic gatherings within their neighborhoods, where they cooked, ate, and played together, and identified problems for collective solutions (16th decision). In this gathering, GB employees also joined, discussed and reviewed the center’s performance.

As noted, after 2000, the seven-day workshops stopped. From that point GB conducted one-day mini discussion client sessions at the branch, focusing on center discipline, GB’s new flexi loans and their transaction procedures. In addition, the GB printed the Sixteen Decisions on the backside of the passbooks, developed flipcharts, posters, and distributed them to borrowers. Borrowers keep them, display them in their houses and centers
and read the books themselves. The GB Field employees discuss the Sixteen Decisions with borrowers at the center meetings and mini meetings.

**Exchange Visit Program and Annual Gatherings**

GB sponsored exchange-visit programs, where center heads stayed in each other’s houses for three days. On the seventh day, women borrowers’ and branch managers met and reviewed the borrowers’ observations and experiences. Through this exchange visit program, GB women borrowers identified such topics as positive and negative features of the Sixteen Decisions, their loan performance portfolios, and identified actions needed for the improvement of their centers. Unfortunately, GB terminated these excellent programs after 2000 because of their cost.

Another valuable program that was terminated because of its cost was the annual gathering of borrowers. GB women borrowers’ in every branch gathered annually (*Barsha Puriti*) and celebrated their business affairs until 2000. In this annual gathering, from 1,500 to 3,000 borrowers gathered to chat, interact with each other and sell their products. Children participated in parades and displays of gymnastics, dance, songs and theater. Sometimes, Muhammad Yunus participated alongside the borrowers. These annual gatherings made borrowers realize that they are important people who are united in a common mission within their community. Moreover, the rural elites saw these events and recognized that these people had awakened and were participating in the social-economic life of the community. This program too was terminated in 2000 because of the time needed and the cost of these events. The field employees found it difficult to organize such huge events in addition to managing their huge loan disbursement and loan collection jobs. The job of the bank worker has expanded greatly since the GB initiated the annual gatherings, and typically a worker
now deals with 600 borrowers and with many different types of tasks: flexible loans, education loans, and micro-enterprise loans, collection of pension schemes money, selection of children for scholarships, loan collection, savings collection, and group training. Moreover, they have to maintain proper documentation and up-to-date records for each borrower’s loan portfolios and prepare monthly and annual closings for each borrower’s account. All these activities are done manually, which is time consuming and labor intensive. Huge works need to perform every day. As a result, employees now have less time to work on issues of social development. However, new borrowers learn the Sixteen Decisions from the longstanding borrowers. GB borrowers themselves discuss the importance of the Sixteen Decisions in their centre meetings too.

**Debate: Economic vs. Social**

Although GB’s microcredit program has been recognized internationally as a successful poverty alleviation model, it has been hailed as an effective tool for empowering women in Bangladesh (Hashemi, 1997b). Nevertheless, there is a growing body of research suggesting that GB women have achieved limited gender equity empowerment in Bangladesh (Hashemi, 1997b; Karim, 2001; Mahamud, 2004; Rahman, 1999; Umar, 2001). Patriarchal values and practices are barriers to women realizing their full potential, particularly in rural Bangladesh where the GB program is focused (Goetz, 2001; Hashemi, 1996; Mahamud, 2004; Quadir, 2003; Rahman, 1999). However, more research on these issues is needed.

Mayoux (2002) challenges GB assumptions about women’s empowerment resulting from microcredit; high repayment levels do not necessarily indicate that women are empowered (Linmgam, 2008; Parpart, Shirin, Rai & Staudt, 2002). Umar (2001) argues that
the GB and other NGOs preach a kind of economism, instead of a politically progressive women’s consciousness (women’s equity rights). Therefore, despite the success of GB in poverty alleviation, evidence suggests that it may not have succeeded in creating greater gender civic equity.

GB focuses upon the economic fulfillment of basic needs such as food, clothing and shelter (Hopwood, Mellor & O’Brien, 2005). However, it does not recognize a part of the root of the problem in society’s patriarchal dominance. The GB commercialization of the microcredit finance concept detracts from the importance of civic capital for borrowers (Goetz, 1997; Hashemi, 1996; Mahamud, 2004). Civic education and advocacy programs such as the Sixteen Decisions can bring much needed social dignity, generate self-confident citizens in the community, and develop a democratic civic culture in Bangladesh. Nevertheless, research has raised questions about borrowers’ leadership in the community and their ability to challenge male domination (Parmar, 2003). Therefore, this study focuses on the role of the Sixteen Decisions in contributing to women’s empowerment.

**Synthesizing Comments**

1. GB borrowers are doubly burdened because they have daily obligations with their domestic and reproductive work in the family, in addition to activities related to their GB loan and the business. This double burden leaves them less time to participate in public activities. This occurs because Bangladesh has a highly patriarchal culture in which husbands, fathers, and brothers control their wives, daughters and sisters and do not contribute to domestic labor. Hence, GB borrowers’ full potential is not realized.
2. Gender inequality continues to affect women’s ability to realize their full potential as equal partners in the development of their communities.

3. A massive action-oriented consciousness raising process could bridge the gap between the family and community realms (Eisenstein, 1983, p. 38). The GB lending program has been trying to empower marginalized women; however, patriarchal values do not encourage women’s consciousness raising. The practice of *purdah* (the practice where women need to veil themselves and be submissive in the family and in society) restricts women’s access to vital economic resources and employment opportunities.

4. Isserles (2003) studied GB women borrowers’ empowerment status and concluded that 57% of GB women borrowers are in abusive situations and are suffering from domestic violence and discriminatory gender relationships. This is a systemic problem, and therefore political. This abusiveness is the symptom of a patriarchal society’s injustice to women that hampers the full implementation of the Sixteen Decisions (Eisenstein, 1983).

5. Although there have been many success stories of women who have been emancipated through Grameen microcredit, Isserles (2003) cautions that many women are still dominated by their husbands and they do not actually enjoy the benefits from their financial gains. In many cases their husbands use loans to their own advantage. Therefore, patriarchy is still dominant and exploits borrowers’ rights, choice, and voice. Isserles (2003) found that 57% of women saw a rise of verbal aggression in their households after they received loans and 16% of women borrowers experienced verbal and physical violence from their husbands, if they refused to hand over the money to their husbands. Women worldwide are discriminated against (Mies, 1998; Miles 1996), but in
Bangladesh it is institutionalized in patriarchal ideologies, repressive laws, feminization of poverty and increasing rates of violence toward women (Jahan, 1995; Kabeer, 1995). As mentioned earlier, the patriarchal values, norms and customs perpetuated in Indian society through Hindu caste social stratification system are different from western patriarchal society. In this caste system, individual status is determined by the caste status and gender. This closed social stratification system confines women to performing the biological and the social reproductive roles in the family and to continuing the caste structures in the society. Women’s physical mobility and social mobility were limited in the caste society and this kept them from becoming involved in the formal economy and in the community. Hence, the feminization of poverty in the villages has continued and made women to be dependent on men. GB targeted rural disadvantaged landless women not only to alleviate their poverty but also to empower them socially and to help them to interact in their communities.

6. Male chauvinism and the sexual division of labor keep women on the bottom rungs of society and deter their familial and community development in a patriarchal society (Mies, 1998). Because patriarchal norms favor male domination, marginalized women are kept away from the centre of power and deprived of privileges in the family and in the community. For example, in 70% of cases, husbands are responsible for physical violence, rape, murder, abuse and unethical religious prescriptions-fatawa. (Hossain, 2006). Religious practices; however, such as purdah restrict women to the family realm and reinforce male domination (Abdullah, 1982; Jahan, 1995; Mahamud, 2004). Moreover, GB’s long-run success depends on the entrepreneurial development of its borrowers (Hashemi, 1997b; Goetz, 2001; Isserreles, 2003; Mayoux, 2009). This
emphasis is indicative of what Mies (1998) labels as capitalist patriarchy. She stresses that development needs to be redefined beyond male-dominated economic growth. Sustainable development should include economic growth plus egalitarian rights for both sexes and their equal participation in development process.

7. Bangladesh receives billions of dollars of foreign aid every year for development projects (Quibria & Shafi, 2007) that do not work for the wellbeing of poor women; rather, acute feminization of poverty and violence against women still exist in Bangladesh (Marcoux, 1998). However, GB loans give opportunities to poor women to do home-based businesses like craft works, bamboo and cane baskets, mats and fan making, backyard poultry raising, domestic cows, goat-raising, and growing fruits. These activities improve their living standard.

8. Although GB’s by-laws and Sixteen Decisions are designed to create awareness among GB borrowers about various social-civic and economic issues that affect their lives. Are they able to establish dowry-free marriages in their communities? Are they active in their communities and free from male-dominance in the family? What, if any, are the points of resistance to following the Sixteen Decisions and developing leadership among women in the community? These issues are addressed in the research and are relate to the six research questions the study seeks to address.

Understanding the answers to these questions is of important because the researcher is looking at how the GB can be more effective at making changes that support women borrower participants in the home and their communities and in particular in addressing strongly entrenched patriarchal issues like dowry and teenage marriage.
Sixteen Decisions and its Implications

Although the GB’s main function is to provide microcredit to poor women in Bangladesh, the intensive social interactions that develop between GB employees and clients through loan transactions also have the potential to transform the lives of this group of women and their families. The GB realizes that various socio-economic and environmental development messages need to be given to GB borrowers in addition to their loan transactions with the Bank. The loans per se cannot develop self-esteem and sustain development in their communities. Hence, the GB created Sixteen Decisions that borrowers agree to uphold before they receive any money. These decisions are a combination of various socio-civic, economic, and environmental messages.

While the GB always encourages borrowers to follow these Sixteen Decisions after receiving their loan, borrowers must do so voluntarily. All decisions are designed and stated in a simple way, few of them have direct tangible messages to create awareness among borrowers about socio-civic, economical and environmental issues. To illustrate, some tangible and measurable decisions include: use pit latrines, plant samplings, and use safe drinking water. Others are intangible and immeasurable; for example, the 12th decision is not to inflict any injustice on anyone and the 16th decision is take part in social activities collectively. The Sixteen Decisions are open to multiple interpretations.

In the 1980s, the GB initiated some action programs to address the issues made visible in the Sixteen Decisions like providing housing loans (3rd decision); supplying vegetable seeds (4th); delivering fruits and timber samplings (5th); supplying oral rehydration saline (ORS) packets for Diarrhea diseases, water purifying tablets and tube-
wells for safe drinking water (10th); and initiating dowry-free marriages among borrowers and their children (11th).

Although all of these decisions are designed to create awareness among GB borrowers about issues that affect their lives, various studies have challenged their usefulness (Goetz & Sen, 1997; Mayoux, 2002; Mayoux, 2009). All of these questions are related to women’s empowerment: voices and choices for freedom from male dominance in their family and community. The GB claims that it is a social business and not simply about financial credit; that it has a broader view of changing the role of women in Bangladesh. Answering the questions stated is therefore important to evaluating the performance of the GB in achieving its overarching goals of empowerment, leadership development for the poor.

**Summary**

Bangladesh is a patriarchal religious village-dominated country where non-agricultural paid employment is limited and women’s liberation in their family and community life has not yet occurred. More than 70% of people live in the villages and below a basic standard of living. They suffer from injustice, oppression and have been deprived economically, socially, culturally and environmentally for generations by moneylenders, landlords, rich people, religious leaders and other village elites in rural Bangladesh. GB has adopted a community participation approach to empowering women by providing group-based-microcredit to marginalized rural people in Bangladesh. It serves eight and half million women borrowers across Bangladesh. A key part of GB is the strategy of bringing women together on a weekly basis not only to pay their loans but also to share experiences, support one another’s businesses, to keep their families healthy and to solve neighborhood conflicts themselves and encourage borrowers to engage in different community activities. In addition
to this, central to the GB approach has been women’s socio-civic consciousness-raising through some of the Sixteen Decisions.

Although GB’s Sixteen Decisions illustrate a holistic approach to development, there is still a question of how they contribute to women borrowers’ family and community development. This question is important because male chauvinism and the sexual division of labor keep women on the bottom rungs of society and weaken their familial and community development in a patriarchal society. While the GB always encourages borrowers to follow these Sixteen Decisions after receiving their loan, borrowers must do so voluntarily. GB’s by-laws and Sixteen Decisions are designed to create awareness among GB borrowers about various social-civic and economic issues that affect their lives and this study will look at questions about their effectiveness.
Chapter 3
A Feminist Interpretation of GB Sixteen Decisions Campaign

Overview

This chapter discusses the characteristics of patriarchy in the Bangladesh context, feminist gender development through the GB Sixteen Decisions Campaigns, and the possibility of women’s collective action to resist patriarchy. It includes information on the GB members and GB family members elected in the Union Parishad Elections in 1997 and in 2003, a testimony that GB women borrowers’ local counsel participation trend is increasing. Moreover, the chapter critically looks at the GB women borrowers’ development through the Sixteen Decisions. This chapter also discusses the gender equality issues in the Sixteen Decisions and the Sixteen Decisions Campaign strategies for women borrowers’ empowerment.

Introduction

Considering that the GB’s by-laws and Sixteen Decisions are designed to raise awareness among GB borrowers about various social-civic and economic issues, this study looks at questions about their effectiveness. First, it is important that women are free to have their own voice and choice in their personal, familial, and community life. The family in Bangladesh is a place where women are exploited, oppressed, differentiated, and discriminated by their male partners (Abdullah, 1982; Jahan, 1995; Mahmud, 2004). Much of this is related to patriarchy, a system of social relations which prevents women from becoming independent family actors and social actors in the community and which relegates them to a secondary position in society. In order to overcome patriarchy, women need to
learn to interpret their own social, historical and political context or what Barry has called “writing their own biographies” (1990, p. 101). In a similar way, Alcoff (1988) says that locating the current position of women makes it easier for them to argue for change. For example, if a woman is liberated to make decisions in the family, she will be better prepared to participate in her community (Russell, 1981). Strength in the family space allows for identity development in the community as well. Hence, both women’s family and community development is necessary for liberation in a patriarchal society.

**Patriarchy in Bangladesh**

Bangladesh has a population of 162.2 million people, about half of whom are female (The World Factbook, 2009). Sixty-seven percent of Bangladesh’s population is suffering from poverty. It is a patriarchal, agricultural Islamic and a village-dominated country where non-agricultural paid employment is limited. Men have access to more resources than women (Belal, 2008; Hashemi, Schuler & Riley, 1996; Hausler, 1994; Mahmud, 2004; Mies, 1986). Poor Bangladeshi women lack access to basic human rights like food, shelter, clothing, education, health and other social needs, and they have been marginalised economically, socially and politically for generations in Bangladesh. On average, their decision-making power within the family is limited. Worldwide males undertake the community activities and limit the participation of women. Patriarchal values favour men, and this has a negative effect on women’s lives (Mies, 1998; Miles, 1996). Bangladeshi rural women are confined to domestic chores and reproductive jobs within the family (Abdullah, 1982; Jahan, 1995; Mahmud, 2004). As a consequence of this power and privilege differential, men occupy a higher status in society and enjoy more benefits than women (Mies, 2005; Mizan, 1994). As
patriarchy is an important component of this problem, explicitly promoting greater gender equality would be one approach to women’s development.

**Feminist Gender Development and the GB Sixteen Decisions Campaigns**

Feminist scholars identify male supremacy as one of the oldest forms of oppression: men, using masculine means, have controlled all political, economic and cultural institutions (Burris, 1973; Lorde, 1984; Mies, 1996). The relative intransience of this oppression has led to it being labeled as “women’s sexual caste position” (Burris, 1973, p. 331). In Bangladesh, practices such as the dowry demand, dowry-related violence, abuse and torture of women and forced adolescent marriages have a lengthy history and are entrenched in rural communities in which the GB operates. These practices hinder women’s engagement in the family decision-making process and prevent their participation in community activities dominated by male elites and male landlords in Bangladesh.

These forms of oppression are systemic and structural and personal solutions require collective action (Hanisch, 1970; Mies, 1998). In order to resist collectively, poor women first need to be aware of their personal circumstances and then organize themselves politically (Mohanty, 1991). Working together helps women gain confidence (Miles, 1996). For example, in West Bengal in India, collective action to promote gender priorities and preferences in village councils empower women at the village level. The Self-Help Groups (SHGs) have a substantive outreach to the poor in India. This program develops civic capital development among its group members through engaging them in different community activities and encouraging its female members to be involved in the *Panchayati Raj* system in India. Moreover, the Self-Employed Women’s Association in India and Nijera Kori,
BRAC, and PROSHIKA in Bangladesh (landless women’s organizing groups) have worked together to achieve social change at the local level.

With respect to the GB, some women are involved in politics, but the majority are not. Thus, Dichter and Harper (2007) asks the following question: Is a single-minded micro level approach (focusing only on credit) able to change the society and to empower women? The implication is that the GB focuses only on empowering women financially and not on other aspects of their development. However, as noted in Chapter 2, the GB has had a women’s development education program built around its Sixteen Decisions. However, the Sixteen Decisions campaign is done voluntarily by the GB field employees. Now no specific employees are assigned to the Sixteen Decisions education campaigns. This program addresses such issues as the distribution of slab latrines materials, organizing for dowry-less marriage, anti-teenage marriage and women collectively solving their neighbour’s problems.

As mentioned earlier, the longstanding GB members in the centers teach and explain the Sixteen Decisions to the new micro-borrowers of the centers. However, if any problems arise regarding understandings or explaining the Sixteen Decisions, the field employees further explain them to the borrowers.

**Community Participation among GB Women Borrowers**

In addition to group-based microcredit and other community development activities, Grameen borrowers are also encouraged to participate in the local governance system. The Bangladesh Union Counsel is a form of local governance, but it has little power to benefit local people. The majority of village people see political participation at the local level as irrelevant, because of corruption. However, many GB women borrowers participated in the Union Parishad (UP) Elections in 1997 and 2003. Table 3 portrays GB women borrowers’
local council election participation and shows that wins have increased from the 1997 election to 2009. Among GB members, there were 57 UP Chairpersons elected in 1997, and this figure increased to 81 in the 2003 UP election. For UP councilor’s positions, 3,325 GB women members were elected in 1997 and 4,116 in 2003.

Table 3

Number of GB Women Members and Family Members Elected in Union Parishad in 1997 and 2003

<table>
<thead>
<tr>
<th>Members</th>
<th>1997</th>
<th>2003</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chairperson</td>
<td></td>
<td></td>
</tr>
<tr>
<td>GB members</td>
<td>2</td>
<td>81</td>
</tr>
<tr>
<td>GB family members</td>
<td>57</td>
<td>81</td>
</tr>
<tr>
<td>Members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>GB members</td>
<td>1753</td>
<td>2166</td>
</tr>
<tr>
<td>GB family members</td>
<td>1572</td>
<td>1950</td>
</tr>
</tbody>
</table>

Note. Source: Grameen Bank (2009).

Table 4 shows that by 2009, a strong presence of GB members and family members in the UP elections for chairperson, vice-chairperson and vice chairperson (female). For the latter, in particular, 23.7%, nearly one quarter, were associated with the GB.
Table 4

**Percentage of GB Members and Family Members Elected to the 481 Available Seats in 2009**

<table>
<thead>
<tr>
<th>Elected post</th>
<th>GB borrowers participated</th>
<th>Total family members</th>
<th>Total GB borrowers &amp; family members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chairperson</td>
<td>0.0</td>
<td>9.6</td>
<td>9.6</td>
</tr>
<tr>
<td>Vice-chairperson</td>
<td>0.2</td>
<td>11.2</td>
<td>11.4</td>
</tr>
<tr>
<td>Vice-chairperson (female)</td>
<td>20.4</td>
<td>3.3</td>
<td>23.7</td>
</tr>
</tbody>
</table>

*Note. Source: Grameen Bank (2009).*

The data from the two tables indicate that GB women borrowers and their family members’ are engaged in the local council elections, more of them are winning elections and the trend is increasing. These data could be interpreted as meaning that the GB groups and center management and leadership development processes have empowered GB members to participate more actively in their communities.

Although professor Yunus (2008) recommended that the national government focus on building the capacity of the local governments, the GB does not have any lobbying program to mobilize local citizenry, as in Bangladesh doing that can lead to conflict with the government. PROSHIKA, an NGO working with women at the grassroots, attempted that approach and was shut down by the government and abandoned by the NGO sector. PROSHIKA leaders have been accused of sedition and corruption (Karim, 2001). PROSHIKA is not alone in that regard: in addition, GSS (Gono Shahajo Shansda) and BRAC (Bangladesh Rural Advancement Committee) face government repression, and this conflict
has hampered their programs. Therefore, GB and other NGOs in order to avoid antagonizing the government have adopted an apolitical posture (Rahman, 2006).

In spite of these concerns, without mobilization efforts that can promote the short-term empowerment of poor women and the long-term consolidation of patriarchy-free gender development in Bangladesh, the impact of any one program is likely to be limited. For programs like the GB’s to be effective in challenging patriarchal norms, mobilization efforts of the marginalized women would also need the support of the government. Without institutional support from both NGOs and government, it is challenging for GB borrowers to make progress in their families and in their communities (Goetz & Gupta, 1996; Isserles, 2003; Rahman, 1999). Hence women micro borrowers need to organize through networking among themselves for collective actions against patriarchal domination.

Within patriarchal societies, in order to engage women it is often necessary to either exclude or limit the involvement of men. For example, Women Banking Networks Solidarity Economics is involved in the micro-banking system in Senegal. Adelkarim-Chikh (2007) noted that the women banking networks in Senegal are a space for women; no men are allowed. There is no gender mixing; that is, men stay with men and women stay with women. Adelkarim-Chikh questioned why poor men were not accepted into the women’s center. She mentioned that one participant in the micro-banking system in Senegal said the following:

If we accept only one man and we are 300 women, all rules are going to be changed. This helps the women to feel comfortable to discuss personal issues together. We have won the right to speak, to participate in decision making and we are very proud of it. Our banking is about relationships and friendship and values solidarity. If the money is shared with the family members, it will make the relationships grow. Here, women dignity and solidarity are primary. (Adelkarim-Chikh, 2007, p. 240)
**Patriarchy and GB Women Borrowers’ Development Through the Sixteen Decisions**

Although the GB has not excluded men borrowers, 97% are women. The GB helps poor, rural women to become involved in an income-generating program to overcome their poverty, with the assumption that economic determination reduces abuse and violence to women and reduces the unequal relationship between men and women in the family. Moreover, GB initiated additional socio-economic, cultural, environmental, health, agricultural and educational programs to support women’s empowerment. Examples of these initiatives are sinking tube wells for pure drinking water, organizing dowry-less marriages, and discouraging teenage marriages. These programs support their banking services, which bring income to the house and are assets for the family. All these activities expose borrowers to different developmental ideas, increase their ability to debate different issues, and have strengthened their voices and choices in the family and in the community (Khandker, Khalily, & Khan, 1995; Mizan, 1994; Todd, 1996; Yunus, 2007).

However, male power, privilege and discrimination violate women’s human rights and have resulted in their exploitation in both the family and community, thereby preventing their further advancement in society. Young (1997) argues that the first step to women’s liberation is to provide the conditions for men and women to surmount poverty. Doing so complies with GB’s first initiative to make poor women into economic actors in the family to overcome their poverty. However, women’s empowerment is about social and economic development.

It is important for the Sixteen Decisions to be further developed to take into account women’s empowerment vis-a-vis their male partners as well as at the community level. Also,
it is important that the GB become more explicit about organizing around collective action for women’s equality rights in their family and community.

As mentioned previously, family development is the foundation for women’s basic empowerment, a central issue being domestic violence against women. Violence against women is not isolated; rather it happens across Bangladesh and the trend is increasing (Ain O Salish Kendro, 2003).

Table 5

*Comparative Data on Violence against Women in Bangladesh 1998-2003*

<table>
<thead>
<tr>
<th>Year</th>
<th>Rape</th>
<th>Dowry</th>
<th>Torture</th>
<th>Acid</th>
<th>Fatwa</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>1425</td>
<td>239</td>
<td>273</td>
<td>138</td>
<td>28</td>
</tr>
<tr>
<td>1999</td>
<td>1238</td>
<td>253</td>
<td>330</td>
<td>153</td>
<td>26</td>
</tr>
<tr>
<td>2000</td>
<td>855</td>
<td>181</td>
<td>342</td>
<td>165</td>
<td>31</td>
</tr>
<tr>
<td>2001</td>
<td>778</td>
<td>186</td>
<td>253</td>
<td>177</td>
<td>34</td>
</tr>
<tr>
<td>2002</td>
<td>1412</td>
<td>358</td>
<td>350</td>
<td>262</td>
<td>32</td>
</tr>
<tr>
<td>2003</td>
<td>1381</td>
<td>374</td>
<td>331</td>
<td>249</td>
<td>46</td>
</tr>
</tbody>
</table>


The table data shows that Bangladeshi women not only suffer from dowry related violence from their male partners, but are also suffering from other types of violence like rape, torture, acid throwing and fatwa abuse that seriously violate women human rights in Bangladesh.

