RURAL DEVELOPMENT PROGRAMMES AND THE STATUS OF WOMEN - THE DECISION MAKING FACTOR

PH.D. DISSERTATION

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PREFACE

It is common knowledge that women in third world countries have a weaker position, socially and economically, in comparison to males. This realization has led to a shift of focus from the previous approaches which were general, to more specific target group approaches, particularly with regard to women who reside in rural area in extreme poverty situations. However, no approach can bring changes in women's lives and status unless they themselves can decide and choose to live the life they consider most beneficial.

The present dissertation "Rural Development Programmes and the Status of Women - the Decision Making Factor" was undertaken on the conviction that women's prevalent weak status can be changed if women are able to take decisions about factors that affect them. The study is divided into six chapters. Chapter I gives an introduction to the content and methodology of the study. In Chapter-II women's social and economic status in the context of socio-economic and cultural milieu of Bangladesh is discussed in detail. Chapter-III provides the background of Rural Development Programmes where policies and strategies of Government and non-government organization have been developed to reach poor rural women. Chapter-IV is a case study on Mahila Bittahin Samabaya Samity (MBSS) under Bangladesh Rural Development Board while Chapter-V is a case study on Grameen Bank. Chapter-VI is a comparative study based on the two case studies. Chapter-VII is the concluding chapter of the research paper.

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GLOSSARY

ARDO	-	Assistant Rural Development Officer
AZAN	-	Muslim call for prayer
BRDB	-	Bangladesh Rural Development Board
BSS	-	Bittahin Samabaya Samity (Women's Cooperative Society)
Centres	-	Unit consisting of six groups of 30 members (of Grameen Bank)
Dowry	-	Money or luxury goods given to bride-groom during Muslim marriage
Dower	-	Money fixed during Muslim marriage which husband is under obligation to pay to wife
DPD	-	Deputy Project Director
Group	-	Organisation of five members (of Grameen Bank)
Gusti	-	Members of same clan
Kendra	-	Same as Centre
KSS	-	Krishak Samabaya Samity (Farmers' Cooperative Society)
MBSS	-	Mahila Bittahin Samabaya Samity (Landless Women's Cooperative Society)
Meher	-	Same as dower
Para	-	Locality
PD	-	Project Director
Purdah	-	Veil, also seclusion for women
RPP	-	Rural Poor Programme
Talak	-	Muslim word for divorce
UNO	-	Upazila Nirbahi Officer
URDO	-	Upazila Nirbahi Development Officer
UCCA	-	Upazila Central Cooperative Association

CONTENTS

CHAPTER I

INTRODUCTION

1. DEFINITION OF RURAL DEVELOPMENT

The term Rural Development is a very broad concept and may be used to interpret activities related to the development of rural area. In its broadest sense rural development implies agricultural growth with social and institutional[1] development, which incorporates a wide range of activities covering all sectors related to development objectives. But, basically rural development seeks to promote the well being of the poor people living in the rural areas who were by-passed by earlier development strategies, and who have very limited access to basic social services. It is here that current rural development approaches diversify from earlier strategies because, while the former paid much attention to capital intensive, productivity oriented programmes with aspirations of 'trickle down' affects, the recent strategies seek to attain development through building institutions of the rural poor people and by encouraging their participation in these institutions. The World Bank[2] defines rural development as a strategy designed to improve the socio-economic life of a specific group of people - the rural poor. One of the primary assumptions on which the definition is based is that rural areas have land, labour and some capital, which if mobilized could reduce poverty and improve the quality of life. This of course takes into consideration the fuller development of the existing resources including construction of infrastructure such as roads and bridges, introduction of new technology, creation of new institutions and organizations, as well as administrative decentralization.

2. ELEMENTS OF RURAL DEVELOPMENT

Current rural development strategies emphasize three key elements of rural development :

i. The **target group** in the rural areas for whom development is aimed at,

ii. The **institution** through which rural development will take place,

iii. The direct and effective **participation** of the target groups in these institutions.

2.i The Target Group Approach to Rural Development

The process of economic growth in the last few decades has revealed that in the third world countries the mass of the poor have not only became poorer but they are still without access to the elementary necessities of life such as food, clothing, adequate housing and basic health facilities. A number of studies and conferences within the United Nations System and the academic circle have analyzed the nature of the problem that faces the third world today and the magnitude of the crisis that confronts these third world countries. There is a great deal of consensus about the cause of failure of the early development programmes, and an awareness that if left alone, these would lead to even greater crisis by the year 2000[3].

This concern has led to a shift of focus from the old development framework of rapid economic growth through central planning and high productivity with emphasis on industrialization, urbanization and modernization. Under this approach, it was expected that the cumulative benefits of growth would "trickle down" or have a spill-over effects on the poor people living in the rural areas. But, by the early 1970s it had become increasingly clear that the trickle down theory had failed to achieve its objectives because although the total income had increased, the positive effects on the poor were much less than was expected[4]. The income gap between the rural areas and the urban areas, and that between distinct population groups widened considerably. The number of those on the verge of minimum subsistence level had become very alarming. The World Bank[5] estimated this increase between 1969 and 1980 to be from 560 million to 780 million. At the same time it became clear that absolute poverty is primarily a rural problem[6]. Within the framework of bilateral and multilateral cooperation, strategies were needed to prevent the impoverishment of the rural poor through their participation in the production process. This led to the search for an approach where programmes would directly contribute to overcome poverty.

Following Robert McNamara's speech in Nairobi in 1973, in which he called for direct measures in aid of the poor, the World Bank adopted the Target Group approach as a strategy designed to improve the economic and social life of a specific group of people-the rural poor by raising their incomes and output[7]. The Basic Resolution of the 1976 World Conference of the International Labour Organization (ILO) World Employment Programme underlined the necessities of a "Basic Needs" approach to development planning. The concept grew out of the recognition that the basic problem of the less developed countries is low productivity and rural poverty[8]. It advocated that micro models be constructed with targets expressed in terms of 'Kilocalories' (nutrition), education (particularly primary education) and some combination of growth with distribution[9].

To the many other varieties of models developed to attain growth with equity, may be added another concept more radical than the rest. It was the approach developed by the Dag Hammerskjold Foundation at Uppasala known as Another Development and Self Reliance. The approach was characterized as need oriented, endogenous, self reliant, ecologically sound and based on structural transformation. The advocates of Another Development state that the models of rural development used in the 1950s and 1960s failed not only in their own terms but reduced the possibility of Asian Nations' mobilizing their own resources and shaping their own destinies. The alternative model they claim is that of mobilization for the conversion of surplus labour into means of production through an integrated process of total mobilization involving people's consciousness and the inculcation of democratic values, the full utilization of natural resources and systematic development of appropriate technology. The advocates claim that "this process is the only viable method of accumulation that .... leads to faster economic growth .... (and) .... there is now sufficient historical validity for this process of mobilization"[10].

These macro models for reaching the poor people in the rural areas and for fighting poverty there, through structured participation and through maximum utilization of local resources in the third world countries since the last two decades were matched by massive financial and technological support. It also led to a strategy of direct intervention in the social and economic life of the poor rural people. Special attention were given through policy measures to encourage associations of homogenous groups so that their socio economic activities and interest would have a common basis of interaction.

But most conspicuous in recent development trend is the special effort to bring poor rural women within the process of development. This means development of strategies to reach those women who are constrained by socio-economic and cultural factors to participate in development activities. The most widely accepted model in Bangladesh is that of grouping homogenous women of equal socio-economic background and the development of group as institutions through direct participation of the women themselves.

2.ii Institutions of the Rural Poor

Rural organizations, cooperatives, trade unions, farmers associations and groupings are defined by FAO as people's own organizations, that is, bodies which are run and controlled by their members to a large extent[11]. Members in the institutions are to decide upon and engage in socio-economic programmes, as well as in bargaining of claim making activities[12].

In many countries rural institutions are called people's organizations, but in fact they are created and managed as well as controlled by outside or government agencies. The consequence often is that instead of generating initiatives of the participants, the rural development programmes in these countries have made people increasingly dependent upon their government or outside agencies for support, sacrificing their sense of belonging, creativeness and innovativeness[13]. In Bangladesh, institutions of the rural poor fall mainly into two categories :

(a) **Cooperatives**, specially the two tier model supported by government, and

(b) **Groups**, some of which have attained wide recognition as successful models developed by various non government organization (NGOs).