Acting collectively, GB women’s borrowers could protest against such male violence and when necessary ostracize the men of the community who are violent to women. These
collective actions could restrain husbands from acting unjustly to their wives. In their weekly center meetings, GB women borrowers’ could discuss issues such as dowry violence, domestic violence, and forced teenage marriage, and doing so could create a force of collective action against violence, which could change male chauvinistic attitudes towards women. This collective attempt would include discussing the behavior of the abusers in the GB center. In Chapter 5, the results show the challenges that GB women borrowers’ experience and the supports they need.

The Sixteen Decisions, combined with a campaign, are important in empowering individual women and making social change. The GB’s group and center leadership practices built into the GB peer-lending credit program have been trying to develop women’s leadership and to empower them to develop their decision-making abilities within their families and communities. There is evidence from other research that GB women borrowers’ economic development and participation in the community have increased (Mahmud, 2004; Mizan, 1994; Todd, 1996). Some of the positive impacts of GB and its Sixteen Decisions are that women use latrines and solve neighbors’ conflicts collectively. GB’s social development programs include many activities such as: running center schools; engaging in community-hearing meetings and solving neighbors conflicts informally; casting votes in local union councils and parliamentary elections; running in local council elections; raising awareness about women’s human rights, women’s equality, women’s health, and violence against women; organizing against dowry; practicing leadership through chairing groups and joining local councils. Other social development programs include community tree plantation, homestead plantations, growing vegetables and educating children. All these GB activities develop women’s skills, their social, environmental and human capital, and their ability to
function within their communities. There are 31 million micro-borrowers served by different MFIs in Bangladesh (Alamgir, 2009). Hence, GB women borrowers’ empowerment process could be one of the models for 31 million micro borrowers of other MFIs in Bangladesh.

**Gender Equality Issues in the Sixteen Decisions**

GB women borrowers’ understanding of the GB’s by-laws and Sixteen Decisions can help to remove barriers in empowering women against male domination in family and community spaces in the villages. When these barriers are understood by women, it will be easier for them to address the issues of women’s empowerment and leadership development in family and community spaces. However, the Sixteen Decisions are silent on gender discrimination and male aggression towards women. This silence limits the effectiveness of the Sixteen Decisions ability to empower women. Therefore, the Sixteen Decisions are empowering women through awareness of male chauvinism, and of women’s inegalitarian status within the family and the community. Hence many researchers (Amin, Becker, & Bayes, 1998; Goetz, 2001; Mahmud, 2004; Mayoux, 2002) have argued that the GB must develop additional strategies to raising awareness of gender inequality and the injustice of male domestic violence, and also mobilize women to protest various social ills that afflict women.

The GB has not been completely silent on these issues and has encouraged its members to work in their communities and to be involved in committees for schools and pavement, and to participate in local councils. However, Goetz (2001) suggests that the GB approach is insufficient and it must specifically recognize how the constraints of religious customs like purdah (veiling) restrict women to the family realm.
The GB Sixteen Decisions campaigns in the 1980s and 1990s occurred through workshops, seminars, and mini sessions organized at the grassroots level. These campaigns had much in common with women’s consciousness raising campaigns of the 1960s and 1970s. The GB Sixteen Decisions consciousness-raising process created a space for dialogue among women borrowers and activated their thinking, reflection and action regarding issues related to their day-to-day lives. This campaign process related women to each other and developed their human potential, creativity, voice and choice (Bashin, 1991). The participants were able to tell their personal stories and to ask questions about dowry violence.

In weekly centre meetings, GB women shout out the Sixteen Decisions with strong hand gestures, yet the problem of dowry violence, related to patriarchal power, still persists. Although GB has created a platform for these GB women borrowers to share information and discuss different issues among themselves, societal problems like dowry and teenage marriage are embedded in such a way that they cannot be resisted personally or only through sharing information in the weekly center meetings. The Sixteen Decision Campaigns awareness creation campaigns and political activism are crucial for women’s emancipation. There is a need for collective action undertaken with institutional support from the GB and other organizations to revitalize the spirit against patriarchy in a systematic way and to fight against dowry injustice.

One of the GB’s central objectives is to have its women borrowers have full control over their own loan money. Research by Rahman (1999) questions whether this goal has been achieved as that study found that for 57% of women their husband controls the loan. My research examines this issue and seeks to determine whether there is a change since Rahman’s research. Perhaps the greater participation of GB women borrowers in village
councils, as indicated in Tables 3 and 4, is an indication of greater control at home by women borrowers.

As mentioned, the Sixteen Decisions address a range of issues that are critical to women’s development, but they do not speak specifically to the power of husbands and seek to diminish that power. The GB strategy is to work within the existing religious culture without challenging or disturbing the Bangladeshi rural patriarchal culture and values. Rather, it respects Bangladeshi traditions, while pushing to empower GB women borrowers (Linnmgam, 2008; Drake & Elisabeth, 2002; Goetz, 2001; Harper & Ditcher, 2007; Mahamud, 2004; Mayoux, 2002; Umar, 2001). This dual strategy may leave GB women borrowers without the necessary support to liberate themselves from male chauvinism.

The unequal power relations between men and women in the family and community in Bangladesh shape the sexual division of labor and the status associated with differing roles within home and workplace (Hashemi, Schuler and Riley, 1996; Hausler, 1994;; Kabeer 1986; Nassabaum, 1998; Mies 1986; Momsen, 2004; Peggy, 2004; Waring 2006). However, GB is silent on this andocentrism. Its Sixteen Decisions do not put women in a position to understand gender development issues and patriarchal chauvinism. However, patriarchy increases violence towards women in Bangladesh (Jahan, 1995; Kabeer, 1995). Therefore, it appears that the Sixteen Decision campaign process could include a theme on gender inequality in order to make it more effective to GB women borrowers.

It is urgent to tackle entrenched patriarchal power because it hampers women’s efforts to be independent economic actors and social actors. Isolated efforts by individuals against this terrific suffering cannot defeat patriarchy. The research of feminist theorists suggests that a starting place is to understand that gender and gender inequalities are socially
constructed, and therefore ought to be addressed socially and historically (Jackson, 1992; Scott, 1986). Barry (1990) argues that women’s subjectivity is not only socially constructed but also politically located and class based. All of these analyses suggest that action must transcend the individual and to be effective must involve collective strategies that would challenge gender discrimination. The inclusion of a women’s equality issue in the Sixteen Decisions could sensitize women to brainstorming about their equality agenda in their families and in the communities.

Several NGOs and many international organizations are attempting to address the feminization of poverty, the dowry issue and to empower women in Bangladesh, but they are working piecemeal and often cancel out each other’s efforts. Therefore, a NGOs alliance with an inclusive empowerment objective could be beneficial. This could be an integrated development program that includes income-generation, education, and other services such as healthcare, agriculture, and legal for poor women at the village level. Such an initiative is urgently needed because for poor women, their poverty is not just an issue of increasing income and fulfilling basic needs but also fulfilling their fundamental human rights, abolishing dowry, teenage marriage, the gender division of labour, sexual discrimination, the devaluation of women’s domestic chores, and the abuse of women in the family and community spheres.

Currently GB’s field employees voluntarily discuss different issues related to the Sixteen Decisions like women borrowers’ familial, social, economic, and civic exploitation. These discussions occur in mini meetings, open houses, weekly center meetings, and especially in face-to-face informal group training sessions before clients receive their loans. GB’s Sixteen Decisions campaigns do address some gender inequality issues such as dowry
and teenage marriage, but there are other themes of gender injustice to women about which they could focus. Gender inequality continues to affect women’s ability to realize their rights and their full potential as citizens and as equal partners in the development of their communities. Given this circumstance, the deconstruction of patriarchal institutions and policies (Von-Werlhof, 2007) can help GB women borrowers to challenge patriarchal oppression and to gain experience and awareness about their vulnerability in decision making in the family and in the community.

**Revitalizing the Sixteen Decisions**

The GB has created a space in which its women borrowers are free to function, but it could do more to address the constraints that patriarchy places upon the borrowers in their homes and the community. For instance, the GB could enhance the 12th decision, “we should not inflict injustice on anyone.” By adding the sentence “We women will collectively undertake not paying dowry and not accepting torture for dowry from our husbands.”

The GB’s Sixteen Decisions do speak against dowry, but not forcefully enough. The GB maintains that gender development is an evolutionary process that takes place through women’s economic development, as provided through the microcredit program. An important component of gender development is for men and women to learn how to make decisions together through consensual processes (Abendoth, 2007). To some extent, the GB does this through its centre meetings, but the meetings take place primarily with women for various reasons including creating a comfortable space for women, as stated previously. Nevertheless, there needs to be greater emphasis on consensual decision-making between women and men, something that the GB could do by involving women borrowers and borrowers’ family members in special meetings for both men and women.
Summary

The GB group-based microcredit and the GB Sixteen Decisions Campaign are women’s development strategies not favored by many feminist theorists, as they do not address the issue of gender development. GB activities do not encourage its women borrowers to directly challenge the existing patriarchal domination of men over women and gender discrimination in the family and in the community. Although GB women borrowers’ familial status has improved and community participation has increased, as a result of the microcredit program, it differs from the feminist approaches that challenge the existing patriarchal power structure of society. Hence, this study investigates the effectiveness of current Sixteen Decisions campaigns to liberate GB women borrowers from gender discrimination.
Chapter 4: Methodology

Overview

This chapter is organized as follows: a statement of the research questions, the research design, participants and their recruitment, including informed consent and other ethical issues, the procedures, the measures, challenges in undertaking the research, data analysis, and conclusions.

Research Questions

1. What are the development barriers that GB women borrowers experience in their family and community?

2. Are GB women borrowers aware of different social issues?

3. Are GB women borrowers able to follow the GB Sixteen Decisions in their familial and community life?

4. Are GB women borrowers able to transfer their center leadership skills to other community activities?

5. What supports are needed for GB women borrowers to take part in decisions that pertain to family and community?

6. Do GB women borrowers like to participate in community activities? If yes, why; if no, why not?
Research Design

A concurrent-mixed-method approach, where both quantitative and qualitative data are collected simultaneously (Creswell, 2009), was employed to address the research questions. A concurrent mixed methods design uses both quantitative and qualitative methods during a single phase of a study, in other words both quantitative and qualitative data are collected at approximately the same time. Data are analyzed and interpreted separately but around the same time. Discussions of the findings are based on results of both the quantitative and qualitative data. The strength of using the mixed-method approach is that it increases the interpretative value of the data.

A survey consisting of both open and closed questions was used to collect data from GB women borrowers to explore their familial development and their community participation. In addition to the survey, interviews were conducted with GB bank employees and feminists from Bangladesh to understand more about the strategies for the empowerment of GB women borrowers and the obstacles that they face. The researcher’s observations and extensive experience in the Grameen system through his work there for twenty five years (see Chapter 1) also were incorporated to assist with the interpretation of the data.

Participants

In order to address and explore the objectives of the research study, three types of respondents were selected:

1. Grameen Bank women borrowers, 61 respondents
2. Grameen Bank field employees, 10 respondents
3. Experts in women’s development from the university and different women’s organizations, 5 respondents.

The results are based upon the experience of the 61 women borrowers, who have been active for 10 years or more and were willing to participate in the study. There were 20 participants each from the following zones: Gazipur Dhaka, Munshigonj Narayangong and Comilla, and one extra participant from the Comilla zone who is currently a board member of the GB. The three zones were selected because of their centrality, and participants in each zone were recruited through a snowball (purposive) sampling approach. Additional participants in this study were a convenience sample of 10 employees (three managers and seven loan officers) from the same GB branches that the borrowers were drawn from and 5 feminists from Bangladesh who were available for interview at the time of the data collection. The interviews of employees and feminists were supplementary and are related only to the policy section in the final discussion chapter. These participants were important to understand the strategies GB employees used to empower women and to ascertain what feminists think about the development of GB women borrowers in their family and community settings. The researcher used pseudonyms in referring to the women borrowers and employees.

**Recruitment and Informed Consent**

Before proceeding formally with contacting potential participants, the researcher sought permission from GB executives to undertake the research (see Appendix I). In order to recruit GB women borrowers, fliers with information about the study were distributed in branch offices and GB centres (see Appendix D). Further recruitment was also done through
the researcher attending centre meetings to inform GB women borrowers about the study and
to encourage participation. At the centre meetings, the researcher, speaking in Bengali,
explained the study including its importance, the potential outcomes, and addressed privacy
and confidentiality concerns. Moreover, the researcher explained the purpose of the study to
the male partners of the participants, as the female participants would feel the need to ask
their husbands for permission before agreeing to take part.

Although the researcher was an ex-GB employee, there was no coercion of potential
participants. The GB did not screen the data during interview sessions or post-interview
periods. The researcher gave his contact number and his supervisor professor Jack Quarter’s
contact information to the participants. If there were any questions or concerns about the
interview, participants had the autonomy to skip any questions that may have posed a risk for
them. Once participants were comfortable, they were asked to sign a consent form as
evidence of their agreement to participate (see Appendix E).

A similar recruitment strategy was also used to notify GB employees about the study
and encourage their participation (see Appendix F). The researcher met with the managers of
Basan Gagipour, Sadipour Sonargoa, and Barera Chandina branches to introduce himself, to
brief them about the study, and to request each one to participate in the dialogue-style
interviews that included how they implemented and followed the Sixteen Decisions with
their borrowers. The three branches were selected because they had a convenient
communication system, there was access to their offices, and their locations made it easy to
visit centers and client homes and to collect data from the clients. Moreover, there were
accommodation and lodging facilities available near the branch area. These facilities were
very important because the researcher needed to stay and visit the centers by 7 am and interview clients at a convenient time and place.

The participants in the study were volunteers and were a subset of those to whom requests were made. For the women borrowers, the researcher submitted requests to seventy six participants that met the sample criteria; however, fifteen participants refused to participate in the study for such reasons as they were busy with their domestic chores and crop harvesting jobs. Three participants wanted to do the interviews in front of their center chiefs and group chairs and allow proxies, but I refused. Among 61 women borrowers’ who participated, I visited one third of them 2-3 times to complete the interviews.

Regarding employee participants, I met them through requesting information and suggestions about how to reach the women borrowers. I made requests for interviews of 10 employees, and all agreed. Their statements are used only to support interpretations in the final chapter.

To recruit feminists for the study, the researcher visited the Women for Women Association and the Ministry of Women Affairs and Child Services, the University of Dhaka and the Policy Leadership and Advocacy for Gender Equality Office, Dhaka, and collected a list of ten names and contact information. The researcher talked over the phone with these 10 candidates, gave them information about the study, and requested an interview. Five of them agreed to participate.

A similar informed consent process was followed for GB employees and the feminists. The researcher did not provide any material benefit to any of the participants in this study.
Other Ethical Issues

Data collection on women’s familial decision making is highly sensitive and raises many cultural issues. The researcher was aware of the cultural implications of asking questions about women’s family and community participation and visiting borrowers’ houses (purdah). To minimize the risk to participants and to the researcher, the researcher was careful to ask each participant prior to the interview if she had any concerns with the process. The researcher also asked the participants during the interview if they had any concerns and allowed participants to skip questions that they did not want to address. Participants were informed that their responses will be kept confidential and they could withdraw from the study at any time during the interview. They were also informed that there would be no deception involved.

As indicated in the informed consent form and explained to the participants, responses to the survey and the field notes would be kept in the researcher’s OISE office drawer. Only the researcher and his thesis committee members have had access to the raw data. However, the thesis report will be shared with related stakeholders after the oral defense. Participants’ identification was kept anonymous, and each participant’s responses were coded with a unique identification number (ID) in the excel sheet.

Procedures

For the GB women borrowers, the survey was administered as a face-to-face interview, from April 7, 2010, until July 3, 2010. The researcher administered the survey by reading it aloud to the participants. When there were barriers to participants’ understanding of the questions, the researcher attempted to assist by explaining them further (Touranwau &
Rasinski, 2000). As noted, the survey items were translated into Bengali to minimize misunderstandings.

The GB employees of the Basan Gagipour, Sadipour Sonargoa, and Barera Chandina branches participated in dialogue-style interviews that included how they implemented and followed the Sixteen Decisions with their borrowers. With the help of the branch employees, the researcher learned the current GB lending and non-lending operational strategies. Branch employees were the primary contact persons at the grassroots level and shared information with the researcher.

For the employees, the interview period was April to June, 2010, which was a crop-harvesting and crop-processing time. Hence, it was very important to reach participants early to begin their interviews at a convenient time. GB members and staff interviews took 1.5 to 2 hours; feminist interviews lasted for 2-3 hours.

The researcher went to feminists’ homes, gave them his business card, and introduced himself and his study. After the agreement, the researcher undertook the interviews face to face and recorded the answers in writing. Feminists’ interview sessions were two-way dialogue sessions.

In addition to the interviews, the researcher attended respondents’ weekly center meetings and other social events to observe the participants’ performances in public activities. Moreover, the researcher observed some of their daylong activities with their families. Field notes were collected of these events and of the researcher’s observations during interviews. The field notes included the researcher’s observation of the clients’ social, familial and housing situation and body gesture and emotional status. According to Kathryn Besio (2003), these field notes help in the recalling of details that might be forgotten later.
Measures

Survey of GB Women Borrowers

The survey was first developed in English and then translated into Bengali. The survey (see Appendix A) consists of nine sections with both closed (Likert-type scale) and open-ended questions:

1. Background information;

2. Women’s empowerment in the family;

3. Importance of women’s opinions in the family;

4. Women’s healthcare and sanitation awareness;

5. Women’s empowerment in the community;

6. Women’s consciousness-raising, self-esteem development and happiness with their engagement in civic capital activities;

7. Women’s ability to be proactive on different issues and the exchange of information;

8. Women facing barriers in familial decision-making processes and the support they need to develop their family space; and

9. Women’s daily activities and hours of work.

The key concepts around which the survey was structured were: Women’s Family Space; Women’s Community Space; and Empowerment. Women’s Family Space refers to women’s voices, choices and activities in the family. Women’s Community Space refers to women’s activities outside of the home such as visiting banks, clinics, schools, and councils;
involvement in school committees, village development committees, women’s advocacy
groups, mitigating neighbourhood conflicts and other activities in the public sphere. Family
and Community Space Empowerment is the process of increasing women’s leadership
including egalitarian decision-making and bargaining power.

Within this survey, women’s empowerment in their family is measured using the
following dimensions:

1. household decision-making in day-to-day expenses and income;

2. control over loans;

3. importance of women’s opinions in buying land, furniture, electronics, clothing,
savings, educating children, festival donations;

4. using latrines and health care services; and

5. visiting parents’ house.

Women’s empowerment in the community is measured using the following
dimensions:

1. participation in the weekly center meetings;

2. engagement in community organizations and community committees;

3. transferring center leadership to community activities;

4. solving neighborhood problems collectively;

5. freedom to visit public spaces like clinics, immunization centers, schools, union
councils, banks, markets, etc.;
6. knowledge of the Sixteen Decisions and ability to practice them;

7. women borrowers participation in union council elections, parliamentary elections, etc.;

8. protest against dowry and teenage marriage;

9. women’s action about different issues like women’s equality rights, women’s property rights, women’s adult education, women’s health, children’s health etc.;

and

10. communication and sharing of information between neighbors; and

11. discussion on various women’s development affairs in the weekly meetings.

Some of the interview data of the Grameen Bank women participants were coded quantitatively; qualitative data were analyzed by themes and descriptive data. The data presentation integrates the quantitative and qualitative responses in relation to the research questions.

**Survey Validity and Reliability**

The survey underwent many drafts to ensure that there was content validity. The researcher initially tried out the survey on participants in his thesis group and colleagues. Upon arriving in Bangladesh, a small pilot face-to-face interview was conducted with three GB women borrowers to ensure that the items were appropriate. The feedback resulted in slight changes to the structure and wording of items. No formal assessment of reliability was undertaken.
Interviews with Employees

The interview (see Appendix B) contained the following six questions that are related to knowing the strategies GB employees use to inform borrowers and to implement the Sixteen Decision for GB borrowers and what problems they are facing in order to achieve the Sixteen Decisions:

1. Could I have an active borrowers list, those who have been clients for 10 years or more of your branch? It was important to find those who had been clients for more than 10 years in order to be able to measure the impact of the GB’s influence.

2. What are you discussing with borrowers in the weekly center meetings? The purpose of this question was to find out what the field employees discuss in their meetings in addition to loan transactions, and whether they discuss the Sixteen Decisions.

3. What are strategies the GB has in place to develop leadership in women borrowers in both their family and community?

4. What are the strategies and measures you have taken to teach and promote Sixteen Decisions?

5. What are the strategies and measures you have taken to teach and promote specifically the 11th, 12th 14th, 15th, and 16th decisions? This question addresses the specific strategies and programs being used in the areas of promoting dowry-less marriages, eliminating teenage marriages, public health awareness and promoting collective-decision making.
6. Do you see the impact of the Sixteen Decisions on borrowers’ lives? The purpose of this question was to find out the knowledge and awareness of the GB women borrowers about the Sixteen Decisions and whether they follow these decisions.

Interviews with Feminists

The feminist interview (see Appendix C) contained open-ended questions about what they think of the situation of marginalized women and what strategies are needed to address these challenges. The interview sought to discover their views of what micro-level policies and strategies are needed to address patriarchal barriers that marginalized women are suffering from in their family and community and what support these marginalized women need from a macro and micro perspective to achieve social, economic, entrepreneurial and civic development. The interview explored the challenges women faced in participating in social activities at the village level and how Upzilla/Union Parishad could facilitate the increased participation of marginalized women in local communities. The interview sought to determine what kind of strategies and support are needed to increase the family and community development of GB borrowers in the community, how public agencies and NGOs could mobilize the women to develop their voices and choices and leadership skills, and if they face problems in this regard. The feminist interviewees, the macro-level thinkers, provided supportive references about the current state of womanism in Bangladesh. The researcher sought out their ideas in order to gain insights into how to encourage the development of a patriarchy-free family and community strategy for marginalized women in Bangladesh. The interview was designed for feminists who are advocates for Bangladeshi women’s empowerment. The questions sought to understand the problems marginalized
women face in participating in social activities at the village level and how *Upzilla/ Union Parishad* could facilitate greater participation of marginalized women in local communities.

**Challenges in Collecting Data**

Conducting this study posed some unique challenges. Some GB women borrowers chose not to accept the request for an interview as they were busy with crop harvesting and crop processing and some avoided the questions without any reasons being given. The researcher is hard-of-hearing and experiences memory disability problems as a result of this; the researcher asked participants to repeat answers to confirm his understanding of what they said. The researcher did not use a recording device because it might have made women and their families uncomfortable if their statements were recorded. The researcher modified interview questions during data collection to make them more relevant and to make the participants comfortable.

During the data collection periods, the temperatures ranged between 37-41°C and some days had intense sun, other days had heavy rainfall. These adverse weather conditions made the interviewees uncomfortable. The rain made the village soil roads muddy and it was difficult to walk. Moreover, it made the roads uneven. The rickshaw pullers or three-wheel drivers charged more for transportation on those days. Some days the researcher walked 10 km, even walking alone at night. Fortunately, the researcher did not face any security problems in his journey.

The Dhaka city traffic congestion also hampered travel to the GB office and feminists homes for interviews. At times, in Dhaka city it took over three hours to go 15-16 km, hampering the researcher’s work schedule. For example, because of the traffic jams, the
researcher was unable to reach the Comilla Zonal Office on time to participate in a meeting with the general manager. However, after reaching the village branches, there were no travel problems because the researcher stayed in the branch area and walked or biked to the centre. As the researcher is from Bangladesh, he was aware of these challenges.

Sometimes, the researcher visited an area twice or three times in order to find participants because they were busy with crop-processing jobs. Sometimes their husbands came in the middle of the interview and tried to respond on behalf of their wife. In such situations, the researcher tried to avoid the husband’s response, or if he persisted, the researcher would divert the conversation and ask the participants to give the researcher another time when they could participate in the study. If borrowers agreed, the researcher went to their home to complete the interview.

Sometimes borrowers were unable to remember their GB identification number. In such situations, the researcher collected the borrowers’ number from the GB branch database. In the situations where borrowers were asked questions regarding the time they spent on housework and related items and they could not remember specific information, the researcher would ask them to give approximations. Although it is a conventional rule that the researcher does not interpret the questions for the participants, in cases where the participants did not understand the question, the researcher rephrased it, which may have affected the response accuracy.

With the questions regarding women’s attendance in community activities and events, the researcher found it difficult to observe first-hand the events that the borrowers participated in because when he went, he would affect the group dynamic and the other group members would sometimes become uneasy. As a result, the researcher was unable to analyze
the community gatherings in depth. However, the researcher found that participants did speak in the gatherings.

With genuine rapport-building, the interview took 1.5-2 hours. Sometimes it was also challenging to explain terms such as “community participation” and “patriarchy” in the local language. It was important to bring up specific examples so that the survey participants could understand the terms clearly. This required extra dialogue, which was time-consuming. Sometimes some borrowers would ask extra questions like: “How did you get to Canada?” Can you help me get to Canada?” The researcher tried to avoid these questions.

The researcher held the interviews when the participants were cooking, husking paddies, feeding children and sewing, sitting beside them as they worked. The researcher did not interrupt their jobs. To communicate with the female participants, the researcher needed to be careful of their language and the way they interpreted patriarchal norms, values, and religious traditions. The researcher took notes of participants' statements, what they said regarding decision-making patterns and their participation in community activities.

Another potential challenge was with questions such as “Do you regularly attend centre meetings?” It was not possible to verify the veracity of the responses; therefore, the researcher needed to accept these responses without judgment. Another challenge is that sometimes the researcher took assistance from GB field employees and centre chiefs to identify the locations of the homes of borrowers and to reach the participants’ homes. In addition to that, the researcher needed to explain the study objectives to the GB field employees and centre chiefs, although they were not study participants. Moreover, the researcher needed to explain the purpose of the study to the male partners of the participants, as the female participants would feel the need to ask the male partners for permission to
participate in the study. These steps helped to eliminate confusion and overcome unwillingness on the part of borrowers to participate in the study.

As the researcher himself was involved in the collection of the data, there were no false interview responses. In each interview, the investigator reviewed the responses to confirm that each item was covered as well as noted. This review immediately after the interview provided the opportunity to discuss any problems or confusion that arose, if clarification was needed. Although it was a time-consuming effort, it improved the quality of data in terms of enhanced reliability. If any discrepancy in the information was detected, it was double-checked by contacting the respondent before leaving the interview sessions.

The problems the researcher faced in the study are not uncommon in Bangladesh. The researcher was knowledgeable and experienced about the problems like accommodation and lodging within the study area, whom to contact, how to get introduced to the centres, participants and their families, transportation problems, knowledge of the locality and the centre meetings and schedules.

**Data Analysis**

In the survey for the GB women borrowers, the open-ended responses were placed in different themes with examples and close-ended responses were quantified, and their percentages were calculated. The quantitative data were incorporated into Tables 7 and 8 and presented mainly in the Results and Discussion chapters, but also other chapters too. Table 6 presents how each of the survey items relates to the research questions for this study.
<table>
<thead>
<tr>
<th>Research question</th>
<th>Questionnaire questions</th>
<th>Type of questions</th>
<th>Concept</th>
<th>Analysis of data</th>
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<tbody>
<tr>
<td>RQ-1</td>
<td>Q10, Q11.1, Q. 3.7</td>
<td>Closed, and open Qs</td>
<td>Barriers they are facing in the family and in the community</td>
<td>Count frequencies of responses and calculate percentages, describe the data in Bangladesh context; open-ended responses processed under the theme: “hinder public space development.”</td>
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<td>RQ-2</td>
<td>Q 1.17.5, Q.3.1, Q1.14.1, Q.1.14.2, Q.1.14.4, Q1.14.5</td>
<td>Closed, and open Qs</td>
<td>Awareness of social issues/women’s issues</td>
<td>Quantitative data with frequencies and percentages; code open responses into sub-category themes and where they fit.</td>
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<td>Q.1.16.2, Q.1.17.1 Q1.17.2, Q.3.3, Q.1.19.1-7</td>
<td>Close-ended Qs,</td>
<td>Knowledge about the Sixteen Decisions; following Sixteen Decisions and empowerment</td>
<td>Quantitative data with frequencies and percentages</td>
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<tr>
<td>RQ-4</td>
<td>Q.3.2</td>
<td>Open and closed</td>
<td>Transfer leadership skills</td>
<td>Open responses coded into “Community context” category; for closed, frequencies and simple statistics</td>
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<td>Q.11, Q.3.7</td>
<td>Closed questions; Open-questions</td>
<td>Support needed</td>
<td>Quantitative data with frequencies and percentages; Open responses entered into “encouragement in engaging in community activities”</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RQ-6</td>
<td>Q.12, Q.3.4, Q.3.5, Q.4.3, Q.1.13.1</td>
<td>Close ended Qs and open-ended Qs</td>
<td>Participation in community activities</td>
<td>Quantitative data with frequencies and percentages; Open responses under categories: “gain from civic activities”, “happy to be Center Chief” and “reasons for communication with neighbors.”</td>
</tr>
</tbody>
</table>

Quantitative data were not gathered for the GB employees and feminists as they were few. Instead, as mentioned above, dialogue-style open-ended interview statements of the branch managers and branch employees of the selected branch were recorded in writing and used as qualitative data. The qualitative data were incorporated as quotations into the reports. A similar strategy was used in analyzing feminists’ qualitative data.

**Summary**

The study used a mixed methods approach to address the six research questions. There were three groups of participants: 61 GB women borrowers, 10 GB field employees, and five feminists. The GB borrowers were all active GB female clients for at least 10 years. The researcher developed a survey with both open-ended and close-ended questions and went to Bangladesh to collect the primary data. For the GB employees and feminists, semi-structured interviews were undertaken. The data collection period was from April-June 2010.
Women borrowers were interviewed from three GB branches: Bashan Gazipur, Sadipur Munshigong, and Barera Chandina Comilla. The objective of the research was to measure GB women borrowers’ empowerment in their family and community space.
Chapter 5:

Results

Overview

This chapter is organized as follows: a presentation of the participants’ characteristics; a presentation of the data related to the research questions, both quantitative and qualitative, with related discussion.

Sample Characteristics

As shown in Table 7, 75% of the samples of women borrowers are in the age group 31-50; only 15% are above 50 years old. The median age of women in Bangladesh is estimated at 23.5 (Bangladesh Demographics, 2009). Heterosexuality is the norm among GB families in Bangladesh, as is arranged marriage. Ninety percent of the women borrowers are married and the married couples live together. Only 1 participant was divorced. However, 8% of borrowers are widowed and they live on their own. Widowed and the divorced women borrowers suffer from acute poverty and are marginalized in rural Bangladesh because they have so few resources, excepting their bodies and small children whom they need to rear, feed, clothe and house. Under the norms of patriarchy, when a woman loses her husband through death, divorce, separation, or abandonment, her in-laws, adult children, or parental family should support her. In practice, in the face of economic pressures, this support is unforthcoming. GB gives preference to these women to form groups, and the loans and Sixteen Decisions are more advantageous for them.
Table 7

*Distribution of the Borrowers’ Sample by Age, Marital Status, Family Type, Education, Housing Type and Number of Children*

<table>
<thead>
<tr>
<th>Question</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21-30</td>
<td>7</td>
<td>11.5</td>
</tr>
<tr>
<td>31-40</td>
<td>19</td>
<td>31.1</td>
</tr>
<tr>
<td>41-50</td>
<td>26</td>
<td>42.6</td>
</tr>
<tr>
<td>50+</td>
<td>9</td>
<td>14.8</td>
</tr>
<tr>
<td><strong>Marital Status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>55</td>
<td>90.2</td>
</tr>
<tr>
<td>Unmarried</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Divorced</td>
<td>1</td>
<td>1.6</td>
</tr>
<tr>
<td>Widowed</td>
<td>5</td>
<td>8.2</td>
</tr>
<tr>
<td><strong>Family Type</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>29</td>
<td>47.5</td>
</tr>
<tr>
<td>Extended/Joint</td>
<td>32</td>
<td>52.5</td>
</tr>
<tr>
<td><strong>Borrower’s Education</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No schooling</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Centre schooling</td>
<td>20</td>
<td>32.8</td>
</tr>
<tr>
<td>Primary school</td>
<td>21</td>
<td>34.4</td>
</tr>
<tr>
<td>High school</td>
<td>20</td>
<td>32.8</td>
</tr>
<tr>
<td>College/university</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>Housing Type</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pacca (concrete building)</td>
<td>15</td>
<td>24.6</td>
</tr>
<tr>
<td>Semi-pacca</td>
<td>46</td>
<td>75.4</td>
</tr>
<tr>
<td>Thatch house</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>Number of children</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No children</td>
<td>1</td>
<td>1.6</td>
</tr>
<tr>
<td>1-2</td>
<td>24</td>
<td>39.3</td>
</tr>
<tr>
<td>3-4</td>
<td>26</td>
<td>42.6</td>
</tr>
<tr>
<td>5+</td>
<td>10</td>
<td>16.4</td>
</tr>
</tbody>
</table>

*Note.* Dash indicates no response to category.
**Number of children.** In Bangladesh, only 9.6% of families have 1-2 children, 37.6% have 3-4 children, and the majority have even more (Bangladesh Bureau of Statistics, 2010). One notable demographic of the GB borrowers, which represents a change from common practice, is that they keep their families small. Among Bangladesh GB women borrowers, 39.3% have 1-2 children, 43% have 3-4 children, and only 16% have five or more children. This statistic reflects GB’s 5th decision, keep the family small.

**Family types in Bangladesh.** The nuclear family is increasing in rural Bangladesh, but the joint or extended family is dominant (Mizan, 1994). This is reflected in Table 7, where it shows that 52% of participants live in a joint or extended family. The extended family may negatively affect a wife’s voice and participation in household decision-making. Conklin’s (1975) study noted decreases in the decision-making powers of wives who live in extended families: the wife has little freedom in decision-making but she gets child-bearing and child-rearing support from her mother-in-laws and father-in-laws.

**Education.** According to the 2001 census, females 15 years old or older have a literacy rate of 40.8% and males 15 years old or older have literacy rate of 54.0%. The female literacy rate has increased dramatically from 16.0% in 1981. Nevertheless, the majority of poor women do not even know how to sign their names; however, to receive GB loans, women borrowers must learn to write their signatures because they need this skill in order to sign the loan documents. For borrowers who lack this skill, they learn it in the GB center schools, which, as shown in Table 7, 32.8% of the sample attended. Also, GB field staff, center chiefs, or group chairpersons teach new borrowers to write their signatures. Given the extreme poverty in rural areas, narrow tree branches are used as pens for borrowers to write their signatures in the soil. The survey indicates that all participants in this study
knew how to sign their name. Regarding borrowers’ education, the data show that 33%, 34% and 33% of the sample have center schooling, primary schooling and high school education, respectively. As noted, the 33% who attended center schooling were illiterate before joining the GB; they learned to write their signatures and basic numerical skills with the help of GB employees.

Figure 1. Mamtaz learns her signature from her group chair Hanufa.

GB’s 7th decision is to encourage higher education for borrowers’ children. (We shall educate our children and ensure that they can earn to pay for their education.) To increase the likelihood of achieving this goal, the GB introduced educational loans for borrowers’ children in 1998 and scholarships in 2002. These two programs have encouraged borrowers and their children to pursue higher education. Remarkably, GB has provided $26.41 million in loans to 44,988 borrowers’ children and $2.28 million of scholarships to 114,250
borrowers’ children (GB Monthly Statement, June 2010). The GB student loans and scholarships program are meant to assist GB borrowers’ second generation to pursue higher education.

Mohammed Abdul Latif Jameel, renowned businessman and philanthropist of the Kingdom of Saudi Arabia, has started a scholarship program under Grameen Shikkha management for 500 poor students at the secondary, higher secondary and university level of Bangladesh. Citi Foundation has recently joined the Grameen Shikkha Scholarship Management Program. These programs are also sponsored by Rotary International District 2670 Japan, Shirin Merali Scholarships, and Grameen Foundation (GF) USA (Grammen Shikka 2011).

The survey data show that the children of the women borrowers participating in this study are going to school. In addition, there is evidence suggesting that GB center schools help to develop borrowers’ children’s interest in schooling (Grameen Shikka Bartta, 2005). GB believes that education empowers women in their families and in their communities because it allows them to develop skills and knowledge; women with less education compared to male family members may participate minimally in familial decisions (Mizan, 1994). Although many GB women borrowers have not pursued higher education themselves, the GB 7th decision on child education and the education loans and scholarships programs have created awareness about the importance of this objective. As a result, there is evidence that women borrowers are emphasizing their children’s education, with many of them choosing to pursue higher education (Grameen Bank Annual Report, 2009).

However, it should also be noted that overall in Bangladesh, attendance in schools has visibly increased at both the high school and college level. Greater numbers of urban
women, middle class women are seen at the workplace, and women are voicing their demands and concerns in various ways-through conventional political process, women’s groups or grassroots NGOs (Azim, 2010).

**Housing types.** Table 7 also indicates that 25% of the study’s participants are living in their own concrete building houses and 75% have semi-pacca houses (floor and walls are concrete, but roofs are made of coagulated iron sheets). This is a tremendous change in borrowers housing type. Before the 1980s, the researcher observed that the majority of the housing of GB borrowers was classified as thatch, mud or tin-sheet roof; today few thatch houses or mud houses could be seen in rural areas. This is the result of the GB housing program as well as borrowers’ economic improvement.

**Analyzing the Research Questions**

The research questions focus upon whether the GB is empowering women borrowers in their families and in their communities. As noted in Chapter 3, Bangladesh has a patriarchal culture that restricts women, including GB borrowers. For example, before marriage, rural women are fully controlled by their parents. Teen girls and adult women cannot move alone freely in the community because of *purdah*, street eve teasing (where men harass women publicly), or a lack of physical security and privacy. Moreover, after marriage, women are controlled by their husbands and kin to a point that usually rural women do not speak with those outside the home. Husbands and kin oppose women’s freedom of speech and movement and engagement in community activities. These barriers impede women’s development including their business development.
Research Question 1: What are the development barriers that GB women borrowers experience in their family and community?

The data from Tables 8 to 14 bear upon this research question and the related items in the interview of women borrowers.

One third of the borrowers (32.8%) agreed with the question: Do you think male-dominated values, norms, practices and rituals are a hindrance to women’s family and community development? Sajeda, one of the borrowers, stated, referring to the Bangladesh context:

Before the 1980s, the rural religious leaders and rural elites were skeptical about women working outside the home, but now many young girls are studying in school and working in the garment factories. Religious customs are now changing. Males are not as rigid as they were previously.

This statement is at variance with what was expected, and it may reflect the impact of the GB program, though it is difficult to know this from the data as in the last ten years, there has been a change in the culture due to NGOs, media and women’s awareness campaigns. Although the attitudes of the rural male elites have changed, their influence in the community still is strong. Patriarchal values continue through some social customs. For example, dowry remains as a cultural practice that violates women’s human rights and many GB women borrowers realize this. Patriarchal customs are illustrated in the statement from Safia, a GB borrower:

Higher class people spend a lot of money on their daughters’ weddings, giving gifts. This practice has spread to the masses of the society and this affects the poor. To pay dowry, poor people have to sell their property as a last resort, further impoverishing us.
Therefore, a social problem like dowry is one of the problems that GB women borrowers face in their familial and community life. However, there appears to be a growing awareness of the problems associated with dowry, and the vast majority of these women borrowers do not like this practice. Nevertheless, collective action is necessary to challenge the dowry. Moreover, the Dowry Prohibition Act needs to be enforced by the enforcement agencies.

**Importance of Decision Making in the Family**

In order to know the importance of GB women borrowers’ opinions in the family’s Basic Standard Decision Making, there are eight questions participants answered using a Likert scale. Basic Standard Decision Making included practices such as buying clothing and furniture and saving money. Participants’ opinions were measured in five categories: “not at all important”, “somewhat important”, “moderately important”, “important”, “very Important”. Table 8 presents the data. Sixty-two percent of women reported their opinions were considered ‘very important’ when buying furniture/electronic goods for the family. In the case of buying clothing, and purchasing lands, 62% felt their opinion was very important. The highest percentage (94%) found that their opinions about children’s education was important or very important, a response that reflects the 7\(^{th}\) of the Sixteen Decisions and the GB education loan program. The opinions of GB women borrowers were also of importance in making decisions about savings (90%). The savings result reflects GB compulsory weekly savings products built into the GB loan transaction program. These data indicate that vast majority of women borrowers participate in their family decision-making process.
Table 8

Importance of GB Borrowers Opinions in Basic Decision-Making Components

<table>
<thead>
<tr>
<th>When your family makes decisions to buy...your opinions are considered</th>
<th>Not at all important</th>
<th>Somewhat important</th>
<th>Moderately important</th>
<th>Important</th>
<th>Very important</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>furniture/ electronics goods</td>
<td>-</td>
<td>-</td>
<td>15.0</td>
<td>23.3</td>
<td>61.7</td>
<td>60</td>
</tr>
<tr>
<td>Clothing</td>
<td>1.6</td>
<td>-</td>
<td>13.1</td>
<td>23.0</td>
<td>62.3</td>
<td>61</td>
</tr>
<tr>
<td>Savings</td>
<td>-</td>
<td>4.9</td>
<td>4.9</td>
<td>6.6</td>
<td>83.6</td>
<td>61</td>
</tr>
<tr>
<td>children’s education</td>
<td>-</td>
<td>-</td>
<td>8.2</td>
<td>21.3</td>
<td>70.5</td>
<td>61</td>
</tr>
<tr>
<td>festival donations</td>
<td>1.7</td>
<td>1.7</td>
<td>13.3</td>
<td>31.7</td>
<td>51.7</td>
<td>60</td>
</tr>
<tr>
<td>dowry</td>
<td>-</td>
<td>4.9</td>
<td>23.0</td>
<td>19.7</td>
<td>52.5</td>
<td>61</td>
</tr>
<tr>
<td>opinion preference and land</td>
<td>-</td>
<td>6.6</td>
<td>11.5</td>
<td>14.8</td>
<td>67.2</td>
<td>61</td>
</tr>
<tr>
<td>child marriage</td>
<td>3.3</td>
<td>4.9</td>
<td>6.6</td>
<td>18.0</td>
<td>67.2</td>
<td>61</td>
</tr>
</tbody>
</table>

Note. A dash indicates that this response option was not chosen.

GB women borrowers also report an important role in making decisions about child marriage (85%). GB women are very aware of this issue and its health consequences of child marriage, as emphasized in the 11th decision. Rina Rani, a borrower participant, says her health was affected by her own teenage marriage:

My father was a poor man; he married me as a teenager to release his tension from his family. He thought I would be a burden as an adult unmarried girl for the family. Hence I was unable to study. My first baby came when I was 15 years old. This pregnancy terribly affected my body and heath because there was huge bleeding at the baby’s birth. Moreover, the baby was very small.
Therefore, I know the bad effects of child marriage. So I am not marrying my daughter as a teenager. Now I am earning by using the GB loan and receiving an educational loan for my daughter.

However, a smaller percentage of participants felt that their opinions about festival donations (52%) and dowry (53%) were considered ‘very important’. The response for dowry, in particular, may reflect that this is a more difficult issue to address because it is a patriarchal societal issue embedded in within lengthy traditions. The rich people treat dowries as gifts and social prestige, but the custom trickled down to the poor who are unable to afford it without great hardship.

**Women’s status in the family.** Table 9 presents three items that attempted to address barriers that women borrowers experienced in their families:

### Table 9

*Percentage of GB Women Borrowers Reporting Their Family Members Prevent Them From Going Out and Are Respectful Toward Them*

<table>
<thead>
<tr>
<th>Question</th>
<th>N</th>
<th>Not at all</th>
<th>Little bit</th>
<th>Moderately</th>
<th>Quite a bit</th>
<th>Very respectful</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family members interfere with their going out</td>
<td>61</td>
<td>90.2</td>
<td>3.3</td>
<td>1.6</td>
<td>4.9</td>
<td>0.0</td>
</tr>
<tr>
<td>Family members are respectful towards them</td>
<td>61</td>
<td>0.0</td>
<td>0.0</td>
<td>4.9</td>
<td>14.9</td>
<td>80.3</td>
</tr>
<tr>
<td>How well does your family deal with you?*</td>
<td>61</td>
<td>0.0</td>
<td>0.0</td>
<td>13.1</td>
<td>24.6</td>
<td>62.3</td>
</tr>
</tbody>
</table>

*This refers to the treatment of female borrowers by their family, for example, do they treat them harshly or gently.
In response to these questions, 87% of participants reported that their family members treated them well or very well; 80% of participants stated that their family members are respectful toward them; 90% of respondents reported that their family members do not ‘interfere at all’ with them going out of the house. This latter finding is very important as it indicates that women borrowers predominantly can go to adult schools, participate in the social gatherings in the community, become involved in training, meetings and participate in workshops.

**Women borrowers facing barriers.** In spite of promising improvements, the response to some items in the survey suggests that GB borrowers still face substantial barriers, as shown in Table 10. With respect to decision-making, 41% indicated that male dominance is a barrier. In the Other category, the barriers include: women having less practical experience to make decisions in the family, women being immature in decision-making, women lacking intelligence, women’s lack of education. Domestic chores were also cited as another barrier as women had less time to think about making proper decisions for the family. Fifteen percent of women also identified ‘ethnic family values’ as barriers that they face. A large body of literature in Bangladesh shows that cultural religious practices are barriers for empowering women to participate in familial decisions (Ain-O-Shalishi Kendra, 2004). For example, it is difficult for a woman to go against the decision of dowry payment made by her male partner as it is a common practice in Bangladesh. However, only 5% of GB survey participants agreed with this concern, suggesting that women borrowers do not see religion as a barrier for empowerment in the family. Interestingly, 11.5% of participants reported that they do not have any barriers to making decisions in the family.
Table 10

**Percentage of Women Facing Barriers in Decision-Making Process**

<table>
<thead>
<tr>
<th>Barriers women face</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male dominance</td>
<td>25</td>
<td>41.0</td>
</tr>
<tr>
<td>Religious rituals</td>
<td>3</td>
<td>4.9</td>
</tr>
<tr>
<td>Ethnic family values</td>
<td>9</td>
<td>14.8</td>
</tr>
<tr>
<td>I avoid making decisions</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Others</td>
<td>24</td>
<td>39.3</td>
</tr>
<tr>
<td><strong>Other Categories</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No barriers</td>
<td>7</td>
<td>11.5</td>
</tr>
<tr>
<td>Lack of intelligence/experience/education</td>
<td>7</td>
<td>11.5</td>
</tr>
<tr>
<td>Traditions/gossip/social critics</td>
<td>4</td>
<td>6.5</td>
</tr>
<tr>
<td>Husband’s ignorance/poor character</td>
<td>4</td>
<td>6.5</td>
</tr>
<tr>
<td>Women’s higher education harmful for men</td>
<td>1</td>
<td>1.6</td>
</tr>
<tr>
<td>Little money</td>
<td>1</td>
<td>1.6</td>
</tr>
</tbody>
</table>

Day-to-day expenses and income decision-making practice in the family. A goal of the GB program is for women to have an important role in making decisions about their family’s finances. As shown in Table 11, 33% of GB women borrowers make decisions about their day-to-day expenses and 33% of women control the family’s income, whereas 41% and 36% of respondents reported that all family members together make decisions on their day-to-day expenses and income, respectively. Only 16% and 25% of participants reported that their family controls day-to-day expenses and income, respectively, which indicates that a minority of the sample did not participate in the family decision-making for these items.
Table 11

Decisions Regarding Day-to-Day Expenses and Income

<table>
<thead>
<tr>
<th>Question</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Day-to-day expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Myself</td>
<td>20</td>
<td>32.8</td>
</tr>
<tr>
<td>Husbands, sons and/or parents without me</td>
<td>10</td>
<td>16.4</td>
</tr>
<tr>
<td>Husbands and children consult with me</td>
<td>6</td>
<td>9.8</td>
</tr>
<tr>
<td>All family members together</td>
<td>25</td>
<td>41.0</td>
</tr>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Myself</td>
<td>20</td>
<td>32.8</td>
</tr>
<tr>
<td>Husbands, sons and/or parents without me</td>
<td>15</td>
<td>24.6</td>
</tr>
<tr>
<td>Husbands and children consult with me</td>
<td>4</td>
<td>6.6</td>
</tr>
<tr>
<td>All family members together</td>
<td>22</td>
<td>36.1</td>
</tr>
</tbody>
</table>

Table 12 is about the amount of time that GB women borrowers spend on domestic chores and their business. The table shows that the women borrowers spend eight hours daily on domestic chores like cooking, cleaning the house, doing agricultural work, childcare and an additional three hours per day on business and community activities. However, the aforementioned activities are unpaid in Bangladesh. For example, Saleha, a borrower participant, says:

Currently I have two types of jobs: one is my regular domestic chores and the second is my grocery business and attending weekly center meetings. I take care of my grandchildren. I clean my house and its premises three times a day. In addition, I wash my husband’s clothes, sons’ clothes and grandchildren’s cloths. I look after the cattle, poultry, and grow vegetables in my backyard throughout the year. I bring the grandchildren to school, feed them, bathe them and take care of their education, even I teach them. My son is
constructing a five-storey house on my land. I look after the construction work and keep all accounts of the work. I regularly attend GB weekly center meetings, manage the center and resolve conflicts in the center. Moreover, I participate in different social events like weddings, circumference ceremonies and funerals. In addition to these, I have a grocery business that I need to run for my family’s income. (Saleha)

Table 12

**GB Women Borrowers Average Daily Domestic Chores**

<table>
<thead>
<tr>
<th>Descriptions of daily jobs of participants</th>
<th>Average daily hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cooking</td>
<td>3</td>
</tr>
<tr>
<td>Cleaning the living house, kitchen and cattle house</td>
<td>1</td>
</tr>
<tr>
<td>Doing agriculture, rearing livestock/poultry, Backyard poultry and homestead gardening (growing vegetables), looking after orchard</td>
<td>4</td>
</tr>
<tr>
<td>Taking care of the children, feeding the children, sending children to school and serving guests</td>
<td>3</td>
</tr>
<tr>
<td>Prayer/Puja</td>
<td>1</td>
</tr>
<tr>
<td>Looking after business and engaging in community activities</td>
<td>3</td>
</tr>
<tr>
<td>Total hrs and money contributed to the household excluded</td>
<td>11</td>
</tr>
</tbody>
</table>

The heavy domestic workload limits business and community participation.