With many drawbacks, cooperatives are still considered as the most effective organizations of the poor people, because in many cases they are still the only mechanism where many like-minded people with similar socio-economic background can interact for their own well being. The two tier cooperatives or the Comilla model as it is popularly known, has both physical and financial support of the government and thereby has great scope for bringing large scale rural poor people within its fold.

In recent years, in some cases groups as models developed by certain NGOs have proved effective institutions of the rural poor, and again, has the scope to help many more disadvantaged poor who are still outside their fold of operational activity.

2.iii <u>Participation of the Rural Poor</u>

Currently, the participatory approach has clearly been identified as an effective tool which would foster growth and ensure distributive justice. This approach[14] is considered as a process which seeks to give the rural poor a voice in the development decision, access to productive assets, and a share in the benefits of development. The participatory approach is considered as specially relevant to third world countries. It is hoped that the rural poor would be involved in programmes designed for them through their own organizations and thereby actively contribute to growth on the one hand and reap the benefits of development on the other. However, studies[15] on the participation of the poor indicate that rural organizations are effective means and expressions of poor people's participation only if set up in suitable forms based on the principle of self help and are run by the members themselves. The basic requisites identified for such participation are : rural poor as members and leaders of their own organizations are able to participate in the decision making regarding their development, contribute effectively to development efforts, and share equitably in the benefits of development.

The importance of such participation is that the members interact and make decisions in face to face relationships, and activities are related to day to day situations and the felt needs of the target group. The implication of these key elements of rural development programmes is that it leads to the development of a process of decision making wherein members learn to take decision on a number of factors that are relevant to them as members of the organization, and thus they learn to take decisions on factors that affect them personally as members of a family.

3. PROGRAMME AS STRATEGY FOR RURAL DEVELOPMENT

The primary objective of all rural development efforts is to help the rural people solve their own problems. Programmes are the strategies or policy measures for attaining this objective within the framework of some broader theoretical concept. A distinction is sometimes made between programmes and projects because, whereas the former has a wider theoretical implication, the latter consists of putting the theory into specific practical application. Many projects may be fitted into a programme. But, in development activity it is difficult to strictly demarcate between programmes and projects and often the two terminologies are used interchangeably to mean the same.

4. DECISION MAKING

Decision Making has been defined[16] as a process that selects a problem for decision (that is, choices) and produces a limited number of alternatives from among which a particular alternative is selected for implementation and execution.

Lasswell[17] has identified seven stages in the making of a decision. The stages comprise : (i) Problem Identification, which brings to the attention of the decision maker problems for decision and information about these problems, (ii) Recommendation functions in which alternatives are formulated, (iii) Prescription stage in which an alternative is authoritatively selected, (iv) Invocation of the prescribed alternative, (v) its Application, (vi) Appraisal, and (vii) Termination of the original decision. The usefulness of Lasswell's model has been demonstrated in studies on legislature and foreign policy decisions but it does not generate hypotheses for empirical investigation. Many such hypotheses have been formulated with propositions related to the advantages of the decision-maker who dominates the Intelligence (Problem Identification) and Recommendation functions.

Others[18] have tries to study decision making within the framework of major 'variable clusters'. These clusters are: (i) the Decision Situations (characterized by surprise or anticipation, response, time and value implications), (ii) the Decision Participants (characterized by their personalities, social backgrounds and experiences, and values or preferences), (iii) The Decision Organization (characterized by roles and units), (iv) the Decision Process (characterized by particular techniques, procedures, and strategies conscious or unconscious by which decision is made), and (v) the Decision Outcome (characterized by the decision products or effects).

According to Chance[19], a person's decision making authority closely relates to his or her status. "The status of the executive (decision maker) will correspond closely to the type of decisions he is called upon to make,and the larger and more complex the decisions he is called upon to make, and the higher his status"[20]. This is because decision making involves the exercise of personal judgement by the decision maker. Chance has identified two basic elements of decision making as (a) the choice between alternatives, and (b) the factor of uncertainty. The decision maker does not know with certainty the outcome of all the alternative courses of action open to him.

But in the socio-cultural milieu of Bangladesh, in which poor rural women live, and with which the study is concerned, the opportunity and ability to make decision are of greater importance then the choice of alternatives and uncertainty of outcomes. This is because, without the former, that is, without the conditions and the ability to make decisions, the latter element is of secondary consideration.

Ordinarily, poor rural women are very dependent on the males of the household to make decisions regarding income, savings, consumption, expenditures, as well as regarding matters relating to family size, children's future, women's own mobility and life style in general. Many of these decisions affect women negatively and in general has resulted in her very low status in the family. But, in recent years, as a consequence of the socio economic development oriented objectives of a number of rural development programmes, many rural women are becoming actively involved in income generating activities which require them to make a number of decisions regarding amount of loan to be taken, area of investment, nature of loan repayment, as well as in matters relating to profit, savings and expenditures.

The implication of this kind of decision making is that, women's decision making in economic activities create the opportunity for them to make decisions in the family. In this study, women's decision making is considered as occurring in two separate but dependent spheres viz., in the organizational context where she is involved in economic transactions, and in the household context where she takes decisions on her economic activities and where also the condition is created for her to make decisions in factors that affects her personally directly or indirectly. In order to find out how women's decision making related to economic activities affect her decision making in her household, both Lasswell's model and the variable cluster models will be used. An attempt will be made to find out how the intelligence and recommendation functions and the decision making process create conditions for the decision maker so the she is able to take decisions or share in the decision making with others when the need arises.

5. THE STATUS OF RURAL WOMEN IN BANGLADESH

5.i Definition of Status

Status signifies a composite of power and position a person has in relation to others with whom he/she interacts. Status has been defined as "a position indicating specific roles, obligations and rights of an individual or group in relation to others in he social structure of the society"[21]. Rural women's status in Bangladesh is determined by a number of factors such as values created by the patriarchal system, religious sanctions and traditional customs of the rural society. The consequence has been a male dominated society, a male dominated family, and the consequent low status of women in both the social and economic sphere of rural life.

5.ii Status and Decision Making

In this study the status of rural women will be determined through the decision making variable. In general, rural women have very little opportunity to make decisions because of the factors stated above. But currently, as a consequence of rural women's involvement in economic programmes promoted by various government agencies and NGOs many women are taking decisions regarding their economic activities. In the context of our study all decision making occur within structured organizations. The organization is defined as a number of agreed upon characteristics including formal rules of procedures, certain impersonal norms, personal relationships, direct and indirect communications and guided and calculated activities and behavior. Members of the organization act under some influence from the orientation, rules, expectation and activities of the organization in which they participate. As these members are a part of an organization as well as part of a family, it is expected that these members' decision making role in the organization will influence their decision making role in the family.

The importance of decision making in this study lies in the fact that it gives women the authority to choose and live their lives in the way they consider most beneficial to them. Consequently, when women make decisions in a family which affect them directly or indirectly it will be deemed that their status in the family in relation to other members has improved.

It is to be noted, however, that when women make decisions in the family it is not absolute individualistic choice but rather decisions made on the basis of consultation with spouse or other members of the family. This will be considered as a positive aspect as it would indicate healthy relationship between members of the family.

6. ASSUMPTION

Two assumptions are made here : one - primarily it is assumed that a woman's participation in income generating activities provided under rural development programmes increases her opportunity to make decisions; and, two - there is a correlation between a woman's ability to make decision on factors that affect her life and her improved status in the family.

7. DEFINITIONS

7.i <u>Women</u>

For the purpose of this study women would indicate poor, rural landless women whose family income is based on daily earnings, who are married, are members of Grameen Bank or Mahila Bittahin Samabaya Samity (MBSS) and have been in the credit programme of either organization for at least one year, or have taken credit at least once. A year's membership period is justified on the ground that the time period is enough to enable the beneficiary to take loan for a second time, and to make the needed decisions regarding credit, investments, savings, consumptions and expenditures.

7.ii <u>Rural Development Programmes</u>

Projects of Grameen Bank and Mahila Bittahin Samabaya Samity of BRDB, which provide institutional support (group / cooperative society), credit and other facilities to poor rural women.

7.iii <u>Status</u>

(a) Position of women in the Group/Cooperative Society in the context of their decision making opportunity in relation to income generating activities and other organizational functions.
(b) Position of women beneficiaries in household in the context of their decision making regarding factors that effect them personally or indirectly.

8. SCOPE OF THE STUDY

Since its inception in 1971, Bangladesh has put great emphasis on poverty alleviation and employment generation especially in the rural areas. The government's rural development programme is based on the two-tier cooperative system popularly known as the Comilla Model, promoted by the Bangladesh Rural Development Board (BRDB). There are four categories of primary cooperatives at the village level, namely, the Krishak Samabaya Samity (KSS) for the farmers, the Mahila Samabaya Samity (MSS), Bittahin

Samabaya Samity (BSS) and Mohila Bittahin Samabaya Samity (MBSS) for the assetless women. All are federated into an Upazila Level organization called Upazila Central Cooperative Association (UCCA).

Of the four types of organizations, the MBSS and BSS are of recent origin. The basis of these two organizations grew out of the realization that landlessness in the rural areas was on the increase and that more than 50 percent of the rural households are landless, or near landless owning less than half an acre of land. Realizing the magnitude of the problem and the need to provide off farm employment opportunities for these rural poor people, the BRDB in 1981-82 undertook a pilot venture to assist the landless rural poor. Since then, the Rural Poor Programme (RPP) of BRDB, although still experimental in nature, has expanded all over the country[22]. The RPP model differs from earlier efforts and other categories because of its special focus on controlled activities through closely supervised credit and weekly training of the beneficiaries. It provides greater scope of interaction between the beneficiaries and the project personnel.

The present study is concerned with MBSS as a special organization of poor rural women, with the view to find out how these women are benefitting from the project operations and what impact the programme has on them.

The Grameen Bank started in Chittagong as a small project in 1976 to provide credit to the assetless rural poor who had been left outside the working of the formal banking market. Under the auspices of Bangladesh Bank it began its field operation in Tangail in November, 1979 and in 1983 the Grameen Bank was converted into a full scale bank whose primary concern continues to be offering credit to landless men and women. Operating in the five districts of Chittagong, Tangail, Rangpur, Dhaka and Patuakhali, the Grameen Bank serves more than 3.5 lakh rural poor of whom 80 percent are women. The study covers some centers of the Tangail district where women beneficiaries are actively participating in the Grameen Bank programmes.

The justification for selection of the MBSS and Grameen Bank is that in both institutions supervised credit and intensive beneficiary training are very important components for developing the capability of women as members of the organization, and as creditors and investors. Also, MBSS operates within a well established broad institutional framework of BRDB which covers the whole of Bangladesh, while the Grameen Bank has gained much recognition as an effective institution with satisfactory performance. Finally, both the institutions have great potentialities for providing institutional and economic support to the many more assetless poor who still remain outside their fold.

9. OBJECTIVES OF THE STUDY

The objectives of the study are to :

(a) Determine the areas in which women make decisions as members of Grameen Bank and MBSS, particularly in the context of organization and family;
(b) Analyze women's decision making as creditors and investors;
(c) Analyze women's decision making in matters relating to savings, consumption, children's future, planned family and women's own mobility;
(d) Find out how these decisions are made; and

(e) Establish the relationship between women's ability to make decisions and her improved status in the family.

10. AREA OF STUDY

For Mahila Bittahin Samabaya Samity (MBSS), Trisal Upazila in Mymensingh district was selected, while for Grameen Bank, Modhupur Upazila in Tangail district was chosen as the area of study. Both these areas are situated at roughly equal distance from Dhaka and easily are accessible by public transport. The programme performances of these two areas are considered satisfactory.

11. METHODOLOGY

Survey through written questionnaire was the primary method through which data was collected. In Trisal there are 20 MBSS with 420 members. Of these 89 women beneficiaries were interviewed. For Grameen Bank 90 beneficiaries were interviewed in Modhupur Upazila. Beneficiaries interviewed were all secretaries or chairpersons of the society/group. Secretary/managers of MBSS were interviewed when they had come to UCCA for payment of dues and weekly meeting, while secretary/ chairpersons of Grameen Bank were interviewed when they had come to participate in zonal workshop in Tangail. Apart from questionnaire, beneficiaries from Grameen Bank and MBSS, those not included in the target population, were also asked questions orally. These members were selected at random.

Brochures, reports, registers and other printed materials were used as secondary sources of information.

Also, informal discussions with people responsible for these programmes within their respective organizations were conducted. The outcome of data has been calculated in percentage, thereby indicating the frequency of incidence.

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CHAPTER II

RURAL FAMILIES AND THE STATUS OF WOMAN

1. A DEMOGRAPHIC PROFILE OF WOMEN IN BANGLADESH

1.i Population

Bangladesh is a very densely populated country with more than 100 million people living in an area of less than 56 thousand square miles. The growth rate is 3.4 per annum, with 47 percent of the population under 15 years of age. The male female ratio is 106 males for 100 females. An estimated 90 percent of the population live in the rural areas[1].

1.ii Age Structure

In Bangladesh 46 percent of all males and 48 percent of all females are 15 years or less. Thirty two percent of all population is less than 10 years old. This high proportion of 'young' population creates a high dependency ratio of 104 compared to the dependency ratio of 85 in South Asia[2]. In 1961 the dependency ratio of Bangladesh was 98[3]. Thus not only has the population increased at a very rapid rate, the dependency ratio has also increased making the development burden very heavy on a relatively small section of the population[4].

The most important demographic implication of the age structure is that every year an increasing number of females will enter the labour market and face the uncertainty of employment and income.

1.iii Marriage

In Bangladesh marriage at an early age is a common phenomenon. Women marry early than men, particularly in poor families. By age 17 years 96.5 percent of women are or have been married[5]. In the rural areas the mean age of marriage is 13. The reason of this may be found in the moral security parents feel, within the cultural context, after they can marry off their daughters. A wide variation in age between marriage partners exist with the woman an average 9 years younger than the man. However there is a rising trend in mean female age at marriage and over about the last 30 years it has risen by 3.2 years[6]. Even so, rural women marry very young and one consequence is that young women become mothers of large families before they are mature enough to understand the responsibilities that go with it.

1.iv Divorce and Widowhood

The rate of divorce is low in Bangladesh. The Bangladesh Fertility Survey (BFS) found that among married women, 10.5 percent had been divorced. The divorce rate corresponds with women's education level. The higher the level, the more stable is the marriage. The BFS data shows the percentage of illiterate women whose first marriage was dissolved was 24.2, for women with secondary education it was 12.1 and for those with higher education it was 8.9 percent. Also, most of the divorces took place in the cases of early marriages. It is difficult for divorced women to get married again because of the social stigma attached to divorced women. Widows also seldom get remarried. Seventy one percent of the women in the age group of 60 years or above are widows[7]. The relative figure for men is only 10 percent. This is because as a result of the age difference between husband and wife at the time of marriage, the male partner often dies earlier leaving the wife behind. Many women who survive their husbands retain their widowed status. While in case of men surviving their wives, the tendency is to remarry. Divorced women and widows suffer both economically and socially[8]. They are often forced to destitution along with their children and depend on employment for survival.

1.v Literacy

The rate of literacy in Bangladesh is low. It was 20 percent in 1961 which increased to 24 percent in 1984. The statistics of male and female literacy was 33 percent for males and 15 percent for females[9].

The low percentage of female literacy is due to lower enrolment and higher drop-outs in primary schools. Though there is some improvement of the situation, the rate of girl's enrolment in primary schools is found lower than boys.

1.vi Fertility

Because women marry early they produce many children, specially in the absence of adoption of birth control measures. On average, a Bangladeshi women gives birth to 7 children[10]. Women who are educated, specially at the higher levels usually have fewer children. The fertility factor is also determined by the husband's educational and occupational level. Rural couples produce more children than their city-based counterparts.

1.vii Mortality

Recent estimates of crude birth rate and death rates per thousand is 34 and 11 respectively. Though there is some improvement of the situation over the 1951 statistics, both are still very high. The reason for high birth and death rates is mainly malnutrition particularly in the case of children and child-bearing women[11]. Because of malnutrition children and mothers are vulnerable to infectious diseases.

1.viii Nutrition

In Bangladesh the food intake situation shows a declining trend, both qualitatively and quantitatively. Total intake by the population in general decreased about 8.9 percent from 885.9 grams to 807.3 grams per capita per day between 1962-64 and 1975-76. Intake of animal and vegetable products decreased by 22 and 15 percent respectively, thereby further deteriorating the dietary situation. In the poverty situation of Bangladesh the women's chance of getting something to eat is further reduced because of the social-cultural values of food distribution where women get last and least to eat. The consequence of such deprivation is that 52 percent women and 82 percent of the pregnant and lactating mothers are anaemic[12].