This double burden that Saleha refers to affects public space development because the large amount of daily obligations leave women with less time to participate. One participant, Pervin, says:

I am on the school committee. Moreover, I attend different UP council meetings, immunization meetings and school meetings. I miss some meetings.
because I have children and a husband that I need to serve. My first preference is to my domestic chores, otherwise my children will suffer and my relationship with my husband will be hampered.

Pervin emphasizes that her domestic chores and taking care of children are primary and public activities are secondary. Women are confined to household domestic activities because in the Bangladeshi tradition, males work outside home and chat with friends in restaurants. Women need more than the freedom of choice to engage in public activities as well.

**Loan control.** Business credit to women borrowers is the central feature of the GB system. The items in Table 13 indicate the support that women receive in their families for these loans: 98.4% of husbands encourage their wives to receive the loans; 82% of women manage the loans; and 98.4% of women are regular participants in centre meetings, one of the prerequisites for maintaining credit from the GB. There are differing views on this issue in the research literature, with some studies (Isserles, 2003; Montgomery, Bhattacharya & Hulme, 1996; Rahman, 1999) suggesting that borrowers have much less control, but others emphasizing the change that has occurred as a result of GB (Ackerly, 1995). Unlike Isserles (2003) and Rahman (1999), Ackerly did not give exact figures; however, the present study indicates that women borrowers’ loan control has increased compared to Isserles (2003) and Rahman’s findings of 57%. This issue will be explored further in Chapter 6.
Table 13

*Percentage of Husbands Encouraging Women Borrowers to Receive Loans, Manage Loans, and to Attend Center Meetings*

<table>
<thead>
<tr>
<th>Question</th>
<th>N</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Husbands encourage women to receive loans</td>
<td>61</td>
<td>98.4</td>
<td>1.6</td>
</tr>
<tr>
<td>Women manage loans</td>
<td>61</td>
<td>82.0</td>
<td>18.0</td>
</tr>
<tr>
<td>Women regularly attend centre meetings</td>
<td>61</td>
<td>98.4</td>
<td>1.6</td>
</tr>
</tbody>
</table>

**GB women borrowers free movement in the community.** The items in Table 14 report on the barriers to community participation.

Table 14

*Women Borrowers’ Movement Outside the Home*

<table>
<thead>
<tr>
<th>Question</th>
<th>N</th>
<th>Yes</th>
<th>No</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does your family prevent you from going out?</td>
<td>61</td>
<td>8.2</td>
<td>91.8</td>
<td>0.0</td>
</tr>
<tr>
<td>Do you need consent to visit your parents’ houses?</td>
<td>61</td>
<td>54.1</td>
<td>42.6</td>
<td>3.3</td>
</tr>
</tbody>
</table>

Ninety-two percent of the GB women borrowers declared that their family members don’t prevent them from going out, suggesting that they have the autonomy to visit their neighbors and participate in different community events. However, 54% of GB women borrowers still need consent from their male partners to visit their parents’ house. This is because attending community events or visiting their neighbors is usually close by and takes place for a short period of time, whereas parents can live in far away villages and they would often need to
stay there for more than one day. This finding reflects the continuing strength of patriarchal norms in Bangladesh.

**Research Question 2: Are GB women borrowers aware of different social issues?**

Table 15 presents the responses to a series of social issues: women’s equality rights, children’s education, clinic development, collective conflict resolution, public resource sharing and infrastructure, environmental protection and others. Given that the response to the “other” category is high (71%), Table 16 presents the Other responses within sub-categories:

**Table 15**

*Percentage of Issues Which Require Women To Be Proactive (Multiple Responses)*

<table>
<thead>
<tr>
<th>Issues</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women equality rights</td>
<td>48</td>
<td>78.7</td>
</tr>
<tr>
<td>Children’s education</td>
<td>38</td>
<td>62.3</td>
</tr>
<tr>
<td>Clinic development</td>
<td>13</td>
<td>21.3</td>
</tr>
<tr>
<td>Collective conflict resolution</td>
<td>16</td>
<td>26.2</td>
</tr>
<tr>
<td>Public resource sharing, infrastructure</td>
<td>26</td>
<td>42.6</td>
</tr>
<tr>
<td>Environmental protection</td>
<td>34</td>
<td>55.7</td>
</tr>
<tr>
<td>Other</td>
<td>43</td>
<td>70.5</td>
</tr>
</tbody>
</table>

According to Table 15, the issues that are of greatest concern are women’s equality rights and children’s education, followed by environmental protection, public resource sharing, and infrastructure development. In the “other” category, Table 16, the highlighted issues were: women should be pro-active against injustice done to them; maintain harmonious relationships in their family and in the community; destroy dowry; maintain
women’s security; create women’s employment in the village; support senior’s security; and eat a balanced diet.

**Table 16**
*Other Subcategories of Issues*

<table>
<thead>
<tr>
<th>Other Issues</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage family, keep family small, exchange family info, away from male influence, keeping conjugal life in harmony, improve family status</td>
<td>14</td>
<td>23.0</td>
</tr>
<tr>
<td>Maintain law and order, women's security/free movement, senior's security, proactive against injustice, violence against women</td>
<td>10</td>
<td>16.0</td>
</tr>
<tr>
<td>Child nutrition, health care, eat balanced diet, hygiene</td>
<td>6</td>
<td>9.8</td>
</tr>
<tr>
<td>Creating women's employment, family budget, facilities for women's business</td>
<td>5</td>
<td>8.2</td>
</tr>
<tr>
<td>Destroy dowry, dowry-less marriage</td>
<td>5</td>
<td>8.2</td>
</tr>
<tr>
<td>Cooperative, women’s participation in civic activities, adult education</td>
<td>3</td>
<td>4.9</td>
</tr>
</tbody>
</table>

Tables 15 and 16 indicate that women borrowers are concerned primarily about issues related to their personal life and their neighborhood; they are less interested in national concerns. However, Bangladesh feminists are organizing campaigns against eve teasing and for women’s property rights, garments-workers wages, and wage equity. The findings indicate that although GB women borrowers are very aware of these concerns, but they are deeply rooted in Bangladeshi society.
Research Question 3: Are GB women borrowers able to follow the Sixteen Decisions in their familial and community life?

Knowledge and perception of Sixteen Decisions. The researcher described in detail in Chapter 2 the design of the Sixteen Decisions and the implementation strategies of the GB and GB borrowers. The GB instituted the Sixteen Decisions in order to promote the social development of borrowers; it was expected that borrowers would understand and implement the Sixteen Decisions and also that family members would apply them. In the 1980s and 1990s, GB field employees were active in facilitating a process whereby the Sixteen Decisions were followed by GB borrowers. The memorization of the Sixteen Decisions was mandatory for joining the GB, but this is no longer the case. Instead, those who attempt to enter new groups consult with longstanding centre members and learn from them about the GB principles, regulations and the Sixteen Decisions. As the GB field staff is heavily engaged in loan disbursement and collection, they have little time to spend on discussing the Sixteen Decisions in the weekly centre meetings. GB has printed the Sixteen Decisions in Bengali on the back page of the borrowers’ loan passbook. As the passbook is with the borrowers, they can read and discuss the Sixteen Decisions with their family members and implement them together.

The GB also initiated action programs on the Sixteen Decisions like distributing vegetable seeds, distributing tube wells for safe drinking water, distributing slab rings for latrines, encouraging dowry-less marriages, etc. In order to encourage the practice of dowry-less marriage, women who achieved this goal were given publicity in the GB newsletter. The GB head office prepared a flip chart and flyers on the Sixteen Decisions and supplied
literature on this topic to every centre to display on their bulletin board. Table 17 reports on three questions related to the Sixteen Decisions.

**Table 17**

*Percentage of Women Who Know the Sixteen Decisions; Their Families’ Knowledge and Thoughts on the Sixteen Decisions*

<table>
<thead>
<tr>
<th>Question</th>
<th>N</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women know Sixteen Decisions</td>
<td>61</td>
<td>88.5</td>
<td>11.5</td>
</tr>
<tr>
<td>Women’s family members know Sixteen Decisions</td>
<td>61</td>
<td>65.6</td>
<td>34.4</td>
</tr>
<tr>
<td>Women’s family members understanding of Sixteen Decisions</td>
<td>61</td>
<td>71.7</td>
<td>28.3</td>
</tr>
</tbody>
</table>

The responses indicate that 88.5% of borrowers know the Sixteen Decisions; however only 65.6% of their family members know them. Nevertheless, many of the family members, even if they do not know the Sixteen Decisions per se, understand and share the ideas behind them and apply them to their family. For example, the researcher observed that although many of the family members would not know that the 11th decision concerns dowry-less marriages, instead the family members recognize that dowry is a social problem and do not like it.

In the 1980s and 1990s, the Sixteen Decisions related to public health were not implemented in the villages. At that time, tube wells, sanitary latrines and vegetable seeds were not readily available. Today, however, these items are commonplace fixtures in villages. GB also initiated new programs like children’s education loans, borrowers’ children scholarships, housing loans, tube well loans, and sanitary latrine loans.

In the mid-1980s and 1990s, there were massive campaigns promoting the Sixteen Decisions across Bangladesh, impacting non-GB neighbors. These individuals saw that GB
borrowers were using sanitary latrines (9th decision), using tube wells for clean water (10th decision), growing vegetables (4th decision), participating in sapling distribution (5th decision), educating their children (7th decision), keeping their families small (6th decision), solving borrowers conflicts collectively (14th decision), having dowry-less marriages (11th decision), resisting injustices such as violence against women (12th decision) and reinstituting centre discipline if a breach of discipline occurs (15th decision). They saw that if anyone’s home is damaged by a flood, cyclone or other natural disasters, centre borrowers would collectively assist them to rebuild their home (16th decision). However, there is a still a need to raise awareness about the necessity to combat such social ills as dowry, teenage marriage and violence against women, which are deeply rooted in patriarchal values. Women’s human rights are often violated in the village and there is a need for women to collectively organize against these ills. There is also a necessity for other family members to be educated so that the men of the family support them more. These issues are addressed in greater detail in the final discussion in Chapter 6.

The reduction of poverty through increased income has led to improvements like quality housing, access to safe drinking water, access to improved sanitation, access to education, access to public healthcare services, access to recreation, security, democratic voice and choice in the family and in the society, use of media, access to public resources, and power and participation in different social events in the community. The GB encourages women to improve their diet and improve their access to immunization, sanitation, and other public health services because health infrastructure facilities are more available in the urban areas than in the villages. These health campaigns are of importance because children are suffering from polio, night blindness, mumps, and measles, and in Bangladesh related
vaccines are available for free to villagers through public health services. Immunization camps are organized in rural clinics across Bangladesh. GB tries to motivate GB women borrowers to visit immunization centers with their children and to take their children to get vaccinated when the vaccination camps are present in their areas. GB field staff members collect vaccination camp information, posters and leaflets in the center meetings, bring vaccination experts to the center and discuss the benefits of vaccination to children and to mothers.

Table 18 shows that 98.4% of GB women borrowers are using sanitary latrines in their houses, thereby observing the 9th decision. The GB’s supply of latrine slabs and latrine loans encourage borrowers to get latrine materials near their doorsteps and build the latrines in their housing premises. The use of these public health items helps GB women borrowers and their family members to suffer less from disease. In the 1980s and the 1990s, GB constructed and supplied sanitary slabs and other materials with no profit and has made loans available to borrowers for sanitary latrines and tube wells. The 9th and 10th decisions also create awareness among GB borrowers and their family members about the harmful effects of unsafe water. As a result of GB campaigns, it is now rare for GB borrowers and their family members to suffer from waterborne and public health diseases like dysentery, diarrhea, and cholera.
Table 18

Percentages of Borrowers Who Watch TV, Use Sanitary Latrines and Grow Vegetables on Their Lands

<table>
<thead>
<tr>
<th>Question</th>
<th>N</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you watch TV?</td>
<td>61</td>
<td>90.2</td>
<td>9.8</td>
</tr>
<tr>
<td>Do you use sanitary latrines?</td>
<td>61</td>
<td>98.4</td>
<td>1.6</td>
</tr>
<tr>
<td>Do you grow vegetables in the lands round the year?</td>
<td>61</td>
<td>96.7</td>
<td>3.3</td>
</tr>
</tbody>
</table>

Moreover, the improved economic condition of GB women borrowers, as reflected in Table 18, has increased their ability to buy radios, TV and other devices, expose them to tips on health and expose them to ideas on social and human rights. However, among the participants in this study, there were reservations, for example, Amina, says: “On TV, many people talk about politics that do not reflect our interests. Even women and girls are not wearing clothing, which is unreligious.” In spite of these concerns, media like TV have opened GB women borrowers and their families to new information. Tables 17 and 18 show that although the knowledge of the Sixteen Decisions is lower among the family members of GB women borrowers, the Sixteen Decisions related issues like sanitation and growing vegetables are being put into practice.

**Dowry and teen marriage.** In Bangladesh, a Dowry Prohibition Act was created in 1980; however, it is not effectively enforced because of the legal requirement of producing evidence of dowry demand and because both the bride and the groom’s families are held culpable for giving and taking dowry (Azim, 2006). In many cases, dowry victims cannot produce proof of verification because usually dowry demands are verbal. However, there is
evidence that dowry demands are increasing (JBIC study, 2006), and this social ill objectifies women and puts them in an abusive situation in Bangladesh. Table 19 indicates that 98.2% GB women borrowers in this study do not like dowry marriages, evidence that the 11th of the Sixteen Decisions may be having an impact. This decision is blunt in its opposition to dowry: “We shall not take any dowry at our sons' weddings, neither shall we give any dowry at our daughters’ wedding. We shall keep our centre free from the curse of dowry.”

Table 19

<table>
<thead>
<tr>
<th>Question</th>
<th>N</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you like dowry marriage?</td>
<td>61</td>
<td>1.6</td>
<td>98.4</td>
</tr>
<tr>
<td>Do you allow your children marry with dowry?</td>
<td>61</td>
<td>14.8</td>
<td>85.2</td>
</tr>
<tr>
<td>Do you like teenage marriage?</td>
<td>61</td>
<td>1.6</td>
<td>98.4</td>
</tr>
<tr>
<td>Do you allow your children to marry as a teen?</td>
<td>61</td>
<td>3.3</td>
<td>96.7</td>
</tr>
</tbody>
</table>

The existing male-dominated marriage agreements benefit the groom and his family and reflect the common perception that the groom’s income potential exceeds the bride’s value. Many participants reported that their daughters and they themselves are victims’ of the dowry custom, although they do not like it. For example Hajera, a borrower participant, says:

Although I do not like dowry and it does not bring peace to my daughter, my daughter will not get married if I do not give the dowry demands of a Honda and jewelry to the bridegroom. I individually cannot go against this common mass tradition, otherwise my daughter will left out of marriage.
GB launched an anti-dowry campaign in 1984 because the practice of giving dowry as prerequisite to marriage was widespread at the village level, where the GB operated. This practice has resulted in violence committed by the husbands of women whose families failed to fulfill the dowry requirements. Dowry devalues women and contributes to their subordinate position; it carries an underlying assumption that women have limited or no productive capacity and therefore no ability to contribute to their family’s affairs. Dowry can lead to family conflict and poverty, a point emphasized by Feroza, a study participant,

Those people who look for dowry, they are greedy for other’s wealth; they want money without working hard. Dowry marriages drain the savings of parents and impoverish them because parents need to spend money or give a dowry to the grooms. I gave a dowry and spent a huge amount of money on my daughter’s wedding because they demanded a Honda motorcycle for a dowry. I spent all my savings and sold my properties to pay the dowry. Now the bridegroom bullies my daughter. My daughter blames me that her dowry marriage makes her unhappy. I became poor, but I again take loans from GB and start work to regain my economic strength.

Similar viewpoints on dowry are presented by Monowara and Mina, other participants:

My daughter becomes an object in her father-in-law’s house. They bully her, blame her that she is not beautiful and say that is why they demand dowry from me. I gave a motorcycle to the bridegroom, but his parents said the motorcycle has less horsepower and is not beautiful; the bridegroom is not satisfied with the motorcycle or with my daughter, they asked for more money to replace the motorcycle. They tortured my daughter. (Monowara)

Dowry is against the law; it creates illegal pressure on bride’s parents for dowry. (Mina)
Although dowry is prohibited in Islam, it remains a widespread custom in all classes and cultural backgrounds in Bangladesh. In the Hindu religion, the bride’s parents give jewelry, furniture, electronics and other assets to the groom at the time of marriage. Hindu culture has existed in Bangladesh for a long time, but this dowry culture has spread. In Islam, the groom’s families need to pay Mahr (money, property, jewelry or clothing to be given to the bride), which the wife is entitled to upon divorce. If the bride’s family is unable to pay dowry or don’t agree to it, young girls remain unmarried, which is a stigma for the bride’s families. GB has taken on the dowry issue and GB women borrowers recite the anti-dowry decision in their weekly centre.

Similarly, refusing to participate in teenage marriages is also part of the 11th decision: “We shall not practice child marriage.” Nevertheless, in Bangladesh arranged marriages of children are quite customary (Human Rights in Bangladesh, 1999). Young girls are forced by parents into giving their consent to marriage by parents, guardians, extended family, co-religionists, or members of the same tribe in order to prevent them from choosing to marry persons from other faiths, clans, and tribes etc. (Human Rights in Bangladesh, 1999). However, GB women borrowers are aware of bad effects of teenage marriages, as reflected in the Table 19 data, which shows that only 3.3% would allow their children to enter into a teen marriage.

The GB is not alone in its opposition: the Child Marriage Act in 1961 banned child marriage in Bangladesh (Mizan, 1994). Nevertheless, ten respondents reported they were married as teenagers. The participants in this study reflected the GB’s opposition to child marriage, and the following themes emerged from the interviews:

- Teenage marriage negatively affects women’s health
- Teenage marriage leads to exposure to difficult life problems before the mother has developed the intelligence and maturity to deal with them
- Teenage marriage affects the couple’s education
- Teenage marriages are banned in Bangladesh

Some of the interview excerpts from borrower participants speak to these themes:

I was married at the age of 14 and I got pregnant within six months; I was sick during my pregnancy periods and postnatal stage. My son was also sick and he also suffered from malnutrition. Now I cannot work hard. My health has been damaged because of teenage marriage and pregnancy. As my body shape was destroyed, my husband married again another young girl. (Nasima)

Teenage marriage is like letting a young girl die before her physical maturity. Moreover, teenage girls do not have the intelligence, they don’t understand family life or conjugal life, and they become puzzled in the new environment of their father-in-law’s house. (Aliha)

My first daughter married when she was studying grade 5. She became pregnant immediately after marriage. Her education stopped. She was unable to get GB scholarships and educational loans for her higher education. Both my daughter and I lost economically and socially by her teenage marriage. (Feroza)

Teenage girls have less intelligence, cognitive development and less experience about their life, so they are unable to adjust to the new environment. Moreover, they are physically immature. The kids suffer from malnutrition if teenage girls birth children. (Shilpi)

These responses to dowry and teenage marriages reflect the impact GB’s campaigns against these issues and their emphasis within the Sixteen Decisions.
Both the statistics and the borrowers' statements indicate that GB women borrowers know the Sixteen Decisions, are aware about the implications of the Sixteen Decisions, and practice them. The female borrowers are able to benefit from the tangible aspects of the Sixteen Decisions like using sanitary latrines and growing vegetables. However, it has proven more difficult for them to implement dowry-less marriage and to ban teenage marriage as these are deeply rooted societal problems closely tied to patriarchy, an ancient system in Bangladesh.

**Research Question 4: Are GB women borrowers able to transfer their center leadership skills to other community activities?**

The purpose of this question is to know the status of GB borrowers’ leadership experience and to know whether borrowers are able to transfer their leadership skills outside of the GB. The GB centers follow GB by-laws to select group chairs and center chiefs every year. In Table 20, 80.3% of participants reported they have gotten the chance to be either a group chair or center chief; the 18% who have not served in these roles tend to be more recent participants in the GB. The table also indicates that with the exception of 1.6%, the participants were happy in these roles.

**Table 20**

*Women’s Leadership Experience in the GB*

<table>
<thead>
<tr>
<th>Question</th>
<th>N</th>
<th>Yes</th>
<th>No</th>
<th>NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you been a chair or centre chief before?</td>
<td>61</td>
<td>80.3</td>
<td>19.7</td>
<td>0.0</td>
</tr>
<tr>
<td>If yes, are you happy as a chair or centre chief?</td>
<td>61</td>
<td>80.3</td>
<td>1.6</td>
<td>18.0</td>
</tr>
</tbody>
</table>
The survey also asked the women borrowers to explain the reasons why they liked or disliked being group chairs and center chiefs. Those who liked these roles reported that it was because they have the power to recommend loan proposals, exercise leadership and receive respect and honor. They also reported valuing the opportunity to develop their leadership skills and widen their public management capacity. Piara says:

My GB center chief position drives me to get experience in public functions and to improve my public speaking skills in the community. Now I have more strength and peace of mind because I feel I am not alone in my community, rather I have many friends in my neighborhood. I also develop my civic capacity, enlarge my knowledge and intelligence in my life that I am transforming and transferring to my children through GB.

Those who did not like being group chairs and center chiefs stated that it is difficult for them to maintain harmonious relations with all center borrowers when they didn’t want to recommend the loan amount that the other borrowers wanted. Another source of dislike for these roles was that some borrowers do not repay loans on time, preventing the centre from keeping its A grade. Also, women who didn’t like the leadership roles lacked support from their husbands who felt that the roles prevented them from looking after the children. For example, Amina says:

It is difficult to keep all centre members in discipline all the time. Some people come on time to the meetings and some people come late because they have chores. People have so many opinions. Some borrowers do not have money, but to in order for the centre to keep its “A” grade, all members need to repay the loans. If the Centre does not have the “A” grade, the loan amounts do not increase.
**Women’s engagement in their communities.** Table 21 shows that 44.3% of participants reported that their center leadership skills have enhanced their ability to contribute to their local community. Interestingly, 80.3% felt that they gained from being involved in civic activities.

**Table 21**  
*Percentage of GB Women Borrowers’ Public Space Development*

<table>
<thead>
<tr>
<th>Questions</th>
<th>N</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are GB women borrowers able to transfer leadership skills to community activities?</td>
<td>61</td>
<td>44.3</td>
<td>55.7</td>
</tr>
<tr>
<td>Do you get together to solve neighbors’ problems collectively?</td>
<td>61</td>
<td>91.8</td>
<td>8.1</td>
</tr>
<tr>
<td>Do women’s interactions at regular center meetings facilitate group identity; promote cohesion and women’s awareness among center borrowers?</td>
<td>61</td>
<td>100</td>
<td>0.0</td>
</tr>
<tr>
<td>Did you vote in the last union council election – the one that took place in 2009?</td>
<td>61</td>
<td>98.4</td>
<td>1.6</td>
</tr>
<tr>
<td>Do you gain from being involved in civic activities?</td>
<td>61</td>
<td>80.3</td>
<td>19.7</td>
</tr>
</tbody>
</table>

Some themes that emerge from the qualitative data regarding the transfer of leadership skills to community activities are:

- GB borrowers are participating in a variety of public space activities where they are transferring skills gained in the GB;

- Borrowers’ leadership skills have prepared them to take a leadership role in community activities;
- Borrowers are able to speak in public, raising awareness of the needs of the community;

- As women gain confidence in centre activities, they become more active in familial and social activities.

Some excerpts from participants that support these points are:

My courage has developed by joining GB. I am a group chairperson. I mix with my neighbors, chat with them and bring my grandchildren to school. My son is a musician and I attend his many concerts. My name is on different schools’ committees, the immunization committee, and in the community forestry committee. I am a member of the Bastee Shikha. My speaking power has increased, which was absent before joining GB because I was only a housewife and had been doing domestic jobs only. (Nurjahan)

Few GB women borrowers become formal leaders in the local councils; however, many borrowers are informal leaders in the community. They resolve conflicts in the village and organize many social events in our neighborhood. Many NGOs call me to talk in their public meetings. (Nasima)

I am a member of Baste Sheka. I have 15 tenants. I manage to renovate my rented houses. I manage my tenants and I collect rent from them. Neighbors come to me for familial conflict resolutions. I completed grade 10 so I can read books, different magazines, and newspapers; moreover, I discuss reading materials with women’s rights themes with my neighbors. I attend different NGOs and UP meetings and workshops and speak there. (Asma)

I have learned unity, discipline and family development from my center borrowers, from my children and from my neighbors. I get honor from my neighbors. I have developed my civic capacity, enhanced my intelligence,
improved communication with different people, understand people's motives, increase voice and boldness, and make decisions with neighbors. (Mina).

My mind has opened, my intelligence, experience and ability to speak to different people has also increased. I am satisfied with my public work that serves people. I distribute relief and senior’s allowances to my neighbors. Moreover, I have developed my family decision-making skills. However, only a few women like me in my community have developed such skills. (Halima).