1.ix Religion

Eighty five percent of Bangladeshis are muslims, 13 percent are Hindus and the remainder are Buddhists, Christians and tribal faiths. The implications of the dominance of Islam is that the prevalent patriarchal system is reinforced by the islamic religious laws and norms[13].

1.x Labour Force Participation

The labour force participation in the Bangladesh Census refers to only civilian labour force and is differentiated into various sectors by male and female. For the total population male labour force participation was 53.0 percent in 1974, female 3.5 percent. When the population group aged 10 and above is considered, male participation is 19.65 million, the corresponding percentage for females is 0.87 million, 0.61 million in agriculture labour force and 0.26 million in non-agriculture labour force. This low participation shown in the national statistics is a reflection of women's hidden contribution to the national economy, and their invisibility in the national accounting system[14].

2. DEFINITION OF FAMILY

The words 'duar', 'ghar', 'paribar' and 'bari' are used interchangeably to denote family in the rural areas of Bangladesh. Anthropologists present varying views on the meaning of family with their respective emphasis on any of these terms. The studies to date on peasant societies offered by various scholars[15] portraying family ties in their respective study areas delineate the frontiers of family. But, in spite of the differences in definition of a family the opinion common to most of these studies is this : The family consists of members who share and form an eating group. This however, is only an operational definition of a family specially for the identification of a household unit. The definition of Murdock[16] has a more functional approach in which he defines family as a social group characterized by common residence, economic cooperation and reproduction.

For the purpose of this study, a family would mean a household, consisting of husband, wife and children or it may be a female headed household, where the members live in a single economic unit and interact for the well being of the family.

3. CLASSIFICATION OF RURAL FAMILIES

The rural people of Bangladesh reside in a number of arrangements with their relatives. These can broadly be classified as :

i. Nuclear Family : A nuclear family consists of parents and their unmarried children. Normally an individual belongs to two nuclear families, the one in which he/she is reared (the family of orientation), and the one in which he she functions as parent (family of procreation). Steward and Glymn[17] terms nuclear family as conjugal family consisting of married couple and their children. The economic stress on modern life has prompted many rural families to keep their families into small independent economic units. Such a tendency has resulted in proliferation of nuclear families in immediate families.

ii. Sub-nuclear Family : These include female headed families where deserted, divorced or widowed women live with their children.

iii. Joint Family : A joint family consists of two or more married couples and their children. A joint family usually has a group of families headed by the father and in his absence by an older brother. And it usually includes unmarried brothers and sisters as well as one or both parents. The married brothers in a joint family may hold land or other property individually, but they live and eat jointly as an expression of solidarity among the fraternal.

4. FAMILY AND RURAL WOMEN

Rural Women's Relation to other members of the family:

A rural woman's status in the family is revealed from the story of her life from infancy to old age.

4.i Infancy

In rural areas when a girl is born the event is rarely celebrated by the relatives unless she happens to be first daughter after four or five sons. That, usually, no 'Azan' (call for prayer) is given when a girl is born symbolizes the community's non cognizance of the girl's arrival[18]. From infancy the girl also learns to accept her 'ill-fate' for being a daughter. She becomes conscious of the feeling that unlike her brothers, who are the assets of the family she is a liability. She learns to accept the preferential treatment given to her brothers with regard of to food, education, healthcare and affection and thus internalizes her subordinate status.

4.ii Childhood

From childhood a rural girl is trained to fit into the only socially acceptable role - that of being a wife or a mother, and is thereby socialized with sex segregated labour. She helps her mother with her daily chores which ranges from household work to post harvest activities. This kind of work is encouraged as it trains the girl for her in-laws' house. Young girls are often referred to as 'guests' the implication being that she would eventually leave her parental home, and go to her 'permanent' abode in her in-law's house. So it is important that a girl is trained so as to become fit to serve her husband's family when she is married. She is also taught the virtues of charity, fidelity, tolerance and submission[19].

4.iii Marriage

Upon marriage a woman moves to her husband's locality and becomes part of his lineage[20]. The initial years of marriage is often lonely for a woman as she is a stranger in her husband's household and has to prove herself to the women of his household and his kin. Her position is inferior to other women of her husband's household, specially to her mother-in-law and sister-in-law who often mistreat her, and whom she may find very difficult to please. The only way she can get security in her husband's household is by producing a male heir[21].

This period of a woman's life is vulnerable to exploitation because of lack of economic security, and lack of support from her own family with whom her direct contact is severed upon marriage.

4.iv Motherhood

Motherhood gives a woman some status and autonomy in her mother-in-law's house specially if she gives birth to a son. In fact a woman's strength within the family increases with number of sons. One reason being that sons have the potential to add to the family income. However, a woman has little control over her body, the decision to have children resides totally with the husband[22]. Moreover, in all matters related to the children, the decision is with the husband. A woman might disagree, but it would not have any impact, and she must comply with her husband's wishes.

4.v Mother-in-law

Once sons marry, most women exercise not only authority but also considerable respect in the household. Mother-in-law dominates daughters-in-law, ally themselves with men, and share much of the formal status and authority vested in the patriarch of the household. It is essentially power over women[23]. The mother-in-law makes most decision in matters relating to the house, childcare, cooking, religious and other family matters.

4.vi Widowhood

Ideally, a widow is to be supported by her son. But young widows and divorced women are usually looked after by their own family. However, a single woman not only faces economic hardship but she is also not respected socially and often becomes an easy prey of exploitation.

5. SOCIAL STATUS OF RURAL WOMEN

5.i Purdah

A rural woman's status is closely related to purdah in the sense that it restricts her movements and increases her dependence on the males. In its literal sense 'purdah' means a curtain or veil but its figurative implication is the seclusion of women.

In its narrowest sense, purdah means that women should remain confined within the boundaries of the homestead and the veiling of women when they move outside their homes. In the broadest sense purdah involves the exclusion of women from the public 'male' sphere of economic, social and political life. Basically, purdah is a code of conduct which includes standard of dress which hides women's face and form, as well as behaviour which restricts mobility in the male sphere[24]. Purdah has become an accepted code of life in rural Bangladesh and the extent to which purdah is observed symbolizes the social and economic status of a family.

But, for the increasing number of rural women in poverty, the implication of purdah has changed as they seek employment outside the homestead into the male sphere in order to avoid starvation. To them purdah is maintained when they cover their heads with the sari they wear when working outside their homes.

5.ii Mobility

From childhood a girl becomes aware of the two separate worlds of man and woman. The woman's world is her home, while the man's world is outside the home. She becomes conscious of the social disapproval when a woman transgresses into a man's domain. Socially, a woman's mobility is restricted within the compound of her household. The implication of restricted mobility is that it has made women dependent on males for contact with the world outside her home[25].

5.iii Marriage

Marriage is yet another pointer of women's weak position in the rural areas of Bangladesh. The 'dowry' that has to be paid in marriage and the ease with which husbands may divorce wives indicate their helpless financial and marital status. In desertion or divorce, women generally bear the burden of looking after their children.

5.iv Dower or Meher and Dowry

Dower or meher is part of Muslim contract law in which a husband has to pay or make promise of payment of an amount of money to be fixed at the time of marriage to his wife. The payment has to be made in cash or in kind. The idea of dower was to put a check on the indiscriminate and irresponsible use by the husband of the provision to divorce his wife over trifle matters. But actual payment of dower is seldom made[26]. Rather, in contradiction to the intention of the Islamic rules society has provided for dowry, that is money or luxury items given to the bridegroom. Marriage engagements often break down over disagreement of the amount of dowry. There are also reports in newspapers of torture on the bride by the in-laws because of non payment of dowry. To meet the demand of dowry, girl's parents are often forced to sell valued possessions and even property. Payment to the bridegroom, either in cash or kind has become an important part of marriage system, and failure of payment may result in disaster, that is, divorce and even suicide by the girl or her guardian. The dowry system has become a social menace which puts economic pressure on the bride's family, and it also accounts for her humiliating status in the society.

5.v Divorce

In Bangladesh marriage and divorce of muslims are regulated by Mohammedan Law and by the Muslim Family Law Ordinance, 1961. Under this law a marriage is a contract between two individuals and the consent of both the partners is essential for the contract to become valid.

Limited polygamy is permitted by the Muslim law, where a man can marry four times, subject to certain conditions. In order to prevent men from taking undue advantage of this provision, the Muslim Family Law Ordinance set down rules to be followed by the man intending to marry a second time. But these laws protecting the interests of women are frequently abused, and their lack of application continues to cause misery and hardship to the wife[27].

The already fragile position of women in the society and family, has further become vulnerable because of the easy way in which a man can divorce his wife. In Islam, divorce is provided both to the husband and wife, but it is the method which strengthens the position of one against another. A man can divorce his wife by simply pronouncing the word 'talak' three times before witnesses. But a woman cannot divorce at will. Her husband has to confer this right on her in the marriage document.

5.vi Guardianship and Maintenance

In recognition of the fact that women compared to men are a disadvantaged group in the society, the law renders responsibility of the children on the male members of the family. The Muslim laws provide the father with the guardianship of his children, or in his absence on his family. However the mother can retain the custody of her son until he is seven years old, and of the daughter till puberty. The father is supposed to maintain the children during their stay with their mother.

Also, a wife is entitled to have maintenance allowance from the husband till the expiry of a certain period of the marriage, 'iddat', for which the Muslim Family Law Ordinance, 1961 has stipulated legal procedures through which the wife can claim maintenance allowance[28]. These laws are however, seldom put into application and the deprivation of women continues to exist.

5.vii The Law of Inheritance

The property rights of Muslim women is to half of the property of what the male inheritors get. That is, two daughters get the equivalent of one son. But, the property right is seldom exercised by women as, in most cases, they forego their right in lieu of social security. When a woman gets married and moves into her husband's household her entity as a member of her father's household is weakened, so that the property she inherits is only in words, because living in another household she rarely claims it. A woman also does not claim her property because of the consideration that if she takes her share of the property she will annoy her brothers, and her occasional visits to her family, which she cherishes, will cease. Often, at the time of divorce or widowhood, a woman needs the support of her family, so if she claims property she may not receive this support. In consideration of these practical reasons it is more advantageous for a woman not to claim her share[29].

6. LAW AND RURAL WOMEN

Legally the women of Bangladesh are protected by a number of personal and property rights. But these rights are mostly theoretical because there exists a gulf of difference between what the law says and what happens in practice. The main hurdle that lies in way of application of the legal rights of women in Bangladesh is primarily male attitude towards women[30].

Their insecure socioeconomic status is one the major factors which prevent women from exercising their legal rights. The laws of Inheritance, Marriage and Divorce, as well as Guardianship and Maintenance have provisions which protect women's interest but these laws seldom get precedence over prevalent social customs and traditional practices. Even the fundamental laws have failed to protect the interest of women. Article 28 of the Constitution of Bangladesh states that nothing in this article shall prevent the State from making special provision in favour of women and children.

Further, clause (4) of Article 28 recognizes the need to make special provision for women for achieving the desired equality with men and provides that no such provision shall be challenged for offending equality of man and woman[31]. However, these laws have not as yet produced any affect in changing the status of women in Bangladesh[32]. Also, most rural women are not aware of the existence of these fundamental rights and cannot therefore seek their protection when needed.

7. DETERMINANTS OF WOMEN'S STATUS

7.i Patriarchy

In all but a small minority of tribal groups in rural areas in Bangladesh, domestic organization is patriarchal, descent is patrilineal and residence is patrilocal[33]. Patriarchy has been defined as a set of social relations with a material base which enables men to dominate women[34]. Upon marriage, a woman moves to her husband's locality and becomes part of his lineage. Ideally, for a married woman, her husband's kinship becomes her family which she is expected to love, obey and serve[35]. The patriarchal system stipulates that men have complete authority over women in the family. Men are said to exert power and authority over women because they control property and income. And purdah is seen as one of the several instruments of patriarchal control[36].

The structural elements of patriarchal control include the norms of joint family and the kinship system. Potentially, a joint family consists of father, mother, sons, their wives and children and daughters until they marry or if they return home. The father is the head of the family with sons contributing their income to the father who manages the family resources. But, currently, due to economic hardship many joint families are disintegrating into small economic units with separate 'kitchens' although they continue to have strong linkages within the large family.

In most cases, households form one descent or 'gusti' cluster in one or more 'paras' in a village. And, under most circumstances, kinship norms direct control of the following resources : land, wage employment, credit and public goods and services. Kinship ties are generally the first criterion applied in hiring wage labour or in extending informal credit. Moreover, the leader of a kinship group is expected to give legal counsel and defence, provide social support and security and distribute resources[37].

Ideally, these family and kinship system offer women security and support throughout her life, even in the event of her husband's death. But these patriarchal norms also impose a rigid set of rules and restrictions on women's economic and social mobility[38]. As a consequence, women are kept not only within the seclusion of the household, but they are also subjected to a set of attitudes and behavior which places them in a lower position in relation to the males in the family. One direct impact is women's limited decision making authority in family matters even though such matters affect her personally.

7.ii Religion

In Bangladesh, 85 percent of the population are Muslims. The implication of religion for women, specially rural women, is that, they are often restricted from participation in rural development programmes which seek to provide them with economic and other opportunities. The purdah system which restricts women's mobility and the law of inheritance are the two elements of religion which establishes the supremacy of men over women[39].

It follows from the above that women in the rural areas have a low status in the family, and that measures are needed to improve their position so that they are able to lead better lives in the family. One such measure is the provision of opportunity to women to make decisions in the family, specially in the choice of matters which affects her personally.

8. ECONOMIC STATUS OF RURAL WOMEN

8.i Classification of Rural Families on Four Economic Criteria

Rural families can be classified on four economic considerations, viz;[40]

(a) To the first category belong those families which have enough land to produce and purchase food and other necessities for the whole year. They are able to meet additional family needs such as education, medicine, clothing and other unexpected expenses.

(b) The second category of families are those who manage on crops from small holdings which do not last for more than six months in a year. For the remainder of the year they have to buy rice and other food from the market. The needs of the family are met with difficulty and children are usually sent to primary schools. By rural standards these two are well to do families.

(c) To the third category belong the poor families with almost no cultivable land. Even if there is land, it is too little to be productive, or there is not enough resources available to make farming of the land possible. Women of these families are usually widowed, divorced or separated from their husbands, or husbands may be infirm or too old to work. Or even if the husband works, there is not enough money for the family. When there is money the family eats; when there is no money the family does not eat. Existence is from day to day.

(d) To the lowest strata belongs the extremely poor families. These families have neither cultivable land nor household plots. They live in other people's houses. In many of these houses women are the head of the family or are on their own.

A variant of this type of family is one where there is still a house, but little other homestead area. In these, as in cases of extremely poor families the lack of regular income earning members greatly reduces the stability of the family. Most of the people within families of this type live from hand to mouth. Women of this families depend for their subsistence on wage employment which is mostly seasonal.

Rural families can also be classified in terms of women's labour and income[41].

(a) Families below subsistence level : families which cannot subsist even given their female paid village labour and must deploy all members of the family to seek wage labour opportunities.

(b) Families at subsistence level. Those families which can subsist given their female unpaid family labour and paid village labour.

(c) Families at surplus level : Families which for status reason can withdraw their women from paid village labour, and in some cases unpaid family labour. In these classifications certain trends are discernable[42] :

(i) Women from surplus families work only as unpaid family labour, and produce mostly for consumption,
(ii) Women from subsistence families work both as unpaid family and paid village labour, and produce for cash and consumption,
(iii) Women from below subsistence families produce whatever they can for cash, work as paid village labour, and seek employment outside the village.

In recent years there is a growing number of subsistence and below subsistence families headed by women. It is likely that 40 percent of the rural women in this category in Bangladesh are seeking wage employment in the wage market[43].

9. ECONOMIC ACTIVITIES OF RURAL WOMEN

Economic activities in the traditional sense refer to productive activities engaged in payment of wage remuneration[44]. In rural Bangladesh, economic activities would mean any activity that is directly related to cultivation or work in the field related to agriculture. Thus any work that does not pay in cash or kind is not perceived as profitable, and in the usual sense is excluded from the definition[45]. But, when the economy is subsistence oriented, and labour is in the form of self-employed, a strict definition of economic activities cannot be maintained because rural women's domestic work and economic activities are integrated, and it is virtually impossible to compartmentalize their productive from nonproductive functions.