Table 21 also shows that 91.8% of women borrower respondents reported that they solve neighbors’ problems collectively. This usually takes place through Sallish, Bichar, Informal Community Hearing Meetings. These Informal Community Hearing Meetings are common in rural Bangladesh where conflict with neighbors, crimes like stealing, burglary, rape, and violence against women are usually resolved informally. Generally the Morol (community head), plays a major role in resolving the village disputes; sometimes Upzilla councilors become involved as well. If the village community hearing meetings (Salish, Bichar) fail to resolve problems, people then go to the local legal courts. Poor people, especially poor women, never get a chance to be informal arbitrators in the community. However, GB women borrowers have broken this tradition and have started to solve their neighbors’ problems, as reported by one GB women borrower who is also a councilor:

Some people cut down trees illegally or their cattle damage the crops of the neighbors. The victims come to me. As an elected member of the union council, I have some power to resolve these disputes. First, I myself try to resolve the problems, but if I fail to resolve problems, I call for a Gramm Salist (village hearing). I announce this in the village. Other elite people join in the Saloish. The Salish elite’s verdict is based on the hearing. We try to create a compromise between the two parties, but if they are unwilling to
compromise, then we village hearing leaders impose certain sanctions such as a social boycott if money is not paid on time. Sometimes family members or his/her relatives take the responsibility to rectify the situation or pay fines. If we village elites fail to resolve issues of concern or complaints through the village hearing, we then refer the issue to the court. So far we have now resolved our community problems by our community elites and we do not need to refer cases to the formal courts. (Halima)

In addition to solving problems collectively, which creates solidarity among borrowers, the centre meetings are also a space where borrowers become informed about information pertaining to their development and human rights and interact with centre members, resulting in social solidarity and social cohesion. Table 21 indicates that all agree that borrowers’ regular attendance at the centre meetings and interactions among them facilitate this collectivity. The following interview excerpts reinforce the benefits of the leadership roles in the GB:

My children have grown up. I have received loan TK 2 00,000 [$2832.30 CDN] and began a poultry farm and dairy firm with this loan in my home. My daughter-in-law and I both manage my poultry firm. I vaccinate chickens and look after my cattle. I live in my parent’s village. I bought land and cultivate it. My intelligence and life skills have increased because I deal with many business people, and attend different arbitration events and social events. Many neighbors come to me to receive ideas for their economic and social development. I tell them my life story and give them advice to assist them with their own economic and social empowerment. I bring people to the immunization center, veterinary clinic, health clinics, and the GB office. I discuss problems and solve problems collectively in the center meetings. I advise people and tell them ‘times have changed, so you people also need to change.’ I advise my female neighbors to not depend on males; rather they should earn money and fulfill their children’s needs. (Feroza)
Our village roads are not good. I lobby the UP office for pavement improvement and sewer upgrading in our village. I also campaign against dowry and teenage marriages in our community. I give advice to neighbors about the negative consequences of violence against women, slapping children, teenage marriage, dowry marriages, and conflicts among kin, etc. I inform the police if anyone eve teases the girls, threatens girls and/or rapes girls. (Monowara)

I am against child marriage and dowry marriages. I am against robbery and corruption. I promote women’s equal rights in different forums in our UPzilla. (Rawshanara, newly elected UPzilla vice chair)

The presence of women in male space is generally considered to be both provocative and offensive (Abdullah & Zeidenstein, 1982). For example, Momela, one of the participants, reports: “My presence (as well as other women) with the majority male elites in community informal community tribunals, which were monopoly male space before, is challenging and persuasive.” Halima, another participant, also comments that male elites don’t like women’s participation in council meetings or village hearing meetings. This study’s participants mention various reasons, which are categorized under the following themes:

- Patriarchy and classism hinder women’s public space development.
- Patriarchy and ageism hinder women’s empowerment.
- Civic activities become a double burden to the women.
- The competitive and complex social environment is a barrier for women borrowers’ involvement in community leadership.
Women do not see a need to participate in other community activities aside from GB.

Some excerpts illustrate these themes:

People do not value women; rather rich people criticize and feel jealous of us. Even my husband does not like me to go to public meetings or political party meetings; however, he accepts my attendance in GB meetings/workshops. (Safur)

My husband dislikes my attendance in the community meetings and involvement in community activities. To run in a UP councilor election, there needs to be a huge campaign and money. I don’t want to waste my money for an election campaign. I have no education, hence cannot read, which is essential to be a formal leader. (Hanufa)

My male neighbors do not value women’s public work and they do not count women’s community activities. (Delawara)

Males do not give opportunities for women to be involved in social work. They criticize women’s work and infer women are breaking purdah in the community. (Peara)

**GB women borrowers voting behaviors.** GB women borrowers’ participation in local council elections and parliamentary elections reflects an increase in their power to choose and to have a voice in society. This can be considered an indicator of their social capital development and public sphere participation. Table 21 indicates that 98.4% of GB women borrowers cast their votes in the 2008 parliamentary elections and the 2009 Upzilla council elections. GB field employee respondents’ statements confirmed that the GB
encourages borrowers and their family members to cast their votes in the polling stations and that they are doing so.

Another indication of this trend is that 98 Upzilla Women Vice-Chairs were borrowers of GB in 2009. The Upzilla Women Vice-Chair candidates used their center network in their election campaigns and visited GB centers before the election and asked GB women borrowers to vote for them. Moreover, my interviews with GB employees indicate that many borrowers campaign for GB candidates.

In spite of encouragement from their neighbors, many women borrowers indicated that they were reluctant to run in the local council elections because of commitments to their children and businesses. Another barrier to participation is that many of them lack the basic literacy to read the material needed to be an effective councilor.

Halima, another participant, says that although she is not formally a councilor, she has been invited to Council meetings, community hearing meetings and other public committee committees:

I prefer myself to be informally in different meetings and committees because I can speak for my community’s marginalized women and work for their interests. I get more honor and respect from the community people. However, many participants do not like to be councilors because they think that place is not the ideal place to serve disadvantaged women because many councilors sometimes balance the need and resources, which is not ideal. Moreover, many female borrowers have less access to funds to campaign for their elections. The negative attitudes of men towards women weaken their ability to have public opinion on their side. Moreover, traditional customs and traditions and religious limitations block them from gaining deep-rooted political preparation and experience. I would like to say this civic awareness
Table 21 indicates that 80.3% of GB women borrowers feel that they benefited from being involved in civic activities or as Halima says:

My mind has opened, my intelligence, experience and ability to speak to different people has also increased through engaging in civic activities. I am satisfied with my public work that serves people. I distribute relief and senior’s allowances to my neighbors. Moreover, I have developed my family decision-making skills. However, only a few women like me in my community have developed such skills. (Halima).

As shown in Table 21, 19.7% of participants reported that they don’t gain anything from their involvement in civic activities. The qualitative data indicates that this is because they have experienced eve teasing and criticism from males who call them names such as “unreligious,” “women who break purdah,” “outgoing women,” and “outspoken women.” They also say that the men undermine them, do not respect them, and even do not listen to them when they want to speak in the community meetings. They are harassed by many people for participating in these activities, even by their own families. Shilppi, a participant, says:

The Matabbor [rural elites] do not like to sit down in the Council meetings with women and some Mullahs [religious leaders] criticize women if they are walking around the neighborhoods. Because I am a young women the young boys on the street eve-tease me. (Shilppi).
Nevertheless, this is the experience of a minority of the borrowers who participated; however, most participants reported positive experiences from community participation, as reflected in Saleha’s comments:

   If I am not present in my community hearing committee, the union parishad member (Councilor) will wait until I arrive before making the decision. My community people have encouraged me several times to run in the union parishad elections, but I am not running because I get more honour without being a formal councilor in my community. I would personally dislike serving as a councilor because the male councilors are corrupt when it comes to the public budget and allocation of resources.

The study findings show that GB women borrowers’ rate of participation in local elections and parliamentary elections is outstanding. Moreover, women borrowers’ participation in informal community hearing meetings is satisfactory.

**Research Question 5: What supports are needed for GB women borrowers to take part in decisions that pertain to family and community?**

Table 22 discusses what supports GB women borrowers need to make decisions in their families. The data show that 44.3% felt they needed greater cooperation and participation in family decisions; 16.4% need appreciation from their husbands and family members’. The other category (24.6%) included to: educate women; give greater power to women to run the family; give assistance in addressing male jealousy; advice for good work strategies; and economic empowerment.
Table 22

**GB Women Borrowers Need Support to Make Decisions in Their Families**

<table>
<thead>
<tr>
<th>Support Needed</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appreciation from husbands and other family members</td>
<td>10</td>
<td>16.4</td>
</tr>
<tr>
<td>Accept mistake</td>
<td>7</td>
<td>11.5</td>
</tr>
<tr>
<td>Family Members need to cooperate in decision-making process</td>
<td>27</td>
<td>44.3</td>
</tr>
<tr>
<td>Workshop through Ethnic Family Counseling Agency</td>
<td>2</td>
<td>3.3</td>
</tr>
<tr>
<td>Others</td>
<td>15</td>
<td>24.6</td>
</tr>
</tbody>
</table>

From Table 22, it can be inferred that GB women borrowers are not completely independent in the family decision-making process; rather they need cooperation from their family members to make decisions.

**Research Question 6: Do GB women borrowers like to participate in community activities? If yes, why? If no, why not?**

Table 23 shows that 80.6% of GB women borrowers like to participate in community activities and that 98.3% report belonging to at least some organizations. Nevertheless, about one-fifth of GB women borrower respondents dislike being involved in community activities for reasons such as: they have little time to do so in addition to domestic chores and nurturing children and they like to stay at home and maintain *purdah*. Some women do not like to work alongside men and mentioned that men take up a lot of community space. Women find it difficult to participate in community activities because they do not have a lot of experience with them. Moreover, men criticize women when they make decisions that are not perfect. These reasons all reflect that patriarchal attitudes of male dominance are barriers for women’s participation in the community. However, survival necessities drive these
marginalized women to convince their male partners to allow them to join GB and to engage in community activities. It is a courageous and challenging step in their life.

*Table 23*

Percentage of GB Women Borrowers Belonging to Community Organizations

<table>
<thead>
<tr>
<th>Question</th>
<th>N</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you belong to any organization?</td>
<td>60</td>
<td>98.3</td>
<td>1.7</td>
</tr>
<tr>
<td>Do you like to participate in community activities?</td>
<td>61</td>
<td>80.6</td>
<td>19.4</td>
</tr>
<tr>
<td>Do you face any problems in participating in any of the community committees?</td>
<td>61</td>
<td>6.0</td>
<td>94.0</td>
</tr>
</tbody>
</table>

Some concerns expressed in the interviews were:

Men do not like women who participate in the community committees. Moreover, some women don’t like interacting with men because men may stare at women in an inappropriate way. Women then feel ashamed, sinful and as if they are breaking purdah. (Marium)

My husband is alive. To do public functions, it requires interactions with males, but religious leaders’ are against it and claim that women are breaking Purdah. Moreover, I myself am wary about going out because it could become a bad habit for me, which could affect my daughter’s education. Likewise, my daughters may develop outgoing characters that is not good for their education. Society may treat me badly unveiled and I might be unaccepted in my society. However, in GB, we women can retain our Purdah because there is a separate restroom for women in GB offices. Moreover, GB officials respect us. I visit GB office with my husband and with my son. (Majeda)
In spite of these comments, Table 23 indicates that 94.0\% of women borrower reported that their families give them the freedom to join community organizations. Some possible explanations are that it is because participants develop their leadership quality, self-esteem and familial decision making power by acting as group chairs and center chiefs in their groups and centers. Also, their male partners may find participants’ engagements in the community organizations bring honor to the family.

The themes generated from the data related to respondents’ participation in community activities are:

- GB women borrowers’ family members encourage and help them to become engaged in their communities;

- Community organizations promote women’s public space development by inviting women to participate in public activities and helping them to explore the possibilities for community involvement;

- Participation in public activities generates more respect for women in the community and enhances the prestige of their families;

- Women gain knowledge, experience and skills through training and engagement in community activities;

- Bringing women together creates solidarity, increases courage and strengthens their self-esteem;

- The GB group activities and Sixteen Decisions empower women to become involved in their communities;
- Engagement in civic activities help women develop personally and develop group solidarity;

- Women’s participation in civic activities help them to develop their communication skills and interpersonal skills;

- Women’s participation in civic activities strengthens their reputation in the community, which increases their self-esteem;

- Women’s participation in civic activities assists them to serve the community more effectively;

- Women borrowers collectively solve problems through informal means such as discussion and information collection;

- GB borrowers become formal leaders in the community.

Table 23 signifies that GB women borrowers like to be involved in community activities both formally and informally, which is confirmed in Tables 3, 4, and 6. These tables indicate that one-tenth of the positions are held by borrowers in the Local Government elections in 2003, a sign of leadership development through the GB. However, the question still remains: Does this public representation confirm that women have achieved liberation in the family and in the community or are they still working under male shadow?

**Communication with neighbors.** Table 24 indicates the frequency of interaction between GB women borrowers and their neighbors, and the GB’s role in encouraging these relationships. All of the respondents communicated with their neighbors, only 55.7% stated that prior to joining GB they knew their neighbors. This striking change probably has come about through forming a group with other neighboring women and attending weekly center
meetings, as this has allowed for frequent interactions and the development of friendships with the neighborhood women.

Table 24

Communication With Neighbors

<table>
<thead>
<tr>
<th>Question</th>
<th>N</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you communicate with your neighbors?</td>
<td>61</td>
<td>100.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Did you know GB members before joining?</td>
<td>61</td>
<td>44.3</td>
<td>55.7</td>
</tr>
</tbody>
</table>

Communication with neighbors was explored further in Tables 25 and 26.

Table 25

GB Women Borrowers’ Frequency of Communication with Their Neighbors

<table>
<thead>
<tr>
<th>Question</th>
<th>N</th>
<th>Rarely (once a year or less)</th>
<th>Occasionally (more than once a year, but less than once a month)</th>
<th>Leisure time (if possible)</th>
<th>Regularly (once a month)</th>
<th>Regularly (more than once a month)</th>
</tr>
</thead>
<tbody>
<tr>
<td>How frequently do you communicate with your neighbors?</td>
<td>61</td>
<td>0.0</td>
<td>3.3</td>
<td>9.8</td>
<td>9.8</td>
<td>77.0</td>
</tr>
</tbody>
</table>

Table 25 indicates that 77.0% of the respondents communicate with their neighbors more than once a month. Women’s interactions and movement in their neighborhoods makes it possible for them to discuss and share information and concerns. Moreover, the researcher observed in the data collection process and in attending centre meetings that the borrowers’ frequent communications with their neighbors increased their mental courage and reduced
their shyness. Ultimately, this empowered them to make decisions in the family and in the community.

The reasons for communicating with their neighbors are presented in Tables 26 and 27.

Table 26

*Reasons for Communication With Neighbors (Multiple Responses)*

<table>
<thead>
<tr>
<th>Item</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chat</td>
<td>61</td>
<td>100</td>
</tr>
<tr>
<td>Share business information</td>
<td>58</td>
<td>95.1</td>
</tr>
<tr>
<td>Discuss group centre discipline</td>
<td>52</td>
<td>85.2</td>
</tr>
<tr>
<td>Resolve neighbors conflict</td>
<td>48</td>
<td>78.7</td>
</tr>
<tr>
<td>Develop community school</td>
<td>32</td>
<td>52.5</td>
</tr>
<tr>
<td>Discuss children’s education</td>
<td>53</td>
<td>86.9</td>
</tr>
<tr>
<td>Environmental maintenance</td>
<td>44</td>
<td>72.1</td>
</tr>
<tr>
<td>Other community affairs</td>
<td>45</td>
<td>73.8</td>
</tr>
</tbody>
</table>

Table 26 indicates that all women chat with their neighbors and share business information, their personal life, family issues and different community issues. This communication with neighbors helps GB borrowers to broaden their perspective and participate more effectively in their community. Table 27 presents the other reasons for communicating with neighbors. The range of issues in Table 27 is broad, and includes advising neighbors about how to improve the family, health issues, education and unemployment.
Table 27

*Other Reasons for Communication with Neighbors*

<table>
<thead>
<tr>
<th>Reasons for communication</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Give advice, family advice, family planning, keep family small, improve family, community affairs, public events, live in harmony</td>
<td>12</td>
<td>19.7</td>
</tr>
<tr>
<td>Health discussion &amp; health committee, maternal health, immunization, children’s health, hygiene</td>
<td>8</td>
<td>13.1</td>
</tr>
<tr>
<td>Unemployment, economic improvement, microenterprise, family prosperity, life insurance, earn money</td>
<td>8</td>
<td>13.1</td>
</tr>
<tr>
<td>Others (education loan, security, relief committee, puja committee, moral education)</td>
<td>8</td>
<td>13.1</td>
</tr>
<tr>
<td>Dowry-less marriage</td>
<td>4</td>
<td>6.6</td>
</tr>
<tr>
<td>Assist borrower installments, help each other</td>
<td>3</td>
<td>4.9</td>
</tr>
<tr>
<td>Fish culture, plantation</td>
<td>2</td>
<td>3.3</td>
</tr>
</tbody>
</table>

**Visits to immunization centers and social festivals.** Children in Bangladesh suffer from many diseases (polio, night blindness; mumps, measles) for which vaccines are available for free to villagers through public health services. As previously mentioned, immunization camps are organized in rural clinics across Bangladesh. The same is true for providing recreational and cultural festivals. The impact of these programs is reflected in the responses presented in Table 28. The data show that 96.7% of borrowers visit immunization centers and have their children immunized; and that they attend relatives’ festivals and social festivals. Both are important examples of community development.
Table 28
Percentages of Borrowers Who Visit Immunization Centers and Attend Relatives’ Festivals

<table>
<thead>
<tr>
<th>Question</th>
<th>N</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you visit immunization centers to get immunized or to immunize your children?</td>
<td>61</td>
<td>96.7</td>
<td>3.3</td>
</tr>
<tr>
<td>Do you attend relatives’ festivals and social festivals?</td>
<td>61</td>
<td>96.7</td>
<td>3.3</td>
</tr>
</tbody>
</table>

In Bangladesh, there are many traditional festivals – for religious events (Eid, Puja), new crop harvesting, kin marriage, funerals, the Bengali New Year, the Language Movement Day, Independence Day, birthdays and the deaths of famous citizens, etc. Usually rich people, part of rural male elites, organize these events in and participate in them. Poor people – especially poor women from villages – are excluded. However, as GB women borrowers’ economic status has increased, they donate money and gifts for the wedding festivals of their relatives as well as religious and community festivals. They also become part of the festival organizing committees. These social events help them to relax and energize themselves socially.

**Participation in different community organizations.** In Bangladesh, public spaces like local union councils, village tribunals, village development committees, pavement committees, school committees, village irrigation committees, trade associations, rural electrification committees, sports and music clubs and religious festival committees are occupied by rural male elites like politicians, businessmen, male teachers, male village chiefs, quacks, sportsmen, marriage negotiators, male contractors, religious leaders, and philanthropists. Women’s clubs are rare in the villages. Rural poor women have been
excluded from the public decision-making processes and public resource sharing (Abdulah, 1982).

However, during the last three decades, the GB, NGOs and other Micro Finance organizations have been intensively working with poor women in the rural areas and have created awareness about their rights and responsibilities and exposed them to helpful public resources. As noted, the GB Sixteen Decisions contribute to this awareness. The data in Tables 29 and 30 reflect the effectiveness of the GB in encouraging community participation among its borrowers. All participants responded that they are engaged in GB centers, but beyond that there wasn’t any one type of community setting in which a high percentage participated. The highest were business associations, school committees, and village irrigation committees and farmer associations, and within the other category, the highest were participation in an NGO and various forms of healthcare organizations (Table 30). The organizations in which the women borrowers participate include NGOs like ASA, BRACK, Proskika, Nejera Kori, Destiny and Vocational Training Organization and civic organizations like Janatar Darbar, Widow/Seniors Allowance/Relief Committee.

**Table 29**

*Percentage of Borrowers Who Participate in Different Community Organizations (Multiple Responses)*

<table>
<thead>
<tr>
<th>Question</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>GB centers</td>
<td>61</td>
<td>100.0</td>
</tr>
<tr>
<td>Business associations</td>
<td>8</td>
<td>13.1</td>
</tr>
<tr>
<td>School committees</td>
<td>10</td>
<td>16.4</td>
</tr>
<tr>
<td>Rural electrification committee</td>
<td>2</td>
<td>3.3</td>
</tr>
<tr>
<td>Question</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>-------------------------------------------------------</td>
<td>----</td>
<td>-----</td>
</tr>
<tr>
<td>Village irrigation committee/farmer association</td>
<td>8</td>
<td>13.1</td>
</tr>
<tr>
<td>Parent committee</td>
<td>5</td>
<td>8.2</td>
</tr>
<tr>
<td>Village development committee</td>
<td>3</td>
<td>4.9</td>
</tr>
<tr>
<td>Sport and music club</td>
<td>3</td>
<td>4.9</td>
</tr>
<tr>
<td>Conflict resolution committee</td>
<td>2</td>
<td>3.3</td>
</tr>
<tr>
<td>Festival committee</td>
<td>2</td>
<td>3.3</td>
</tr>
<tr>
<td>Union council/Up Zilla Council</td>
<td>4</td>
<td>6.6</td>
</tr>
<tr>
<td>Other (Puja committee, Madrasa, polling agent, Women's Club, ASA, BRAC, PROSHIKA, Nejara Kori, Destiny, relief committee, National Bank, Islamic life insurance, vocational education, Janater Darber, post office, Immunization, widow/ seniors allowance committee)</td>
<td>41</td>
<td>67.2</td>
</tr>
</tbody>
</table>

**Table 30**

*Other Subcategories of Community Organizations*

<table>
<thead>
<tr>
<th>Item</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>NGOs (ASA, BRAC, Proshika, Nejera Kori, Destiny, women’s club, community police, vocational centres)</td>
<td>15</td>
<td>24.6</td>
</tr>
<tr>
<td>Health Organizations, nutritional centres, MCH, Immunization centres</td>
<td>8</td>
<td>13.1</td>
</tr>
<tr>
<td>Polling agent, Janatar Darbar, widow/seniors allowance committee, relief committee</td>
<td>5</td>
<td>8.2</td>
</tr>
<tr>
<td>Fish culture, agriculture, cold storage, nursery, poultry</td>
<td>5</td>
<td>8.2</td>
</tr>
<tr>
<td>Puja committee, Madrasa</td>
<td>4</td>
<td>6.6</td>
</tr>
<tr>
<td>Item</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>National Bank, Islamic life insurance, post office</td>
<td>4</td>
<td>6.6</td>
</tr>
</tbody>
</table>

These data indicate that GB women borrowers are engaged in community organizations that are fruitful to them and that while males are still dominating the public space, there is no longer a male monopoly.

**Summary**

Chapter 5 presents data on the characteristics of the participants and their responses to items in the survey. The survey responses are organized within the six research questions, and these data are interpreted further in Chapter 6, the Discussion chapter. Briefly, the sample of 61 women borrowers are predominantly between 31-50, married and living with their husbands, with 1-4 children, and equally divided between nuclear and extended family living arrangements. A significant finding is that 33% learned how to write their signatures and get basic literacy knowledge from their GB centers. The participants were very aware about dowry and teenage marriage issues, recognized the importance of savings, and have a strong voice in their family for their children’s education. Moreover, GB women borrowers are very aware about the importance of having land proprietorship in their own name.

The borrowers’ reported that their male partners respected them. However, in the decision-making process male dominance over females still is a major problem. For example, 25% of participants reported that their male partners made decisions without consulting them. However, 82% indicated that they manage the GB loans that they received.
The survey also indicates that 96% communicate with their neighbors more than once a month and that 56% didn’t know their neighbors before joining GB. Eighty percent have already become GB group chairpersons and center chiefs at least once. Among these women leaders, 80% reported that they are happy with their group/center leadership jobs. Almost all know the Sixteen Decisions by themselves and 25% of participants reported that they have connections with other NGOS like BRAC, ASA, Proshika, and Nejera Kori. The data are explored in greater detail in Chapter 6, and in particular whether the GB emphasis on microcredit is sufficient for addressing the impact of patriarchy.
Chapter 6:
Discussion

A Critical Review of GB Women Borrowers’ Social Empowerment

The GB has been instrumental in providing income-generating opportunities to women and providing for their overall empowerment through the extension of collateral-free banking to rural poor women in Bangladesh (Ahamed & Hakim, 2008; Mahmud, 2004; Todd, 1996). Mizan’s (1994) primary study on the GB finds that women’s dependency on male family members is being reduced and there is an emerging pattern of more equitable relationships in their households and in the society, as they become earning members in the family. The GB women borrowers’ are also emerging as a social force to fight prejudices and obstacles to economic and social progress in Bangladesh (Mizan, 1994). The present survey (Tables 20 and 21) shows that women’s participation in the GB results in their increased participation in their families and communities. For example, Helal Uddin, an employee of GB said in an interview with the researcher that GB women borrowers’ husbands value their wives because they can easily get loans for their family businesses from GB. As a result, they allow their wives to make familial decisions, and have begun to discuss family concerns with their wives. This shows an improvement in their family status as a result of their participation in the GB. However, there is still a need for improved gender equality, to ensure women’s access to productive resources, to break down patriarchal dominance in the family and in the community, and to alter economic and institutional arrangements to promote more choices for women.

This chapter is organized as follows: a discussion of the research questions and general discussions about the findings. The chapter presents the benefits of the study and also
the implications for gender development policy through microcredit institutions (MFIs) across Bangladesh. In addition to these, the researcher also discusses the macro gender development policy through UpZilla Female Vice-Chairs. Subsequently, this chapter attempts to interpret the results in relation to an activism strategy that needs to be developed to address gender development for rural women in Bangladesh. This chapter ends with the limitations of the study, recommendations for the future research and concluding remarks.

**Participant Make-Up**

The results of the study indicated that the majority of the samples (75%) belong to the age group of 31-50. Arranged marriage is also a common phenomenon in their families. Most (90%) of women borrowers remain married and 8% of borrowers are widowed. The survey indicates that all participants know how to sign their name. Regarding borrowers’ education, the data shows that the 33% who attended center schooling were illiterate before joining the GB.

This study focused on GB women borrowers’ familial and community development in patriarchal Bangladesh. The data suggest that the participants have assumed leadership roles within their families. The majority of the study’s participants led decision making within their family, supported their children’s education financially, worked together with their family members to manage their day-day expenses and managed their family incomes.

Regarding their familial space, the data suggest that the participants have assumed leadership roles within their families:

- more than 80% of the study’s participants led decision making within their family;
- more than 90% of women borrowers supported their children’s education financially;
• 91% reported that they worked together with their family members to manage their day-day expenses;
• 80% of them reported that they manage their family incomes.

While the study did not observe the sample longitudinally, there is reason to believe that the sample of GB women borrowers’ increased their decision-making power within their family.

Regarding their community empowerment, the findings indicate that:
• 98% of GB women borrowers are engaging in community organizations and
• 94% of study participants do not face problems engaging in community activities.

Regarding their public space empowerment, the findings indicate that the vast majority of women are engaging in community organizations and do not face problems engaging in community activities.

In the 2009 UpZilla Election, out of 481 seats, 114 Female Chairs (25% of the total) were elected from the GB women borrowers and their families (Grameen Bank, 2009). The data indicate that the rate of women borrowers acting in formal leadership roles is increasing. In spite of these developments, one-fifth of GB women borrowers’ husbands control their wives’ loan money.

**Research Questions**

**Research Question 1: What are the development barriers that GB women borrowers experience in their family and community?**

GB women borrowers’ development and their ability to achieve gender equality are threatened by the power of male policy makers. Women’s democratic rights include the right
to decision-making in the family, the right to educate herself or her daughters, the right to participate in community events, the right to vote, and the right to equal legal representation under the law. However, one-third of GB women borrowers think they are suffering from male-dominated norms, values and customs in their life. The results indicate that although participants expressed their opinions regarding feminist issues such as women’s equality rights and violence against women, they need to be organized in order to collectively lobby or protest publicly for their rights.

With respect to decision making, a little less than half indicated that male dominance is a barrier. Other barriers to decision making reported by the women include that they feel they have less practical experience, lack intelligence and lack education. Domestic chores were also cited as another barrier as women had less time to think about making proper decisions for the family.

The findings indicate that 16% of family decisions related to expenses are made by participants’ husbands, sons and/or parents without women borrowers and 25% of participants’ family decisions regarding income are made by their husbands, sons and/or parents without women borrowers. The majority of Bangladeshi women continue to experience inequalities in different sectors of the society. Gender discrimination is transferred through the institution of patriarchy into intra-household activities, labor force participation (Kabeer, 1994) and different institutions, policies and processes. From the above findings it can be concluded that many GB women borrowers are still suffering from male patriarchal values and norms in their family and community.

In regards to domestic chores, GB women borrowers spend on average eleven hours cooking, cleaning the house, doing agriculture, rearing livestock/poultry, backyard, taking
care of the children, sending children to school and serving guests. Moreover, they spend an average of three hours looking after the business and engaging in community activities.

**Research Question 2: Are GB women borrowers aware of different social issues?**

The findings indicate that GB women borrowers are concerned about having harmonious familial relationships and addressing such social issues as poverty, dowry, teenage marriage, divorce, rural women’s employment, child education, women’s health, child health, child nutrition, women adult education, women’s equality rights and their status in the family. Public corruption is not their concern. These issues relate to their personal daily life and community life; however, the GB borrowers are not nationally organized to lobby for their concerns on these issues. The data, however, indicate that GB borrowers have become aware about these issues. It is hoped that increased awareness will translate into greater influence in the family and community. In spite of this awareness of social issues among GB borrowers, these issues remain major social concerns, dowry being a prime example. Dowry is a big problem for marginalized women in Bangladesh because of patriarchal values and gender discrimination. GB women borrowers are strongly opposed to dowry marriage and teenage marriage. Only 3.3% of women would allow their children to enter into a teenage marriage, and only 14.8% would support a dowry marriage for their children, which reflects the positive impact of the 11th decision. However, the interviews with borrowers indicate that many women still give dowry for their children’s weddings. It is challenging for women borrowers to address these concerns as individuals, without collective support, given longstanding patriarchal traditions.
Research Question 3: Are GB women borrowers able to follow the Sixteen Decisions in their familial and community life?

Eighty-nine percent of the borrowers in this study know the Sixteen Decisions; however, only 66% of their family members are aware of them. Although the data indicate one-third of family members do not know the exact decisions, in general they are aware of the problems that need to be addressed. For example, many of the family members would not know the 11th decision concerns dowry-less marriages, but they recognize that dowry is a social problem and they also do not like it. Ninety-seven percent of borrowers have visited immunization centers and have had their children immunized.

The 7th decision is “we shall educate our children and ensure that they can earn to pay for their education.” The majority of GB women borrowers’ see their children’s education as important. To reinforce borrowers’ children’s education; the GB has a scholarship and education loan program.

These data indicate that the majority of GB women borrowers have achieved tangible benefits like fulfilling or improving on the fulfillment of their basic needs. Most have adequate food, clothing, and housing, have built sanitary latrines, visit immunization centers, health centers, are aware about their personal health and children’s health and educate their children. However, these women borrowers have not yet been able to achieve dowry-less marriages, to eradicate teenage marriage, or less tangible benefits like achieving complete autonomy in family decision making and to participate fully in their communities.
Research Question 4: Are GB women borrowers able to transfer their center leadership skills to other community activities?

GB initiated several processes to assist women borrowers’ to achieve greater autonomy in their family and to participate more fully in their community. Women borrowers form groups, select group chairpersons and center chiefs from among themselves in a rotation process so that every woman has the opportunity to serve. They also attend and participate in weekly center meetings. However, it is important to note that not all GB women borrowers are happy with these additional responsibilities.

Moreover, the regular attendance of the GB women borrowers at center meetings helps them to develop a habit of visiting public spaces. Borrowers agree that weekly centre meetings also give them pleasure as they have a chance to chat with other women. The GB centre house is also a centre and a religious school that teaches preliminary religious prescriptions in the mornings. Events like wedding festivals and community festivals are also conducted there.

The survey findings indicate that all women agree that borrowers’ regular attendance at the centre meetings and interactions among themselves facilitate a sense of a collective experience. A little under half (44%) of participants reported that their center leadership skills have enhanced their ability to contribute to their local community.

There are indications that the skills developed in the centres are transferred to the political level because 98 of Upzilla (sub-district) Female Vice-Chairs were borrowers of GB in 2009. A female Vice-Chairperson post was created in the Upzzilla (sub-district) councils in 2009. This quota system helps women to contest the general seats local council (Upzilla Parished the Ordinance, 2008). The Upzilla Female Vice-Chair candidates used their center
network in their election campaigns. The elected women borrower Vice-Chair visited GB centers before the election and asked GB women borrowers to vote for them. Moreover, many GB borrowers campaigned for the GB women borrower candidates. Building on this initial success, Abul Hossein, an employee of the GB, predicts that in the future 90% of local council leadership spots will come from the lower class people as their civic capacity is raised.

Moreover, the vast majority of GB women borrowers who were interviewed benefited from being involved in civic activities. The benefits they name are: becoming familiar with local markets, learning about business and accounting, stopping immoral practices, developing team spirit, broadening minds, and gaining experience with public functions. The present study indicates that the rate of GB female voting participation has increased as well as the number of GB borrowers’ candidates being elected. In Union Parishad or local government elections, the total percentage of GB members and GB family members elected increased from 6.5% in 1997 to 8.99% in 2003.

Moreover, to strengthen their influence, GB center members organize their positions on issues that are of importance to them. This indicates that GB borrowers are not only giving votes to those that they know but rather they are conscious of the importance of developing their bargaining power with public representatives. This is a sign of civic empowerment among the borrowers. This form of behaviour is probably learned through the GB democratic processes of electing group chairs and secretaries, centre chiefs and deputy centre-chiefs every year, and of electing the board members every three years who run the GB. This system familiarizes the borrowers’ with the election process and has prepared them to run for public offices.
However, when women break the glass ceiling and enter politics, they find new challenges in the arena of gender equality. Professor Hamida, a feminist professor interviewed by this researcher in Dhaka, June 30, 2010, mentioned that the Upzilla administration ignores women when they attempt to participate in local committees. For example, newly elected Upzilla Vice-Chairpersons did not get a job portfolio in the same way as other politicians. Also, in the Upzilla administration males do not listen to the contributions of the women vice chairperson and often make decisions without them.

In addition to the participation of some of the GB women in the Upzilla administration, 92% of women borrower respondents reported that they solve neighbors’ problems collectively, the 14th decision. This usually takes place through *Sallish, Bichar*, Informal Community Hearing Meetings. These meetings are common in rural Bangladesh where inter-family conflict, conflict with neighbors, crimes like stealing, burglary, rape, violence against women, are resolved informally.

There is an increasing body of evidence that many GB many borrowers are able to transfer their center leadership skills to the community processes and are also developing leadership skills to solve neighbor’s conflicts collectively and informally.

**Research Question 5: What supports are needed for GB women borrowers to take part in decisions that pertain to family and community?**

GB programs and policies favour women borrowers’ socio-economic development in rural Bangladesh (Khandker, 1995), an important accomplishment since poor women have been excluded by banking systems and denied access to full participation in the development process. However, there is still great need for improvement, particularly in the area of
gender equality. For example, 44% of women felt they needed greater cooperation and participation in family decisions; 16% indicated that they also need appreciation from their husbands and family members. Halel, a branch manager of Barera Chandina, Comilla and one of the interviewees, stated:

Although women’s family decision-making power and public space development has improved, still women need consent from their male partners to participate in public functions and events. I believe that attention needs to be paid to educating men; otherwise males shall stand against women’s public space development.

Bilkiss, an employee with the Ministry of Women’s Affairs in Bangladesh, suggested in an interview that young women and men could have pre-marital orientation training about marital life including such themes as the role of women and men in the family and in the society. In this way, both women and men could become sensitized about the importance of women’s role in both the family and community.

An important support for GB borrowers is the centre and its meetings. It is a place for not only loan disbursement and repayment but also for sharing information and ideas, and planning actions. The centres could be viewed as a “marginalized women’s club.” In the centre meetings, many resource persons visit – for example, livestock officers, social workers, health workers – who give advice to the borrowers. Grameen’s 15th decision emphasizes maintaining centre discipline, which creates collective behavior and unity among center members. In the GB center meetings there is an element of consciousness-raising, similar to the campaigns that took place in the Western world at the beginning of the second wave feminist movement. These meetings create solidarity among the participants and help them to find common cause in the issues that they have to address (Basin, 1991).
The GB’s Sixteen Decisions consciousness-raising campaigns and leadership development mobilization process can bridge the gap between the family and community realms of the GB women borrowers (Eisenstein, 1983). This process is necessary to raise awareness about women’s rights in society because women’s role in the Islamic tradition has been shaped by male elites. Consciousness-raising can give women a sisterhood feeling that helps them to see that a personal problem is the problem of all women; it is indeed a social and political problem. Bilkiss, an employee of the Ministry of Women’s Affairs in Bangladesh and an interviewee, goes further:

Women are part of the family and society; therefore, it is not wise to think of women’s development as a separate issue, rather women’s development is a personal issue and a political issue. Therefore, the male partners should give importance to women’s views as she is part of the family. (Bilkiss).

Understanding the link between the personal and political can help women to unite against patriarchal domination. Miles (1996) suggests that politicizing women can change power relations in the family and community. However, GB borrowers need support to connect personal domestic abuses with political activism in Bangladesh. Even though this research indicates that loan management by women borrowers has increased when compared to studies by Israils (2003) and Rahman (1999), Nurjahan, the deputy managing director of the GB, when interviewed by this researcher, states:

I met a GB woman borrower in Comilla who mentioned that her husband had agreed to the ideas she had proposed in the family. She also mentioned that her husband reports his business accounts to her every night and they discuss together their family business issues. (Nurjahan).
While this example is not representative of all of the participants in this study, this type of relationship between a man and women is a significant step forward. Overall, however, there is still a significant structural problem of institutionalized male power.

The support given to GB women has been primarily economic, or as Nurjahan says, “money talks; money empowers women!” However, women are also in need of other types of support. For example, Professor Hasanuzzaman, Department of Sociology, Chittagong University, interviewed in Dhaka, May 8, 2010, stated in an interview with the researcher:

Women’s empowerment depends both on women’s personal emancipation as well as societal changes that allow for their socio-economic empowerment; empowerment is more than just the economic empowerment that the GB concentrates on.

**Research Question 6: Do borrowers like to participate in community activities?**

Four-fifths of GB respondents in this study like to participate in community activities. The vast majority of women borrower participants reported that their families give them the freedom to join community organizations. There is a question of whether GB women borrowers’ participation in the community helps free them from patriarchal domination (Jahan, 1980). The evidence from this study indicates that borrowers enjoy participating in community activities because it helps them gain important skills, enhances their reputation, helps others in their community, and broadens their intelligence.

It appears that women borrowers’ participation in different community activities increases their social consciousness and helps them feel that they are making a difference in their communities. They see that they can be useful in fighting different social ills in the
community. However, these women need the help of other agencies to develop this potential. The nature of this assistance will be elaborated on in the general discussion.

**General Discussion**

The GB program allows for women’s borrowers physical mobility that enhances their psychological mobility and social mobility. The whole process exposes them to various public space activities, opens their eyes, widens their knowledge of community resources and makes them interested in engaging in various community organizations. As their economic empowerment is achieved, this leads to an increase of status in their families. Their husbands count on them and their neighbors listen to them. Moreover, rural elites invite GB women borrowers to participate and contribute to the village tribunals and to solve their neighbors’ family conflicts. Therefore, in recent years, the boundary of female public space in rural Bangladesh has been expanding, and the GB program appears to have had an important influence. However, in spite of these achievements, greater progress is needed.

The results of this study suggest that the GB economic program has empowered women socially. GB borrowers’ families give equal importance to education of their daughters and sons. GB provides student loans to borrowers’ children according to merit basis, not gender.

This study demonstrates some gains for women in these realms through participating in local elections, participatory budgeting, and village development committees. Raising male awareness about women’s civic participation in the communities is also crucial. However, it needs to be accelerated so that the process of women’s empowerment can move at a faster pace. Although women are progressing, the system of patriarchy has been around
for centuries. In that regard, if GB mounted a strong public campaign against dowry, dowry violence and teenage marriage, it would enhance the likelihood of eliminating these social ills. Such a strategy would follow from Gender Development theory (Mies, 1998; Miles 1996).

As patriarchal custom, dowry is a big problem in Bangladesh. NGOs such as Women For Women, Ain-Salish Kendro (Law and Hearing Center), Nari Pakka (Women Side), Naro Addolon, (Women Movement), Nijera Kori (We DO), Ministry of Women Affairs and Child Welfare, Women’s International Day are lobbying against dowry, but different studies like (Japanese Bank for International Cooperation, JBIC, 2006) finds dowry is expanding. JBIC (2006) believes that gender inequality should be addressed directly rather than through the indirect approach that the GB uses. GB and other NGOs in Bangladesh are apolitical, which is to say they avoid direct political activism (Karim, 2001). Moreover, Lamiya Karim (2001) remarks that although micro-credit shifts borrowers’ conception about their location in the society, NGOs beneficiaries are less willing to engage in political activities. Isserles (2003) states that micro-credit supports the notion of individualism. For Azim (2010), Goetz and Gupta (1996), Hashemi (1997b), Kabeer (1995), Miles (1996), White (1999), collective lobbying for women human rights is crucial. Within the GB program, the group meetings are an important forum for interaction among women. It would be helpful if NGOs, public sector agencies and the GB could collaborate in the anti-dowry movement in Bangladesh.

Patriarchal norms that largely restrict women to the family sphere include the requirement that male guardians’ need to approve women’s employment and travel outside the home. There are many other cultural determinants (habits and customs) that are largely unexplored. A consciousness-raising process would need to investigate the interplay between
the family and community spheres and identify cultural and customary obstacles to the full participation of women in decision-making. The results of studying such a process could provide a basis for overcoming these obstacles and facilitating the inclusion of women in decision-making.

Although this study indicates in many ways that the GB program is empowering its borrowers to challenge patriarchal norms and to participate more fully in society, evidence from Table 11 indicates that a significant minority of borrowers are still excluded from family economic decisions, and that more work is needed to change entrenched patriarchal values. For example, it is unclear whether GB borrowers are experiencing more or less violence at home as a result of their loans. This is personal, and also political (Miles, 1996; Mies, 1995). This is a very sensitive issue and depends on the relationships between borrowers and their male partners. Some research claims that the borrowers suffer greater violence from their male partners, although they do not provide statistics to support this point (Goetz & Gupta Sen, 1996); other researchers Drèze and Sen (1995) found that membership in a credit program was associated with a statistically significant reduction in violence and concluded that women's participation in the program expanded their set of social relationships, which explained reductions in domestic violence. Both of these studies are more than fifteen years old. This thesis did not address the issue of domestic violence.

A more recent study, Ferdous Azim (2010), mentions that the MFI women borrowers are helping to reduce poverty for their family. These changes appear to be reflected in the present study. There are many positives in the findings that suggest the GB is having an impact, even without addressing gender inequality directly. The findings indicate that only a few women borrowers do not like to participate in community activities and reported that
they did not gain anything from becoming involved in civic activities. The researcher did not go further to look at whether these women are the same women who see problems with male attitudes or not; research could be undertaken to find out whether this is the case.

The results of the study indicate that 87% of GB women borrower study participants play an important role in the family decision-making process including having a say in day-to-day expenses and income. At the same time as building the capacity to make decisions in the family, women borrowers are involved in children’s education, community clinics and environmental protection in their communities. Moreover, they are involved in collective conflict resolution (26.2%) practices and public resource sharing (42.6%). In addition to being involved in the GB, they participated in community organizations like business associations, school committees, village development committees, conflict resolution committees, union councils, religious committees, immunization centers, hospitals/clinics, etc. The data show that GB women borrowers are not confined to the house, rather these women engage in different community organizations. GB has allowed them to congregate with other women, and has given them access to skills and training to basic literacy, health and nutritional education.

By and large, the findings are very positive. However, in Table 11 the data also show that about one-sixth of women borrowers do not participate family with regard to daily expenditures. Their male partners may even control their movement outside the home; Table 14 shows more than half required consent from their male partners to visit their parents’ houses. Here, consent means participants inform their family members about their visit to their parents’ houses. The rationale is that family care may suffer if the woman stays away from their home for a few days.
Loan control by the women borrowers is still progressing. The current study shows that 82% of the participants are able to manage the loans by themselves; research in 2003 suggested 57% (Israils, 2003) and 47% in 1999 (Rahman, 1999). These statistics suggest that women borrowers are becoming empowered to control and use their loans, and there is reason to be optimistic that this trend will continue to improve.

The GB peer group structure fosters consciousness among the women leading to the building of a collective identity, resource and power in the society. The loan centre is a place for women to congregate, to discuss issues that are meaningful to them, such as education, health and their enterprises. These weekly center meetings have the potential to bring about the empowerment. The data shows that there has also been evidence of progress in leadership development among GB women borrowers. Four-fifths of women borrowers become chairs and center chiefs by rotation every year and fulfill these responsibilities. There is reason to believe that these leadership roles within the GB may assist the borrowers to become leaders in their community and take on such roles as like elected councilors and solving neighbours’ problems.

It is noteworthy that all the women borrowers’ participants are communicating with each other and 77% communicate with their neighbors more than once a month. Almost all (96.7%) visit immunization centres and discuss children’s immunization and other healthcare issues with each other. The interactions with neighbors and visits to different community organizations have allowed these women borrowers to become exposed to different issues and to broaden their thinking, and in so doing to gain greater self-esteem. While there is reason to believe that this empowerment is in part a function of the GB, other community organizations in Bangladesh have contributed to this change (Azim, 2010). Many community
organizations are working in the rural areas in Bangladesh. The GB’s innovations, its capacity to deal with 8.5 million borrowers nationwide, and its self-sustainability have inspired other NGOs to run their activities efficiently. Now many NGOs include micro-credit schemes in their programs to reduce external support. For example, BRAC, ASA, Nijera Kori, and PROSHIKA have included micro-credit schemes in their organizations in 1990s. The NGOs also learn to develop some of their new products from GB. Even though there has been noticeable change, patriarchal institutions and male rural elites remain strong in rural Bangladesh where the GB operates. Hashmi (2000) argues that the NGOs need to be more forceful in challenging the rural elites through greater collective action.

In spite of the progress made through the GB and other initiatives, gender inequality and discrimination is widespread in Bangladesh’s socio-economic and political institutions. GB women borrowers are becoming more capable of overcoming these barriers; however, more is needed, perhaps a more direct approach to gender inequality, as suggested by Gender Development theorists. Possibly, an Upzilla One Stop-Women Information Center needs to be set up that women in rural villages can reach out to for assistance. Rahman (2004) agrees that poor women’s participation in the informal and public economy allows them to leave their homes, an important first step, even though they do not get proper wages. Women visit NGO offices and have transactions with MFIs and banks. However, information dissemination to rural women is important and still remains a gap in Bangladesh.

NGOs and government institutions working in parallel with the GB for women’s development in Bangladesh’s villages need to collaborate, particularly when addressing hard-core patriarchal issues such as dowry and related violence against women. The present seems like a propitious moment because many government agencies such as satellite health clinics,
health centers, immunization centers are now set up in rural areas in an attempt to serve the residents. It appears that modern social norms have had some impact and have weakened the rigid patriarchal values. Nevertheless, these remain strong and express themselves in ongoing violence against women and related customs. NGOs and GOs are making efforts to create gender awareness among rural women in Bangladesh, but more needs to be done.

Professor Salma Khan, University of Dhaka, one of the interviewees for this study interviewed in Dhaka on June 28, 2010, believes that the rural patriarchal system could be weakened further if agencies networked with each other rather than operating independently. There is a need for a coordinated program that focuses on women rights and creates massive awareness among impoverished women across Bangladesh. She also sees a need for frequent women’s law conferences across Bangladesh, requiring the collaboration of many more organizations. Such initiatives could reinforce the GB program, which has a greater economic emphasis, and the GB could perhaps play a role in providing input to this program. Through a coordinated effort that combined both the economic approach of the GB and a direct attack on gender inequality, as advocated by Gender Development theorists (Kabeer, 2001; Karim, 2001; Lorde, 2000; Mies, 1996; Miles, 1997), it should be possible to weaken patriarchy further. Therefore, there is a need to raise women’s awareness about extreme patriarchal chauvinism, dowry marriage violence, and discrimination against women due to the gendered division of labor. These patriarchal values and male norms have been depriving women of their human rights for centuries.

Although modernization and globalization melted down the rigid caste, class and status system in Indo-Pak-Bangladesh society, religious customs, norms and values are still dominating rural people’s life especially rural women’s life. For example, Hindu, Christian,
Buddah and Muslim women wear veils to maintain *purdah* that has been present for centuries. GB is working within the present social system without upsetting religion, culture, traditions and customs. Through the GB Sixteen Decision campaigns and group-based micro-credit scheme, GB has created an opportunity for upward socio-economic and political vertical mobility for rural women. The GB groups, centers and weekly center meetings are the basic structure where rural women share their past and present life experiences and open their psychological mobility and mind sets against the rigid patriarchal social system, helping them to become economic actors in the existing free market. The male norms and values that participants see as barriers could be further reduced in future. GB supports, enhances and empowers its women borrowers to reduce male dependency and sponsors economic and social fulfillment. It advances their economic stability in the society, which drives their social and political mobility, and empowers them in their family and community.

In spite of entrenched patriarchal traditions, the majority of poor women in Bangladesh are not protesting against their male partners’ domination. It is not possible to do this individually. Instead they internalize male oppression and silently tolerate it because they don’t want to dishonor their male partners in front of their family members and neighbors. They are afraid of being divorced and abused if they inform others of their suffering. They also may not find shelter if they leave their homes; or they may not receive justice if they report their abusive situations to legal authorities. They may also feel that it is not the right time and environment for them to challenge their male partners’ domination over them. Hence, the researcher suggests that reorganizing GB workshops and mini discussions on gender discrimination is essential for borrowers to be able to challenge patriarchal norms. Organizations like Women for Women, Nijara Kori, and Aio-O-Shalishi Kendra could...
collectively create consciousness raising campaigns in the villages to encourage women to oppose dowry marriages and teenage marriages. Although there are national and international organizations and NGOs working for women’s rights, laws are not properly enforced by the police or the government. The legal services are especially limited for poor women and need improvement (Pereira, 2001).