The task rural women perform in a subsistence agriculture framework is mostly unpaid although such works are critical to the agricultural economy. These tasks include processing of food grains, preservation and storage of seeds, growing family food and vegetables and rearing poultry and livestock. The traditional definition of economic activities is limited and gives rise to error and confusion which contributes to the notion that rural women are non-productive, parasitic family members[46]. To avert such definitional confusion economists have used time budget studies. These studies are made in order to measure the non market components of national income, and to show the allocation of time between work, non work and leisure both by men and women in peasant agriculture. Such studies provide an insight into the real work, productive value and contribution of women towards household production. It was found that rural women spend 12 to 14 hours in a day in different activities, while men work for 10 to 11 hours daily[47]. In addition to the economic functions a woman does other work as well. These include child bearing and rearing, house-keeping maintenance and household chores. Her domestic responsibilities and social responsibilities include pleasing every body in her in-law's house. The definition of economic activities should, in the context of Bangladeshi rural women therefore, take into account not only those tasks that are income generating but also those which are expenditure saving[48]. The implication of women's hard work is that they have the capability for working hard and given the opportunity they will earn wage income from their labour. Employment for women outside the household consist chiefly of agriculture wage labour, agriculture processing, household services, traditional medicine, mid-wifery and physical labour of the kind provided by rural works programme and food for work programme. In agriculture related activities available studies[49] all confirm that women are paid very little and substantially less than men for the same work. The agriculture wage rate of women is so little that basic subsistence is more and more difficult to depend on it[50].

10. STATISTICS ON FEMALE LABOUR FORCE

The national census records a very low female participation in the labour force. In the census reports[51] of Bangladesh the labour force refers to only civilian labour force. In 1974, the total male labour force was 53 percent and the corresponding percentage for female was 3.51 percent. Considering the population aged 10 years and above, male labour force participation was 19.65, for females the corresponding figure was 0.87 million, of which 0.61 was in agriculture and only 0.26 million in non-agriculture. The inter-census figures between 1961 and 1974 show that the growth of both the female civilian labour force and female agriculture force have been negative. They have declined at the rate of 5.1 percent and 5.7 percent respectively. Female agriculture labour is shown in the census report to have decreased from 2.42 million in 1961 to 0.61 million and female civilian labour force has declined from 2.64 million to 0.87 in 1974. Negative participation by females in the labour force in the census report is possibly due to a shift in the definition of female labour force which has enumerated all rural women excepting a few as housewives. Obviously under such a definition the entire post harvest operation is totally unrecorded[52]. If the activities of women related to horticulture and other ancillary activities are recorded, the participation of women in agriculture labour force would have been substantially higher[53]. However, some studies have contested the national statistics on the tasks rural females perform. One study[54], using a broad definition of all directly involved in productive activities found female labour force participation rates of 45-49 percent, very close to male rate of 54 percent.

11. RURAL WOMEN'S ACCESS TO SOURCES OF PRODUCTION

Major source of production for rural women are land, credit, training and extension services[55].

11.i Land

In Bangladesh major access to land comes form the Law of Inheritance. According to the Muslim Law of Inheritance, the property of a deceased father is to be divided into equal shares determined by the number of his sons and daughters that are living. The proportion of sharing by the sons and daughters is such that the daughter gets half of the son's share. The wife inherits one eight of her husband's property. But inspite of having claims to a father's or husband's property, daughters and wives seldom exercise their right. A micro level study in Comilla villages show that even less than one quarter (23%) of the rural women claim their legal share[56].

11.ii Credit

Rural women covered by development programmes of the government and non government organizations have some access to institutional credit. They use credit mostly for economic activities like horticulture, poultry raising, sewing, handicrafts, rice husking, petty trading, etc.

11.iii Training and Extension

Training is an important tool for involving rural women in production. Extension services help make training effective especially in the context of rural women because they can use services when such services are brought within their reach. Many of the government departments which work in the rural areas have extension workers who work as change agents. Some of these departments are Health, Agriculture Extension, BRDB, Family Planning and Social Welfare. Most of the extension workers of the Health department are males. Of a total of 12,087 extension workers of the Department of Agriculture Extension, only 210(1.7%) are females who come from and work with the rural household mainly to promote kitchen gardening and nutrition. Upto 1978, BRDB had only 27 such workers[57]. However, in the Department of Rural Social Services of the Social Welfare Department, and in the Department of Family Planning there is a high percentage of women workers. In the former 47 percent of the workers are females while in the latter 74.8 percent are females who come from and work with rural households[58].

Perhaps the worst consequences of the patriarchal system for poor women is the constraints it places on their wage employment. In the absence of land poor women must depend on wage employment which is traditionally restricted to paid labour in other households. While their condition necessitates that they seek wage employment, the rigid division of labour has resulted in a highly segregated labour market where women's access is limited. Until recently, the strict spatial segregation of male labour (in field and outside villages) and female labour (inside the homestead and inside the village) has been as rigid as functional divisional of labour by sex. Few women can compete with men in the labour market of rural Bangladesh. As a result women who have to sell their wage labour face a labour market which is highly restricted both spatially and functionally[59].

The problems for women in such highly segregated labour market structure is that women's wage are lower than men's wage, and more critically the demand of female labour is much less than the demand for male labour. A study[60] shows that the female heads of household find wage labour for 17 percent of total person days. For all kinds of income-generating work, female heads of household are employed for 63 percent of all person days while men are employed for 83 percent of all person days.

The patriarchy and the purdah system in Bangladesh has developed a culture which has not prepared women for the independent search for wage employment or opportunities for trade ina highly segregated labour market. The realization of this fact has led those who are interested in women development to focus on self-employment, either on individual or cooperative basis.

12. RURAL WOMEN AND ECONOMIC DECISION MAKING

Women's role in economic decision making is perceived from Kristen Westergaard's study on 'Pauperization and Rural Women'[61], where the author states the following: Men not only own land, they also make all decisions regarding production, that is, (a) inputs - ploughing, sowing seeds, fertilizer, irrigation etc. (b) output - harvesting, and (c) marketing which includes how much is to be consumed and how much is to be sold. Women control post harvest operations, but here the work is labour intensive and decision is less important than in areas referred above. Although women put much labour in the method of production, it is the males who are in charge of coordinating the various task performed in the production link. Thus, the analysis of the sexual division of labour shows that in the sex hierarchy, women hold the inferior position.

In brief, the above discussions show that women have an inferior position to male in the family. The reasons for this are associated with patriarchal system of family and segregation of women which restrict mobility and limit their access to economic opportunities. While the rural family system cannot be changed, it is assumed that by providing opportunities for activities to poor rural women their status in the family can be improved.

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CHAPTER III

RURAL DEVELOPMENT PROGRAMME

1. AN ECONOMIC REVIEW OF BANGLADESH

The economic base of Bangladesh is a clear indication why efforts must be geared to effectively accelerate the rural economy. Bangladesh has maintained a positive growth rate since the 1960s but has a declining per capita income of 2.8 percent[1]. The population continues to grow at 2.6 percent and is estimated to be 134 million by the turn of the century. Per capita income continues to remain below US $ 130. Agriculture dominates the economy with just under 50 percent of GDP and 74 percent of the labour force in 1984. The industrial sector accounts for less than 15 percent of the GDP and only 11 percent of the employment. The country maintains a dismal aggregate savings rate and reinvestment in both agriculture and industrial sector is almost nil[2]. Domestic savings declined from 3.4 percent in 1977 to 0.9 in 1982. The country remains heavily indebted to external aid and have found few ways to tax itself. By any standard the condition of poverty in Bangladesh seems to have worsened over the years[3].

2. RURAL EMPLOYMENT SITUATION AND GOVERNMENT/NGO STRATEGY FOR OFF FARM EMPLOYMENT

2.i Rural Employment Situation

The government strategy for the reduction of poverty has been and continues to be the rapid increase in agricultural output. However, according to an estimate of the World Bank[4] crop production can be expected to absorb only about a quarter of the increase in the labour force during the decade 1978-1988, which is also contingent upon several factors, the most important being those related to the spread of the new technology. Even this limited expectation holds little hope for the majority of the landless. One important reason is that two-thirds of the total labour used in crop production come from family labour of the land owners[5]. If there is an increase in crop production made by all category of farmers, the landless may receive some seasonal benefits in the form of seasonal employment during peak harvesting and transplanting period. Other prospect of self employment in farm activities is gloomy for the landless because they find it difficult to rent land on either cash or share cropping basis for cultivation. They are in fact less welcome if not totally rejected by the land owners as tenants[6].