Yunus (2010b), the founder of the GB, believes that power comes through unity and that marginalized women need to organize to fight for their rights. However, there is evidence from the data presented in Chapter 5 that GB borrowers remain accommodating of their husbands and related traditions, in spite of advances that they have made. NGOs and government organizations have made efforts in rural Bangladesh, as noted by Professor Salma Khan: “NGOs and GOs have made efforts to create gender awareness among rural women in Bangladesh and recently, girls’ enrolments have increased in the schools.”

Moreover, Ahsan Ullah (2003) mentions that NGO interventions have played an important role in empowering women in rural Bangladesh. In his paper, he states that most of his respondents gained substantial improvement in participating in the familial decisions making. They enjoy freedom in the family and freedom from elite’s dominance.

Given that these initiatives are concurrent with the GB, it is challenging to determine what exactly is producing the changes that are occurring. However, from the success of GB women borrowers in leadership roles in society, it appears that this program has contributed significantly to gender equality, not just economic but also social. As they are economically empowered and their status improves, GB borrowers also become aware about a variety of social justice issues, allowing their situation to improve slowly. Whether this evidence provides definitive proof that a predominantly economic approach can change social norms is
open to conjecture. The GB case presents some evidence of success. Many studies (Counts, 1993; Khandaher 1997; Mahamud, 2004) mention that micro-credit is economically empowering women to change the cultural practices of the gendered division of labor. GB women borrowers have planned for themselves, for their children, about their homes and their meals: They have a vision. Yunus (2009) argues that GB women borrowers are more reliable and more able to carry out their family responsibilities.

An important component of the GB program is the education of the second generation. The GB borrowers’ children, the second generation, are pursuing higher education (GB News Bulletin, January 2010). They are also reading newspapers, watching T.V., and are more outward looking than their parents. The GB has encouraged the second generation or children of borrowers to develop their education by providing them with education loans. These youth have the skills to protest on the street, to lobby for their own rights, and are capable of taking action for the rights of marginalized women. This lobbying is leading local government bodies and informal leaders in the village to include the marginalized in the public decision-making process (Goetz, 2004). Urban feminists dominate the public agenda speaking out on issues such as women’s trafficking, pornography, sex workers and the sexual division of labor; however, rural women’s specific concerns are often overlooked.

Hence the GB women borrowers are filling this gap and represent marginalized rural women’s socio-economic development.

Nurturing the next generation to promote women’s empowerment in their families and promoting the rights of the poor is very important, according to Musfiq, a manager of GB. Quinine, a senior GB official, agrees and argues that leadership development has had a
limited effect among the first generation GB members, but it has had a profound effect on the second generation; in other words, the system of patriarchy takes generations to change. Hence, the researcher believes that adult education for illiterate adults and formal education for the next generation are essential because through education, people become aware about their rights, enlarge their knowledge and skills, and increase their voice in society.

**Policy Implications**

In Bangladesh, GB women borrowers’ development operates under a male shadow. As gender is socially constructed, there is a need to deconstruct gender discrimination patterns to liberate women in their family and in their community, as mentioned in Chapter 3. The results of the study also suggest to the GB that all family members need to know all the Sixteen Decisions and to understand the significance of the Sixteen Decisions and the benefits that these decisions provide for GB women borrowers total family development, especially women’s empowerment in the family and community in Bangladesh. Three specific proposals follow:

1. **Gender development policy through Microcredit Institutions (MFIs) across Bangladesh:** Thirty million people are served by the MFIs in Bangladesh. As mentioned before, the PKSF is an apex organization of the MFIs that provides wholesale refinancing and training to these MFIs in Bangladesh. Hence there is an opportunity for feminists to create an alliance with PalliKarma Shoayak Foundation (PKSF) and MFIs in Bangladesh and the gender development training could be facilitated to MFIs staff through PKSF. Moreover, each MFI organization could adopt decisions similar to the GB’s Sixteen Decisions, but with more of gender equality focus. Although the Sixteen Decisions have proven
beneficial to GB women borrowers, they have remained unchanged since their initiation, and it is time that they be updated to address gender inequality more directly. The respective MFIs’ gender development trainers could organize workshops on gender development for their field employees. Moreover, a gender development research cell could be initiated in PKSF, which could monitor the progress of gender development training. A gender development program could be promoted easily through PKSF and through its member MFIs as Bangladeshi MFIs have good infrastructures and networks.

2. **Macro Gender Development Policy through UpZilla Female Vice Chairs:**

Safia Begum, Upzilla Female Vice-Chair, Chandina Upzilla, reported during the interview that although she was elected with the highest number of votes in 2009, for the last year, her job description has not yet been created. The government of Bangladesh has not yet developed Upzilla Female Vice-Chair responsibilities, although the issue has been raised several times to the Prime Minister. Therefore, the UPZilla Female Vice-Chair is idle in spite of the potential that this position has to work for rural women’s development at the grassroots in Bangladesh. The Ministry of Women Affairs and Child Services has its outlet at the sub-district level across Bangladesh. Therefore, the newly elected UPzilla Female Vice Chairmen in 2009 could have the responsibility to coordinate and monitor the Ministry of Women’s Affairs and the Ministry of Social Welfare employees of the UpZilla. In addition to these, the UPzilla gender development officers and welfare officers could organize gender development training workshops, seminars, and organize peaceful protests with the guidance of the UPzilla Female Vice Chair for
female school teachers, Union Parishad Female Councilors and MFI employees. Other tasks could be the provision of training to micro-borrowers, female welfare recipients and other marginalized women to create awareness on women issues and mobilize them for collective action strategies. This campaign strategy should follow an adult learning and development approach because these women have minimal literacy skills. The Ministry of Women Affairs could develop some women’s liberation principles along the lines of the GB’s Sixteen Decisions to disseminate. There is a scope for future research on this policy formulation and implementation.

3. **The Researcher’s Initiative:** As noted, the researcher was born and raised in Bangladesh and worked with the GB for 25 years in various roles. The researcher is familiar with the Bangladeshi women’s situation at the micro label and macro label. Although many studies including the present study (Belal, 2008; Mahmud, 2004) indicate that much advancement have been achieved in women’s lives, there still needs to be further progress in both economic and social empowerment. Therefore, the researcher has a plan to initiate a program (macro gender development policy through UpZilla Female Vice Chairs that was suggested above), and seeks to organize a seminar in Grameen Bank Dhaka and in the Ministry of Women Affairs and Child Services Bangladesh. The researcher will invite all MFIs, NGOs, GOs and other related stakeholders in Bangladesh and present the study findings and recommendations. The presentation will focus on hard-core patriarchal issues such as dowry and teenage marriage. The Canadian International Development Agency (CIDA) funds a program called Policy
Leadership and Advocacy for Gender Equality (PLAGE-11) under the Ministry of Women and Children Affairs Bangladesh to develop policy leadership and advocacy for gender equality in Bangladesh. The researcher will contact and seek funding from the CIDA-PLAGE Dhaka office to initiate the project. One component of this initiative would be to promote intra-household dialogue among both the males and females in the family. These participatory family decision making practices develop family members’ confidence, reinforce the equality among family members and nurtures them to achieve gender equality.

4. **Key Issues for Rural Women:** The study also indicates that the majority of GB’s borrowers are aware of dowry-less marriage, teenage marriage, and the related domestic abuse, which may not be applicable to upper class women and middle class urban women. A study conducted by the Japan Bank for International Cooperation (JBIC) has found that the practice of dowry is expanding across Bangladesh. Although the GB women borrowers are aware of these issues, it is embedded in the culture (JBIC, 2006). The Bangladesh government has enacted legislation against dowry-related violence called the Dowry Prohibition Act, 1980; however, this act needs to be enforced. The government, especially the Ministry of Women and Children’s Affairs and the Women’s Council, should be proactive in enforcing the dowry act at the grassroots level. The GB and other NGOs in Bangladesh could launch a massive campaign and lobby the government to enforce the act more quickly. Therefore, a separate activism strategy needs to be developed to address these issues. Although GB’s Sixteen Decisions have included economic issues and other social issues, none directly discusses gender
equality. Does this omission inhibit the family and community development of GB borrowers? Given the influence of the GB, perhaps a revision of the Sixteen Decisions is needed.

In relation to teenage marriage, while as previously mentioned, most women are aware of it and do not like, it continues to remain a prevalent social practice for various reasons. Teenage marriage often takes place for economic reasons as it is easier for parents to find educated and well-to-do husbands for younger girls. Patriarchal norms make younger women more desirable to men, something that this researcher observed during his life in Bangladesh. In addition, parents often resort to teenage marriage for their daughters as they see it as a protection for them. This is because young women are often the victims of eve-teasing and harassment and married women are less susceptible to this abuse. Fear that their daughter would be sexually assaulted or kidnapped is not uncommon among mothers in rural Bangladesh, and marriage at a young age is viewed as protection.

Limitations of the Study

The sample size of GB borrowers is 61, a very small fraction of the total GB client population. Some GB women borrowers’ participants chose not to accept the request for an interview as they were busy with crop harvesting and crop processing, and some avoided the questions without giving any reasons. There has not been very much research done on the social impact of the Sixteen Decisions in the Gazipur, Narayangonch, Comilla regions. Hence there are no comparisons to be made with other studies in this area. The researcher tried to recruit female investigators to collect data from borrowers; however, it was not
possible to do so. The researcher needed to explain the study objectives to the centre chiefs, although they were not study participants.

The study assesses GB women borrowers’ familial and community development through knowing and following the Sixteen Decisions, but does not measure their economic development and microenterprise development. The second generation of GB women borrowers are more aware and proactive about many social issues, but the present study did not have participants from the borrowers’ second generation. The second generation is a subject for subsequent research.

This study presents a snapshot at one point in time. The study attempts to interpret the impact of the GB program on women borrowers’ familial and community development. However, many other factors have had an impact on women’s empowerment, and it is not possible to separate the GB program from these factors. However, study findings suggest that marginalized women’s empowerment has increased. The study contributes to new knowledge about the social impact of micro-credit. These are the positive effect of the GB Sixteen Decisions on borrowers’ familial life and community life. Borrowers are taking leadership roles in the community, for example, they are becoming UpZilla Vice Chairs. Moreover, the increase in women’s community participation observed in the second generation of borrowers can be seen in all South Asian countries, in rural and urban settings, across generations, class and communities.

Similarly, the study was not designed to show how the participants have advanced over the time that they were associated with the GB. There is no baseline that can be used for items such as familial decision-making and community participation. This is because no studies have yet been conducted on the effectiveness of the Sixteen Decisions. Many studies
have addressed the economic aspects of the GB and some have addressed themes related to women’s empowerment. Hopefully, further research can provide insight into familial decision-making practice and community participation.

Future Research

A number of studies have been proposed at other points in this thesis, but this section suggest some additional ones. The current policy of the GB is to separate its social services into sister organizations and restrict the bank to economic issues. Research could investigate whether the GB at the organizational level could provide economic service and social services simultaneously.

Similarly, the GB is not engaged in promoting gender equality. If the GB experimented with a gender equality program, it would be useful to study its impact upon those who were part of it as compared to the more conventional GB program.

A third line of research could study the networking patterns among GB centres across Bangladesh, and whether GB could facilitate an improved borrowers’ networking process. Which issues should GB women borrowers be more proactive about and why? Could GB borrowers use their networks to protest again dowry?

Does the second generation of borrowers participate in the family and community in a more egalitarian way than their mothers? Does the second generation implement the Sixteen Decisions? What is the strategy for the social and economic empowerment of the second generation and how will it differ from the strategy for the original group of borrowers?
Summary

The GB micro-credit programs in Bangladesh have offered disadvantaged women opportunities for economic empowerment by learning and following GB loan transactions management: develop a business, earn income, manage money, and determine the use of their earnings. In addition to microcredit, the GB has also developed a holistic social development program through the Sixteen Decisions for the promotion of GB borrowers’ social development because the GB realized that social development (education, health, nutrition, agriculture, mutual cooperation, and environment) is necessary for their total development. Although GB borrowers follow some of decisions, as discussed in Chapter 5, political activism is crucial for their liberation from male dominance. Activism requires the GB or other facilitators to animate the process of Sixteen Decisions Campaigns in Bangladesh as well as increased collaboration among other microcredit organizations and NGOs working with Bangladeshi women. In the section above, the researcher looks at the possibility of future research related to Sixteen Decisions campaigns. The researcher suggests that campaigns could concentrate on gender equity for women borrowers and encourage the second generation of borrowers to engage in collective activism for marginalized women’s liberation from patriarchal domination.

Although the evidence of this study suggests that the GB’s program has had an impact upon the family and community development of women borrowers’, the study suggests that the impact could be enhanced through adapting the Sixteen Decisions to address gender development and patriarchal issues more directly. In addition, it is necessary that GB women borrowers create strong ties among themselves and organise for collective
action against teen marriages and against all forms of discrimination and violence against women, especially dowry-related violence and abuses.

To enhance the impact of this research, the summary of the report in English and Bengali will be sent to the GB head office and to the borrower participants. The English version of the summary report will be sent to the employee participants and the feminist participants. Moreover, the full English report will be sent to the GB head office in order for this information to be used in future program development and strategies for GB women borrowers’ socio-economic empowerment in their family and communities. The survey findings will be communicated to the feminist advocacy groups in Bangladesh.

Postscript

As I was preparing this thesis for its final defense, an unexpected turn of events has consumed the GB and cast a cloud over its future. There has been a sudden call for Muhammad Yunus to step down from the GB, shocking its 8.5 million borrowers and 35,000 employees and leading to a crisis in the Grameen management. This call for Yunus’s departure from the bank came about because of allegations in a Norwegian documentary of misuse of loan funds, allegations that have since been withdrawn. However, political opponents of Yunus in the Bangladesh government have seized upon this situation and the government now wants to step in to control the GB and its sister organizations. This takeover could be dangerous for the institutions and to its beneficiaries because the GB management system is totally different than a bureaucratic management system found in the Bangladesh government. Because bureaucratic management is full of red-tape, it usually doesn’t address the problems immediately. A system that is responsive to the needs of the grassroots is necessary for the beneficiaries and other stakeholders.
The GB was created under a special ordinance of Bangladesh. It is 75% owned by the GB borrowers themselves and 25% government-owned. It has been managed by its autonomous board of directors since its inception. Nine directors of the board are elected from the borrowers, much like a credit union, and two others from outside elites of Bangladesh. The board recruits the CEO of the Bank. The majority of board members have requested that Muhammad Yunus remain the CEO of the bank.

Professor Muhammad Yunus, the innovator who originated the GB group-based microcredit program is a dedicated, tireless worker for the poor people in Bangladesh who has developed and fine tuned its policies and operational strategies that are simple, suitable, respectful and effective for the disadvantaged people. The policies have become popular among the poor women and they find the microcredit system worthwhile for them both socially and economically, even in times of natural disaster and other social and familial crises. These micro-borrowers have used the Grameen loans to rehabilitate their businesses in these catastrophic situations. Muhammad Yunus has added different programs, products and policies that address borrowers’ economic issues, including different non-credit social programs like cheap healthcare services, cheap nutritional foods, educational loans, solar energy and green energy, all of which benefit Bangladeshi people.

Yunus modifies, improves and adds new programs according to the needs of the place, situation and time. He has been integral in understanding the problems of the grassroots marginalized people and mutually developed strategies that help field staff to address problems, to improve the working system, develop institutional capacity building and staff management. He is a good resource manager and that is why GB and its other organizations are flourishing in Bangladesh with limited resources. As he is a good
organizer, selfless honest person, good social business entrepreneur and social business action researcher, he has managed these institutions efficiently. He has been patient towards employees’ mistakes, and created innovative social businesses that have helped Bangladesh to develop. GB’s group-based program has been replicated all over the world because of his efforts and networks, and he and the bank were recognized for their efforts with the Nobel Peace Prize in 2006.

Muhammad Yunus has tried to cultivate successors among the GB employees; however, they don’t have the charisma, vision, selflessness and leadership qualities that could assist these organizations to continue to run smoothly. The open minded non-political dynamic executive is essential for GB’s further development and for borrowers’ full potential development in future. GB is a people-centered bank. GB borrowers are scared of having a new executive that may turn it into a bureaucratic organization that would add rigidity to the micro lending system. It is risky for the smooth functioning of the GB to suddenly take Yunus out without a process to replace him. MFIs are expanding all over the world and have been learning from GB Bangladesh; hence having a legally autonomous status board of directors is important. This transitional period will affect the operation of the bank at the grassroots level, which will affect the ability of the women to obtain loans and to become empowered economically and socially. The leadership in place at the GB may also affect the ability of the bank to consider the recommendations of this study.
References


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Kabeer, N. (2001). Conflicts over credit; Re-evaluating the empowerment potential of loans to women in Bangladesh. World Development, 29(1), 63-84.


The Impact of the Grameen Bank upon the Patriarchal Family and Community Relations of Women Borrowers in Bangladesh

(Cliental Questions)

I, Kazi Abdur Rouf, a PhD student at the University of Toronto, am doing research on women’s leadership development with the Grameen Bank and women’s ability to make decisions within their families and communities in Bangladesh. You are invited to participate in this study. The interview will last for one-two hours. I acquired your address from the branch from which you borrowed your Grameen Bank loan. Your participation in the interview is voluntary and will be treated confidentially. Your answers will be recorded in the questionnaire. If you have any questions, please ask me during the interview or after the interview. The questionnaire has two parts: The first part addresses your socio-economic information. The second part addresses your participation and role in the group and center, use of the 16 slogans in your life, and gender relationships in your home and outside of the home.

Part One

Date: 

1.1. Branch Name: 1.2. Centre name:

1.2. Borrower’s Name: 1.4. Age: 1.5. GB borrower #

1.6. Marital status: (please √) unmarried/married/divorced/separated

1.7. Family Type: Joint/Single

1.8. No. Children:

1.9. BORROWER’S EDUCATION

<table>
<thead>
<tr>
<th>Description</th>
<th>Before joining Grameen Bank</th>
<th>After Joining Grameen Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.9.1. Complete elementary school</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.9.2. Studied high school and above</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.9.3. Non-Formal Education /Centre school</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.9.4. No schooling</td>
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</tbody>
</table>
### 1.10. Children’s Education

<table>
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<tr>
<td>1.10.1.</td>
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<td>1.10.2.</td>
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<tr>
<td>1.10.3.</td>
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<tr>
<td>1.10.4.</td>
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<tr>
<td>1.10.5.</td>
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</tbody>
</table>

### 1.11. HOUSING/ASSETS

<table>
<thead>
<tr>
<th>Question</th>
<th>Before joining Grameen Bank</th>
<th>After joining Grameen Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.11.1. Dwell in a pacca house</td>
<td></td>
<td></td>
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<tr>
<td>1.11.2. Dwell in a semi-pacca house / tin sheet house</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.11.3. Dwell in a thatch house / renting</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>1.11.4. Assets (Value in Taka)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.11.5. Agricultural land</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.11.6. Business land</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.11.7. Cattle</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.11.8. Jewelry</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.11.9. Furniture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.11.10. Electronic Goods (TV, Radio, Freezer, Telephone, etc)</td>
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</tbody>
</table>

### 1.12. FAMILIAL STRUCTURE and DECISION-MAKING PROCESS

<table>
<thead>
<tr>
<th>Question</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.12.1. Who in your family makes decisions regarding day to day expenses?</td>
<td></td>
</tr>
<tr>
<td>• Myself</td>
<td></td>
</tr>
<tr>
<td>• My husband, sons and or parents without consulting me</td>
<td></td>
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<tr>
<td>• My husband, sons and/or parents consult me, but they make the final decision</td>
<td></td>
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<tr>
<td>• All family members including myself mutually make decisions</td>
<td></td>
</tr>
<tr>
<td>1.12.1. Does your family prevent you from going out?: Yes</td>
<td></td>
</tr>
</tbody>
</table>
No

1.12.3. If yes, what are the reasons (✓ multiple if any)
- They don’t like for me to go to the market
- Customary for women not to go to the market
- Maintenance of purdah
- Other (specify)
- No answer

1.13. COMMUNITY CONNECTION

<table>
<thead>
<tr>
<th>Question</th>
<th>Before Joining Grameen Bank</th>
<th>After Joining Grameen Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.13.1. Do you belong to any organization?  : Yes No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.13.2. If yes, which community organization/ committee do you belong to?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Grameen Bank Center</td>
<td></td>
<td></td>
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<tr>
<td>• Business associations</td>
<td></td>
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<tr>
<td>• School committees</td>
<td></td>
<td></td>
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<tr>
<td>• Rural electrification committee</td>
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<tr>
<td>• Village irrigation committee</td>
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<td></td>
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<tr>
<td>• Pavement committee</td>
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<td></td>
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<tr>
<td>• Village development committee</td>
<td></td>
<td></td>
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<tr>
<td>• Sport and music club</td>
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<tr>
<td>• Conflict resolution committee</td>
<td></td>
<td></td>
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<tr>
<td>• Festival committee</td>
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<td></td>
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<tr>
<td>• Union council</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.13.3. Do you face any problems in participating in any of the above committees?: Yes No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.13.4. If yes, what are the problems you face in participating in any of the above committees/ associations?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.13.5. Do you have communication/relationships with neighbours?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.13.6. If yes, why do you communicate with your neighbors? (√ multiple if any)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reason for communication:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Chat</td>
<td></td>
<td></td>
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<tr>
<td>• Share business information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Discuss group centre discipline</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Resolve neighbourhood conflicts</td>
<td></td>
<td></td>
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<tr>
<td>• Develop community schools</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Discussion children’s education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Environmental maintenance</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Other community affairs

### 1.14. CUSTOMS

<table>
<thead>
<tr>
<th>Question</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.14.1. Do you protest against dowry marriages?: Yes/No</td>
<td></td>
</tr>
<tr>
<td>1.14.2. If yes, how and why?</td>
<td></td>
</tr>
<tr>
<td>1.14.4. Do you protest against marriages with girls younger than 18 and boys younger than 22?: Yes/No</td>
<td></td>
</tr>
<tr>
<td>1.14.5. If yes, in what ways?</td>
<td></td>
</tr>
<tr>
<td>1.14.6. If no, why not?</td>
<td></td>
</tr>
<tr>
<td>1.14.3. Do Grameen Bank members get together to solve neighbours’ problems collectively?: Yes No</td>
<td></td>
</tr>
</tbody>
</table>

### GRAMEEN BANK INVOLVEMENT

**A. 1.15. Loans and Centre Activities**

**B. 1.16. CENTRE MEETING DISCUSSION**

1.16.1. What do you discuss in the weekly meetings? (*Please √*)

- GB loan transactions/agenda
- Business information exchange
- Discuss members family problems
- Personal issues
- Community issues /projects

1.16.2. Are you familiar with the Sixteen Decisions?

1.16.6. Would you allow your children to marry without dowries?

1.16.7. Would you allow your children to be married as teenagers?

### C. 1.17. Sixteen Slogans

1.17.1. Do your family members know the 11th, 12th, 14th, 15th, and 16th Sixteen Decisions?

1.17.2. Do they think about these decisions?

1.17.3. Are you free to visit (clinics, schools, union councils, centres, banks, markets) public spaces in times of need?

- Yes
- No

1.17.4. If not, why not?
1.17.5. Which issues should women be more proactive about: (√ multiple if any)

- Women equality rights
- Children’s education
- Clinic development (satellite clinics in villages)
- Collective conflict resolution
- Public resource sharing, infrastructure development / renovation
- Environmental protection

FAMILIAL and COMMUNITY INTERACTION

A. 1.18. Attitudes to Borrowers

1.18.1. Do you fully control and manage your loan money?
   Yes  No

1.18.2. If no, who controls loan money (please √)
   - Husband or parents have full control
   - Husband or parents consult but have final say
   - All family members share in the decision

Questions: 1. 19. Likert Scale:

<table>
<thead>
<tr>
<th>Questions (please √ in the appropriate scale in the table)</th>
<th>Not at all important</th>
<th>Somewhat important</th>
<th>Moderately Important</th>
<th>important</th>
<th>Very important</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.19.1. When your family makes decisions to buy furniture/electronic goods, your opinions are considered</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.19.2. When your family makes decisions to buy clothing, your opinions are considered</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.19.3. When your family makes decisions for savings, your opinions are considered</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.19.3. When your family makes decisions to educate children, your opinions are considered</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
1.19.4. When your family makes decisions for festival donations, your opinions are considered.

<table>
<thead>
<tr>
<th>1.19.4. How frequently do you communicate with your neighbors?</th>
<th>Rarely (once a year or less)</th>
<th>Occasionally (more than once a year, but less than once a month)</th>
<th>Leisure time (if possible)</th>
<th>Regularly (once a month)</th>
<th>Regularly (more than once a month)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.19.5. Does your family prevent you from going out?</td>
<td>Not at all</td>
<td>Little bit</td>
<td>moderately</td>
<td>Quite a bit</td>
<td>Very restricted</td>
</tr>
<tr>
<td>1.19.6. How respectful is your family toward you?</td>
<td>Not at all respectful</td>
<td>Little bit</td>
<td>moderately</td>
<td>Quite a bit</td>
<td>Very respectful</td>
</tr>
<tr>
<td>1.19.7. How harsh is your family’s treatment of you?</td>
<td>Not at all harsh</td>
<td>Little bit</td>
<td>moderately</td>
<td>Quite a bit</td>
<td>Very harsh</td>
</tr>
</tbody>
</table>
Part-Two

2.0. Personal/Familial Affairs

2.1. Can you tell me about the most successful event in your life?

What is it? How did you achieve it?

2.2. Could you tell me about the most unpleasant experience in your life? What is it? How did it happen? What are your feelings about it now?

2.3. Could you give me an example of one idea that you proposed to your husband/family head that was appreciated and accepted?

2.4. What are the regular activities you do daily? List activities with the time spent on them?:

2.5. Are there any specific goals in your life that you would like to achieve most in the future? Yes No

If yes, what are they?

2.6. Could you tell me about three major challenges that you face in your life?

1. 

2. 

3.

2.7. To whom do you consult with to solve your family problems?

3.0. Public/Community Affairs

3.1. Do women interactions at regular centre meetings facilitate group identity, promote cohesion and women’s awareness among center borrowers? Yes No

3.2. Are you or other centre members able to transfer center leadership skills to other community contexts (school committee/irrigation committee/VDP etc). Yes No

If yes, what are they?

3.3. Do you think the GB Sixteen Decisions/staff members encourage borrowers to engage in public activities like cast votes in elections, participate in school committees and local councils etc? Yes No

3.4. Did you vote in the last parliamentary election-the one that took place in 2008? Yes No
3.5. Did you vote in the last union council election – the one that took place in 2009? Yes No

3.6. Do you think male-dominated values, norms, practices and rituals are a hindrance to women’s public space development? Yes No

If yes, how?

3.7. In what ways have you mentored, supported or encouraged involvement in community activities?

3.8. Have you collaborated with other women/neighbours to achieve equality for women in your community? Yes No

3.9. If not, why not?

3.10. Do you gain from being involved in civic activities? Yes No

What you have gained?

3.11

<table>
<thead>
<tr>
<th>When your family makes a decision to buy lands or lease lands, how are your opinions considered?</th>
<th>Not at all important</th>
<th>Somewhat important</th>
<th>Moderately important</th>
<th>Important</th>
<th>Very important</th>
</tr>
</thead>
<tbody>
<tr>
<td>When your family makes a decision to marry your children, are your opinions considered?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Who do you go to for treatment when you are sick?</td>
<td>Do not see a doctor</td>
<td>Attend allopathic, quack</td>
<td>Village doctor</td>
<td>Private clinic</td>
<td>Public hospital</td>
</tr>
</tbody>
</table>

3.12.1. Do you visit immunization centres for your children’s immunizations? Yes No

3.12.2. Do you attend festivals organized by your relatives or different social festivals? Yes No

3.12.3. Do you need permission to visit your parents’ house after marriage? Yes No

3.12.4. Do you watch TV? Yes No

3.12.5. Do you use a sanitary latrine? Yes No

3.12.6. Do you grow vegetables year-round and earn money selling them? Yes No
3.12.7. Tell me one situation in which you were encouraged by your family.

3.12.8. Do you like to participate in public space events or community activities?
   Yes No
3.12.9. Tell me one situation in which you became frustrated?

3.12.10. Do you like to participate in community activities?
   Yes No
   If no, why not?
   Yes No
3.12.11. Can I contact you again if I need more information? Yes/No
   Debriefing

3.12.12. Do you have any comments?

Thank You

Investigator’s Name:                     Investigator Signature  Date ------
Verified by Kazi Abdur Rouf
Appendix B
Grameen Bank Field Staff Employees’ Questionnaire

The Impact of the Grameen Bank upon the Patriarchal Family and Community Relations of Women Borrowers in Bangladesh

I, Kazi Abdur Rouf, a PhD student at the University of Toronto, am doing research on women’s leadership development with the Grameen Bank and women’s ability to make decisions within their families and communities in Bangladesh. You are invited to participate in this study. The interview will last for thirty minutes. Your participation in the interview is voluntary and will be treated confidentially. Your answers will be recorded in the notes. If you have any questions, please ask me during the interview or after the interview.

Questions

Name of the respondent:         Date

Branch name:

1) Could I have an active borrowers list, those who have been clients for 10 years or more of your branch?

2) What are you discussing with borrowers in the weekly center meetings?

3) What are strategies the GB has in place to develop leadership in women borrowers in both their family and community?

4) What are the strategies and measures you have taken to teach and promote the Sixteen Decisions?

5) What are the strategies and measures you have taken to teach and promote specifically the 11th, 12th, 14th, 15th, and 16th decisions?

6) Do you see the impact of the Sixteen Decisions on borrowers’ lives?
Appendix C

Feminists Questionnaire

The Impact of the Grameen Bank upon the Patriarchal Family and Community Relations of Women Borrowers in Bangladesh

I, Kazi Abdur Rouf, a PhD student at the University of Toronto, am doing research on women’s leadership development with the Grameen Bank and women’s ability to make decisions within their families and communities in Bangladesh. You are invited to participate in this study. The interview will last for one hour. Your participation in the interview is voluntary and will be treated confidentially. Your answers will be recorded in the notes. If you have any questions, please ask me during the interview or after the interview.

Questions:

Name of the respondent: Date:

Q1. What are the problems that women face in participating in social activities at the village level, union/upzilla level, and in the policy making/policy implementation or involvement in committees at the macro level?

Q2. How could Upzilla Parishad/ Union Parishad facilitate marginalized women’s voluntary/involuntary participation at different local development committees/organizations?

Q4. Do you think the dowry problem/early child marriage has been reduced at the village level? YES/NO

If not, why not?

Q5. What are the strategies needed to reduce dowry in society?

Q7. What kinds of strategies are needed to develop women micro borrowers familial and community engagement in the community?

Q8. Do you think patriarchal values, norms, practices and rituals are still barriers to women’s public space development or to empowering women in the villages? Yes/No

If yes? How?

Q11. How could public institutions, private organizations and NGOs/MFIs, and informal village institutions mobilize rural women to develop their voices, choices and leadership?
Q12. Do you think microcredit borrowers are able to transfer their leadership skills to other community contexts (school committees, Gram Shalishi Committees, irrigation committees, road pavement committees etc.)? Yes/No
If yes, what are they?
If not, why not?

Q13. In what ways have women been mentored, supported or encouraged to become involved in community activities in Bangladesh in the last three decades?

Q15. What kind of support do marginalized women need to develop their social and civic development?

**Interviewer:** Kazi Rouf, a PhD student, University of Toronto, Canada
Appendix D
Flyer

The Impact of the Grameen Bank upon the Patriarchal Family and Community Relations of Women Borrowers in Bangladesh

Research Participants needed

I am inviting you to voluntarily participate in my research: Grameen Bank’s women familial and community life development in Bangladesh.

Have you been a Grameen Bank borrower for ten years? If so, would you be interested in participating in a study that is looking at Grameen Bank women’s familial and community life development?

• Anonymity, confidentiality and privacy are assured
• Your identity will not be shared with anyone outside of the research personnel
• Only you and the researcher will be present at the time of the interview
• Participation in this study is entirely voluntary and you can withdraw at any time

To participate, please contact Kazi Abdur Rouf in person in the Bashon Gazipur in Joydevpur, in 1 April-30 April 2010; Sadipur Sonargoa Narayangonj from 1 May- 31 May 2010, Barera Chandina Comilla from 1 June-30 June 2010 or email at rouf56@hotmail.com for more information.
Title of Research Project: The Impact of the Grameen Bank upon the Patriarchal Family and Community Relations of Women Borrowers in Bangladesh

1. The PhD student Kazi Abdur Rouf, University of Toronto, Canada is the principle investigator of the interview. Home phone number: 416-231-3535 (in Canada); Email: rouf56@hotmail.com

2. Faculty Supervisor: Professor Jack Quarter, Phone Number: 416-978 0820; email: jquarter@oise.utoronto.ca or call the office of Research Ethics of U of T at 416-946-3273; or email ethics.review@utoronto.ca

I, Kazi Abdur Rouf, a PhD student at the University of Toronto, am doing research for my thesis on the leadership development of women who are clients of the Grameen Bank and their decision-making power within the family and community in Bangladesh. I was given consent by the Grameen Bank to ask whether you would volunteer to participate in this study. I purposively selected your branch offices: Bashon Gazipur Branch, Sadipour Narayangonj branch and Barera Chandina Comilla. If you agree to participate, I will ask you some questions that are related to the research, record your answers and take notes. Your participation in the study is voluntary, and if you decline to participate, I will not say anything to the Grameen Bank.

During or after the interview you are free to ask any questions of me. The questions will focus on Grameen Bank women’s practice of the 7th, 11th, 12th, 13th, 14th, 15th and 16th slogans and other questions for their leadership development within their family and the community in Bangladesh. The study will examine at what levels the women of Grameen Bank are empowered to participating in their communities. I will ask about GB’s by-laws, GB’s Sixteen Decisions and patriarchal barriers that deter and create inequity as it relates to women’s empowerment, leadership development and involvement in different private and public space activities in Bangladesh. Moreover, the study will focus on examining the influence of patriarchy and Grameen Bank’s Sixteen Decisions on women’s gender development in their families and communities. Based on the study findings, I will develop
recommendations of what needs to be done in order to overcome barriers faced by Grameen Bank borrowers in Bangladesh.

There is no direct benefit to you from participating in this study. If you have any doubt about any questions, please free to ask me. At anytime you can withdraw from the interview and refuse to answer questions without consequences. The information collected in this study will be incorporated into my PhD thesis. Your name and other information that might identify you will not appear in the report or any future publication or presentation. The study will use a pseudonym to represent your contributions in the research. The only people who will have access to original data are the principal researcher, Kazi Abdur Rouf and his thesis supervisor, Professor Jack Quarter. The original questionnaire transcripts and field notes will be kept in a locked filing cabinet in the researcher’s office and will be destroyed upon completion of the study after August 2012. You have the right to withdraw from this study at any point. To do so, please let me know. I will eliminate your information from the study. In addition to this, if you have any questions about the study, please contact me by my email rouf56@hotmail.com. If you have questions about your rights as a research participant, you can contact the Ethics Review Office at the University of Toronto at ethics.review@utoronto.ca or 416-946-3273.

Sincerely,

Kazi Abdur Rouf

PhD Student
Ontario Institute for the Studies in Education (OISE)
University of Toronto
Toronto, Ontario M5S 1V6
Canada

Informed Consent and Signatures: I have read/heard the consent form, and I have been offered an opportunity to discuss it with the principal researcher, Kazi Abdur Rouf. I understand the information in this consent form, and I agree to participate in this research. I have been given a copy of this consent form with contact information for the principal researcher, Kazi Abdur Rouf and his thesis supervisor, Professor Jack Quarter. Should I have any questions or concerns during the course of this study, I may contact Kazi Abdur Rouf, or Professor Jack quarter.

Participant Signature: _______________________

Date: _____________________________
Appendix F

Consent Form for the Employees

(To be Read to the employees)

Title of Research Project: The Impact of the Grameen Bank upon the Patriarchal Family and Community Relations of Women Borrowers in Bangladesh

1. **Researcher identity:** The PhD student Kazi Abdur Rouf, University of Toronto, Canada is the Principle Investigator of the interview. Home phone number: 416-231-3535 (in Canada): Email: rouf56@hotmail.com

2. **Faculty Supervisor:** Professor Jack Quarter, Phone Number: 416-923-6641; email: jquarter@oise.utoronto.ca or call the office of Research Ethics of U of T at 416-946-3273; ethics.review@utoronto.ca

I, Kazi Abdur Rouf, a PhD student at the University of Toronto, am doing research for my thesis on the leadership development of women who are clients of Grameen and their decision-making power within the family and community in Bangladesh. I was given consent by the Grameen Bank to ask whether you would volunteer to participate in this study. I purposively selected your branch office, Hathazari Chittagong, Bashon Gazipur Branch and Manamati Comilla. If you agree to participate, I will ask you some questions that are related to the research and record your answers and take notes. Your participation in the study is voluntary, and if you decline to participate, I will not say anything to the Grameen Bank.

During or after the interview you are free to ask any questions of me. The questions will focus on Grameen Bank Women’s practice of the 7th, 11th, 12th, 13th, 14th, 15th and 16th slogans and other questions for their leadership development within their family and the community in Bangladesh. The study will examine at what levels the women of Grameen Bank are empowered in participating in their communities. I will ask about GB’s by-laws, GB’s sixteen decisions and patriarchal barriers that deter and create inequity as it relates to women’s empowerment, leadership development and involvement in different private and public space activities in Bangladesh. Moreover the study will focus on examining the influence of patriarchy and Grameen Bank’s sixteen slogans on women’s gender development in their families and communities. The interview will last about 30 minutes. Based on the study findings, I will develop recommendations of what needs to be done in order to overcome barriers faced by Grameen Bank borrowers in Bangladesh.
There is no direct benefit to you from participating in this study. If you have any doubt about any question, please free to ask me. At anytime you can withdraw from the interview and refuse to answers questions without consequences. The information collected in this study will be incorporated into my PhD thesis. Your name and other information that might identify you will not appear in the report or any future publication or presentation. The study will use a pseudonym to represent your contributions in the research. The only people who will have access to original data are the principal researcher, Kazi Abdur Rouf and his thesis supervisor, Professor Jack Quarter. The original questionnaire transcripts and field notes will be kept in a locked filing cabinet in the researcher’s office and will be destroyed upon completion of the study after August 2012. You have the right to withdraw from this study at any point. To do so, please let me know. I will eliminate your information from the study. In addition to this, if you have any questions about the study, please contact me by my email rouf56@hotmail.com. If you have questions about your rights as a research participant, you can contact the Ethics Review Office at the University of Toronto at ethics.review@utoronto.ca or 416-946-3273.

Sincerely,

Kazi Abdur Rouf
PhD Student
Ontario Institute for the Studies in Education (OISE)
University of Toronto
Toronto, Ontario M5S 1V6
Canada

Informed Consent and Signatures: I have read/heard the consent form, and I have been offered an opportunity to discuss it with the principal researcher, Kazi Abdur Rouf. I understand the information in this consent form, and I agree to participate in this research. I have been given a copy of this consent form with contact information for the principal researcher, Kazi Abdur Rouf and his thesis supervisor, Professor Jack Quarter. Should I have any questions or concerns during the course of this study, I may contact Kazi Abdur Rouf, or Professor Jack quarter.

Participant Signature: _______________________

Date: _____________________________
Appendix G
Consent Form for the Feminists
(on OISE letterhead)

(To be Read to the Feminists)

Title of Research Project: The Impact of the Grameen Bank upon the Patriarchal Family and Community Relations of Women Borrowers in Bangladesh

1. Researcher identity: The PhD student Kazi Abdur Rouf, University of Toronto, Canada is the principle investigator of the interview. Home phone number: 416-231-3535 (in Canada): Email: rouf56@hotmail.com

2. Faculty Supervisor: Professor Jack Quarter, Phone Number: 416-923-6641; email: jquarter@oise.utoronto.ca or call the office of Research Ethics of U of T at 416-946-3273; ethics.review@utoronto.ca

I, Kazi Abdur Rouf, a PhD student at the University of Toronto, am doing research for my thesis on the leadership development of women who are clients of the Grameen Bank and their decision-making power within the family and community in Bangladesh. I was given consent by the Grameen Bank to ask whether you would volunteer to participate in this study. I purposively selected you to discuss with you about Grameen Bank micro borrowers familial development and community engagement in their communities. If you agree to participate, I will ask you some questions that are related to the research and record your answers and take notes. Your participation in the study is voluntary, and if you decline to participate, I will not say anything to the Grameen Bank.

During or after the interview you are free to ask any questions of me. The study will focus on examining the influence of patriarchy and the Grameen Bank’s Sixteen Decisions’ on women’s emancipation in their families and communities. The interview will last about one hour. Based on the research findings, I will develop recommendations on what needs to be done in order to overcome barriers faced by Grameen Bank borrowers in Bangladesh.

There is no direct benefit to you from participating in this study. If you have any doubt about any question, please free to ask me. At anytime you can withdraw from the interview and refuse to answers questions without consequences. The information collected in this study will be incorporated into my PhD thesis. The only people who will have access to original data are the principal researcher, Kazi Abdur Rouf and his thesis supervisor, Professor Jack
Quarter. The original questionnaire transcripts and field notes will be kept in a locked filing cabinet in the researcher’s office and will be destroyed upon completion of the study after August 2012. You have the right to withdraw from this study at any point. To do so, please let me know. I will eliminate your information from the study. In addition to this, if you have any questions about the study, please contact me by my email rouf56@hotmail.com. If you have questions about your rights as a research participant, you can contact the Ethics Review Office at the University of Toronto at ethics.review@utoronto.ca or 416-946-3273.

Sincerely,

Kazi Abdur Rouf
PhD Student
Ontario Institute for the Studies in Education (OISE)
University of Toronto
Toronto, Ontario M5S 1V6
Canada

Informed Consent and Signatures: I have read/heard the consent form, and I have been offered an opportunity to discuss it with the principal researcher, Kazi Abdur Rouf. I understand the information in this consent form, and I agree to participate in this research. I have been given a copy of this consent form with contact information for the principal researcher, Kazi Abdur Rouf and his thesis supervisor, Professor Jack Quarter. Should I have any questions or concerns during the course of this study, I may contact Kazi Abdur Rouf or Professor Jack Quarter.

Participant Signature: _______________________

Date: _____________________________
Appendix H

Consent Form for the Grameen Bank
(on OISE letterhead)

(To be read to the participant)

Title of Research Project: The Impact of the Grameen Bank upon the Patriarchal Family and Community Relations of Women Borrowers in Bangladesh

1. The PhD student Kazi Abdur Rouf, University of Toronto, Canada is the principle investigator of the interview. Home phone number: 416-231-3535 (in Canada): Email: rouf56@hotmail.com

2. Faculty Supervisor: Professor Jack Quarter, Phone Number: 416-978 0820; email: jquarter@oise.utoronto.ca or call the office of Research Ethics of U of T at 416-946-3273; ethics.review@utoronto.ca

I, Kazi Abdur Rouf, a PhD student at the University of Toronto, am requesting permission to do research for my thesis on the leadership development of women who are clients of the Grameen Bank, and their decision-making power within the family and community in Bangladesh. If you will grant permission, I would like to do the study in three branches: Bashon Gazipur Branch, Sadipur Sonargoan Narayangonj and Barera Chandina Comilla. I would like to interview 10 employees and 61 borrowers in total, divided about equally between the three branches. The interview with employees would last about 30 minutes and the interview with borrowers would last about two hours. The participants would be volunteers who could withdraw at any time including partway through the interview, should they desire to do so.

The questions will focus on Grameen Bank Women’s practice of the 7th, 11th, 12th, 13th, 14th, 15th and 16th slogans and other questions for their leadership development within their family and community in Bangladesh. The study will examine at what levels the women of the Grameen Bank are empowered to participate in their communities. I will ask about GB’s by-laws, GB’s Sixteen Decisions and patriarchal barriers that deter and create inequity as it relates to women’s empowerment, leadership development and involvement in different private and public space activities in Bangladesh. Moreover, the study will focus on examining the influence of patriarchy and Grameen Bank’s Sixteen Decisions on women’s gender development in their families and communities. Based on the study findings, I will develop recommendations for what needs to be done in order to overcome barriers faced by Grameen Bank borrowers in Bangladesh.
The information collected in this study will be incorporated into my PhD thesis. The study will protect the confidentiality of the participants and will use a pseudonym to represent them if any comment they make is referred to. The only people who will have access to original data are the principal researcher, Kazi Abdur Rouf and his thesis supervisor, Professor Jack Quarter. The original questionnaire transcripts and field notes will be kept in a locked filing cabinet in the researcher’s office and will be destroyed upon completion of the study after August 2012. The participants have the right to withdraw from this study at any point. If you have any questions about the study, please contact me by my email rouf56@hotmail.com. If you have questions about your rights as a research participant, you can contact the Ethics Review Office at the University of Toronto at ethics.review@utoronto.ca or 416-946-3273.

Sincerely,

Kazi Abdur Rouf
PhD Student
Ontario Institute for the Studies in Education (OISE)
University of Toronto
Toronto, Ontario M5S 1V6
Canada

Informed Consent and Signatures: I have read/heard the consent form, and I have been offered an opportunity to discuss it with the principal researcher, Kazi Abdur Rouf. I understand the information in this consent form, and I agree to participate in this research. I have been given a copy of this consent form with contact information for the principal researcher, Kazi Abdur Rouf and his thesis supervisor, Professor Jack Quarter. Should I have any questions or concerns during the course of this study, I may contact Kazi Abdur Rouf, or Professor Jack Quarter.
Participant Signature: _______________________

Date: _____________________________
Appendix I

Letter Requesting Permission for Collecting Data from
Grameen Bank Women Borrowers in Bangladesh

To Mr. Dipal Chandra Barua
Deputy Managing Director
Grameen Bank
Mirpur-Two, Dhaka-1216
Bangladesh.

Date: October 15, 2009

Subject: Request to grant me access to collect data from Grameen Bank and its women borrowers and Grameen Bank branch employees.

Dear Sir,

I, Kazi Abdur Rouf, a PhD student at the Ontario Institute for Studies in Education (OISE), University of Toronto, have planned to research GB women’s leadership development in Bangladesh. My research topic is “The Development of Private and Public Spaces for Female Borrowers of Grameen Bank in Patriarchal Bangladesh.” The study explores at what levels the women of the Grameen Bank are empowered in the decision-making process within their families and what participation takes place in different public space activities as a result of the Sixteen Decisions of Grameen’s peer-lending program in Bangladesh. In order to do this research, I have planned to visit the Grameen Bank from February to August 2010 and collect data from Grameen Bank women borrowers and employees from the Grameen Bank - Dhaka, Chittagong and Comilla branches.

The collected data from GB borrowers and employees will be incorporated into my report and the findings of the study can contribute to fostering equitable gender development in Bangladesh. The findings of this research will be important to GB to improve its policies and strategies, especially to fulfill the goals of Grameen Bank’s Sixteen Decisions. This study could help the Grameen Bank to understand GB women’s empowerment and leadership development status in society. The final research report will be sent to you.

In my survey, sixty-one GB women borrowers will be interviewed with a formal questionnaire. I will ask questions about borrowers’ socio-economic profile, knowledge of GB’s Sixteen Decisions and how GB by-laws impact their lives. (Questionnaire design in progress).

I would appreciate any support that you can provide in collecting information related to borrowers’ socio-economic status and the implementation of the Sixteen Decisions at the branch level.
With regards,
Kazi Abdur Rouf
2003-5005 Dundas Street West
Toronto, On. M9A 4Y6, Canada
Email: rouf56@hotmail.com

Mr. Kazi Abdur Rouf
2003-5005 Dundas Street West
Toronto, On. M9A 4Y6
Canada.

October 29, 2009

Subject: Permission to collects data from Grameen Bank women borrowers in Bangladesh.

Dear Kazi Rouf,

As per your request, you are permitted to collect data from Grameen Bank and its women borrowers for your PhD research. We will provide you all necessary assistance at our end. It is to be noted that before going to collect the data you have to approve the questionnaire from Grameen Bank authority.

Thanks.

Dipal Chandra Barua
Deputy Managing Director
Grameen Bank
Appendix J  
Data from Grameen Bank Women

**Percentage of Women Borrowers Who View Male-Dominated Values as a Hindrance**

<table>
<thead>
<tr>
<th>Question</th>
<th>N</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you think male-dominated values, norms, practices and rituals are a</td>
<td>61</td>
<td>32.8</td>
<td>67.2</td>
</tr>
<tr>
<td>hindrance to women’s family and community development?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Appendix K

**Qualitative data: Themes with Examples on dowry marriages**

<table>
<thead>
<tr>
<th>Item/themes</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dowry causes poverty.</strong> (24 responses by 23 respondents)</td>
<td>Those people who look for dowry, they are greedy for wealth; they want money without working hard. Dowry marriages drain the savings of parents and impoverish them. I gave a dowry and spent a huge amount of money on my daughter’s wedding because they demanded a Honda motorcycle for a dowry….. (Feroza).</td>
</tr>
<tr>
<td><strong>Dowry goes against the human rights of women.</strong> (37 responses by 34 participants)</td>
<td>Dowry is against the law; it creates illegal pressure on bride’s parents for dowry. (Mina).</td>
</tr>
<tr>
<td><strong>Dowry creates family conflict.</strong> (37 responses by 34 participants)</td>
<td>Dowry seekers harass the bride’s family, it hampers peace in the family and it creates a rift between the bride’s family and the groom’s family. (Delowara).</td>
</tr>
<tr>
<td><strong>Dowry goes against religious prescription.</strong> (18 responses by 18 participants)</td>
<td>Demanding dowry causes bad people to go to hell because it is prohibited in Islam. (Ragia).</td>
</tr>
<tr>
<td><strong>Dowry causes social problems.</strong> (7 responses by 7 persons)</td>
<td>By taking dowry from the bride’s family, it is like the bridegroom’s parents sell their sons to the bride because</td>
</tr>
</tbody>
</table>
the bride will bully the bridegroom, which eventually angers both families. The bride does not care about anyone. (Sakhina).