A second potential source of substantial employment is in the construction of rural physical infrastructures, but employment generated under the Rural Works Programme of the sixties and its variants Intensive Works Programme and Special Work Programme as well as Food For Works Programme of the seventies, were seasonal and not substantial enough to meet the demand of the rural labour force. The scheme under Food For Works Programme in 1982/83 accounted for about 1.2 percent of the total man-days available in the country[7].

In the meantime, as a consequence of the rapid population growth, rural unemployment is on the increase. A Planning Commission estimate[8] shows that 8.5 million people were effectively out of employment in 1979/80. This army of unemployed swelled by 3.8 million new entrants to the labour market during 1980-85. The cause of high instances of unemployment is very much related to the increase in the number of landless and scarcity of agricultural land. The Agriculture Census 1984/85 recorded 56.6 percent of the rural households as landless. And rural households measured in terms of households owning less than 0.5 acres increased between 1977 and 1983/84 at the rate of 3.8 per annum[9]. Thus, while population and landlessness is on the increase so also is unemployment.

2.ii Government and NGO Strategy for Off Farm Employment

ii.a National Policy for Rural Development

Bangladesh's preoccupation with rural development rests on two main considerations:
(i) previous development efforts have failed to reach the rural poor, and
(ii) increase in the number of the unemployed aggravating rural poverty.

Since independence in 1971, development objectives have focused on poverty alleviation and on improvement of the living condition of the rural poor, specially through employment generation and social services, so as to reach the benefits of growth to the large number of people living in the rural areas.

The First Five Year Plan (1973-78), emphasized an integrated approach to rural development. It emphasized the Comilla model with group action through some institution and a two tier cooperative system, for implementing rural development programmes; integration of all supplies and services for effective utilization of resources for productive purposes and development of a cadre of local leadership through continuous training and group activities.

The Second five Year Plan (1980-85) questioned the applicability of Integrated Rural Development Programme (IRDP) advocated by the First Plan, and suggested a 'comprehensive' or 'simultaneous' approach instead. Organizations of groups and the two tier cooperative system still remained the basis of all government's development objective.

ii.b National Strategy for Rural Development :

(One) BRDB : In 1982 the Bangladesh Rural Development Board (BRDB) was established which was entrusted with the responsibility to promote production and employment of the rural poor by organizing Bittahin Samabaya Samity (BSS), Mahila Battahin Samabaya Samity (MBSS) side by side with Krishak Samabaya Samity (KSS), and the Mahila Samabaya Samity (MSS).

(Two) Administrative Decentralization : The Upazila is now the focal point of all rural development activity and the main responsibility for executing the activities lies with the Upazila Parishad. The Upazila parishad Chairman, as the head of the Upazila development administration, is assisted by the Upazila Nirbahi Officer (UNO). He is an officer of the administrative cadre. All other Upazila level officers of the functional department are placed under the control of the elected chairman. This, it was hoped, would ensure accountability of the Upazila level bureaucracy to the elected chairman and through him to the Upazila parishad[10].

(Three) Non Government Organizations : Apart from government efforts, many non government organizations

(NGOs) are organizing landless men and women in the rural areas. One common approach adopted by most NGOs is the formation of the rural poor into groups. The groups form the focal point through which credit, training and other support are given to the intended beneficiaries.

3. EMPLOYMENT GENERATION FOR POOR RURAL WOMEN

3.i Government

The International Women's Year 1975 led to the recognition that equality of women and men are essential to development and peace. Equality was interpreted to mean equality of opportunity with men with regard to equal access to employment and other factors that affect women's well being. This led to the Declaration by the United Nations of a Decade of Women 1976-85 with special focus on Equality, Development and Peace. At the same time the Declaration proclaimed a Plan of Action for implementing the strategies set in it. Like other United Nations member countries, Bangladesh was also guided by the Declaration and took measures to involve women actively in the development process.

The consequence was a shift of focus from rehabilitation programmes to income generating programmes for women. The national policies were also supported by actions. While in the first Five Year plan (1973-78) the main policy objective was rehabilitation, the Two Year plan (1978-80) sharpened its focus to make women useful to themselves, their families and the society at large[11]. The plan stated that the main thrust of the social welfare programme would be in the rural areas so as to enable women to participate in the development process. The social welfare programmes were to develop the skills of women, specially rural women to bring them to the main stream of economic activities[12]. The Second Five Year plan (1980-85) put forth concrete proposals for initiating actions for women's development. The objectives laid down were[13] :

- Ensuring proper atmosphere for women to participate in socio-economic activities,
- Provision of adequate facilities for non formal and vocational education and skill development,
- Organizations for training of destitute women for their rehabilitation in the society.

The Third Five Year Plan (1985-90) proposed a more comprehensive approach to the development of women. It envisaged increased participation of women in income generating activities through employment opportunity, non formal education, skill development and development of leadership and managerial skill at various levels[14].

The implication of the national policy on women is that of a changing trend which focuses on a dynamic and diversified action to ensure effective participation of women in development activities, specially income generating programmes. The Ministry of Women's Affairs and Social Welfare is responsible for the formulation and implementation of programmes for women.

3.ii Non Government Organizations (NGOs)

Parallel to the government's effort of involving women in the development process through employment and income generation, many non government organizations have taken up programmes for the socio-economic upliftment of poor rural people specially women. These voluntary organizations are required to register with various ministries and government departments. A 1981 inventory by UNICEF listed 236 registered organizations. About 13 percent of these organizations are sponsored by government, less than 2 percent by international organizations and the remainder are privately sponsored[15]. Within the perspective for a concern of women's issues, these agencies differ in supply of inputs, services and administrative managements.

Six broad categories of projects exist for women[16]. These are :

a. Self Help Income Generating projects

This is a very popular project, the core activity being income generation, but many such projects have soft components like health, education and family planning. These projects work by forming a group in the village or neighbourhood and by developing women's awareness of their potential. Most of these projects are run by NGOs.

b. Health and Family Planning projects

These projects concentrate mostly on service delivery activities. Some incorporate features that encourage income generating activities for women. From the perspective of women's development, perhaps the biggest success of family planning is that it has reached women. The family planning sector has recognized that it cannot succeed without a strong female orientation and hence a strong female staff. The large number of field workers have been a means of developing female leadership. Success of the family planning goal has given impetus for doing other things to encourage women's development, e.g. fostering employment or education[17].

c. Education and Literacy

The overall enrollment at the primary level has increased over the years, but the extremely high female drop out rate negates much of the progress. The most promising projects in this area are the 'non formal primary education' efforts which experiment with innovative curricula and different school hours to attract girls whom regular schools have not reached. In this context, adult literacy programmes are adopted to contribute to women's self-confidence by teaching them to write their names.

d. Agriculture Development Projects

Homestead agricultural activities seek to generate income while staying at home. The Department of Agricultural Extension's (DAE) Female Block Supervisor programme and the Bangladesh Academy for Rural Development's Kitchen Gardening Programme are two such projects. DAE has about 300 female extension workers, while BARD forms groups of 25 members, to whom credit and inputs are supplied. The result in terms of production are encouraging but efforts are needed to make the projects sustainable.

e. The Rural Works Programme and the Food for Work Programme : These two programmes promote the development of rural physical infrastructures such as roads, bridges, culverts and have considerable potentials for female employment. However, these projects are seasonal and attract the poorest rural women for some time in a year.

f. Rural Industries :

There are few rural industries e.g. the choir industry, the rice mills which provide some employment to women but the number of these industries is small and the impact has not been substantial.

4. Design for Sustainable Programmes

Building up Beneficiary's Decision Making Through Income Generating Activities and Training[18] :

This is one of the most important aspects of development programmes because often rural poor have not benefitted from project activity due to inherent weaknesses in project designs of these programmes.

The primary objective of non farm project designs is to generate employment and income, and to make the project sustainable in order to create long term impact on its beneficiaries. For this the basic elements of a project has to be taken into consideration :

4.i <u>The Target Group</u>

The target group whose capability for income generation activities has to be developed primarily but the objective must be there to develop their capability for the administration and management of the projects as well. The capability of the target group may be developed through continuous training of the beneficiaries. In the context of this study, capability may be defined as a condition or value status when a person is able to make decision singly or in consultation with others regarding management of an organization or activities promoted by the organization.

One major tool for capability development has been identified as training as a result of which many promoters of rural development programmes put special emphasis on this factor. Project designs should incorporate two aspects in the training curricula : (a) Training on organizational activities such as imparting knowledge about group formation, by-laws and discipline and other aspects of members' interaction within the organization, (b) training on economic activities. A member should have clear perception of the reason why she/he wants loan, how to transact business, modes of repayment of installments/ interests, as well as about future areas of investments. Emphasis must also be laid upon the levels of training, i.e. training of the beneficiaries as well as the project personnel, with a view to promote close interaction between the two. Particularly, attention should be given on participatory training where the beneficiaries should be encouraged to discuss problems and themselves seek solutions to the problems. Direct Participation or experience is another way of developing women's capabilities.

4.ii Participation

The participation of the beneficiaries must be ensured through beneficiaries' identification with the project activities, implementation of project objectives, and decision making in project management.

Participation of the beneficiaries must be ensured through a system of incentives and accountability. With regard to incentive, two things must be taken into consideration : first - the members must perceive the benefits of their participation in the organization i. e. credit and other support, and secondly, the scope must be there for them to make decisions regarding project activities through a process of dialogue between project personnel and the beneficiaries themselves. Mechanism must be incorporated to facilitate adjustment of decisions by the beneficiaries should the need arise. This would not only help project activities, it would also make participation of the beneficiaries a meaningful[18] element of project performance.

Accountability of project personnel and beneficiaries is an important element of project performance. Accountability is not limited to the responsibility of the lower strata personnel to their superiors, but field staff should also be made responsible to the beneficiaries. An open management is one way of ensuring staff to beneficiary accountability. Open management may involve for example, the routine publishing and posting of project expenditures, income receipts and accounts, so that beneficiaries can assess project progress[19]. The beneficiaries must also be made accountable through regular participation in group meetings and through statements/discussions of their economic and other activities.

4.iii Institutional Viability of a Project

The organization of the rural poor have to be made strong by complementary activities, effective delivery system and adequate personnel support. Also, project designs should have as its objectives effective decentralized management and comprehensive activities.

The success of a project is often related to efficient management and organizational arrangements. Of key importance is an on-going dialogue with the participant beneficiaries in order to gear development initiatives to local circumstances. This suggests that implementation, responsibility and control of resource within the executing agencies should be transferred to lower levels to allow increase in responsiveness to local needs. The transfer requires project investment in building the capacity of lower and middle level institutions[20]. Also, sufficient decision making authority should be transferred to the lower levels to enable quick and direct actions when the need arises.

Another factor of good project performance is comprehensiveness or totality of mixed activities[21]. The case for activity mix in projects rests on three arguments: the linkage argument, the employment argument, and the minimum needs argument. The linkage argument is that the growth of any activity is constrained by the supply of its inputs and by outlets of its outputs. Rural development programmes require the support of efficient and multi-dimensional input supplying and output processing systems. In the context of a concern of full rural development, the basic argument for comprehensiveness is related to the employment argument because employment can be provided only if sufficiently large number of activities requiring variety of skills and work cycles are organized simultaneously.

The basic or minimum needs argument[22] for comprehensiveness is that government can directly improve the quality of life of the low income families in the rural areas by providing subsidized social services such as healthcare facilities, drinking water, sanitation, schools and housing, and that expenditure of these services is, at least in part, an investment which yields a return in the form of higher labour productivity after a time lag.

However, in the context of our study, the priority would be given to those functions which generate employment and promote economic benefits first. Other components like literacy, health, family planning may be incorporated as objectives for implementation later as and when the need arises.

The most important element of sustainability of the project is the decision making factor of the beneficiaries, which has to be incorporated in project objectives through a thorough system of training, motivation and involvement of the beneficiaries at all levels of project activities.

5. INSTITUTIONS OF THE RURAL POOR : Mahila Bittahin Samabaya Samity (MBSS), and Grameen Bank

5.i Mahila Bittahin Samabaya Samity (MBSS)

a. Background :

The Bangladesh Rural Development Board (BRDB) created a special cell and has launched since mid-1983 a programme for the landless rural poor. The programme involves the improvement of the quality of the lives in the economic and social sphere of those poor people who were by-passed by earlier development programmes. The Rural Poor Programme (RPP) has a dual focus[23] : (one) development of infrastructure, promotion of production, employment and income of the target group, and (two) promotion of functional literacy, family planning, health care, nutrition etc. These two aspects were expected to interact with each other and produce combined effect on the improvement of the rural life in totality. Within the framework of a two tier cooperative society, a strategy was developed as a package consisting of institution, technology and training, credit, other inputs and market. It may be relevant to mention that, RPP is one of the primary components of Rural Development projects RD II of BRDB. The RD-II project is a comprehensive area base project which is being implemented in 313 Upazila of 40 districts. The main financing agencies of RD-II projects are the World Bank, ODA, CIDA, UNDP and the Government of Bangladesh. The project was initially for three years from April 1984 to December 1987. The RPP is experimental in nature which emphasizes supervised credit and weekly training of the beneficiaries. It is being implemented in six districts of Bogra, Mymensingh, Jamalpur, Khulna, Dinajpur and Barisal, where there are no similar activities going on. Socio-economic data of these 6 districts show that four have a landless population[24] above the national average, while the other two approximate the national aggregate.

b. Objectives of the Rural Poor programme

The objectives of the RPP are[25] :
(one) To provide institutional base through organizing the rural poor for productive economic activities,
(two) To provide mid-term credit to finance economic activities,
(three) To impart training in cooperative discipline, resource mobilization and specialized skill.

c. Evaluation of RPP Performance

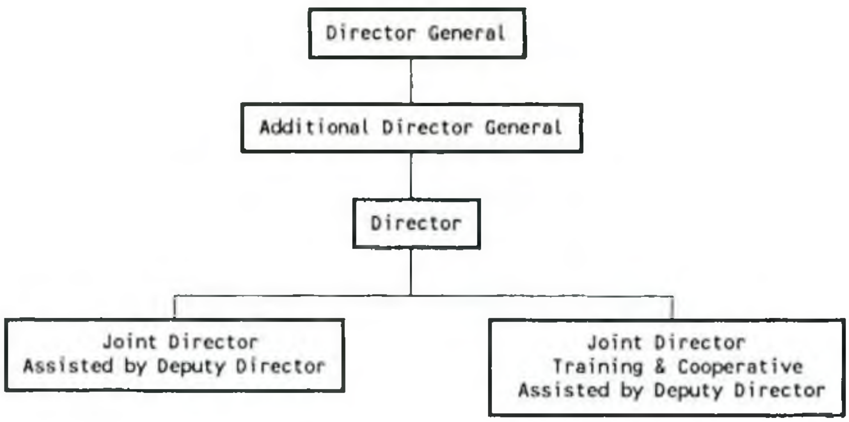
An evaluation of the RPP was conducted by BRDB internally. The Report, however, has not been published.

d. Structures of the Rural Poor Programme(RPP)

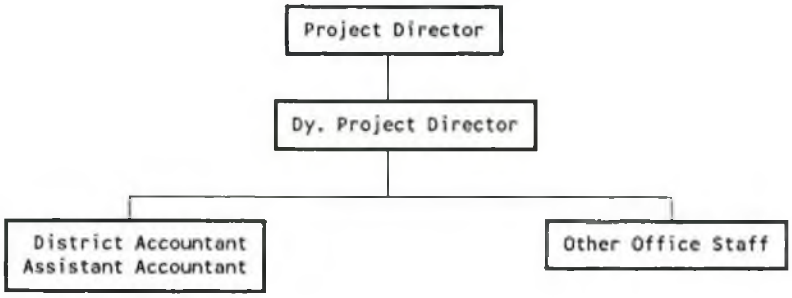
The RPP consists of the primary societies of the landless poor at the village level, which are federated with the Central Cooperative at the upazila level known as the UCCA. Of the 2,900 Bittahin Samabaya Samities formed under RD-II Projects, 400 are exclusively for landless women (MBSS).

The structure of the RPP is shown below :

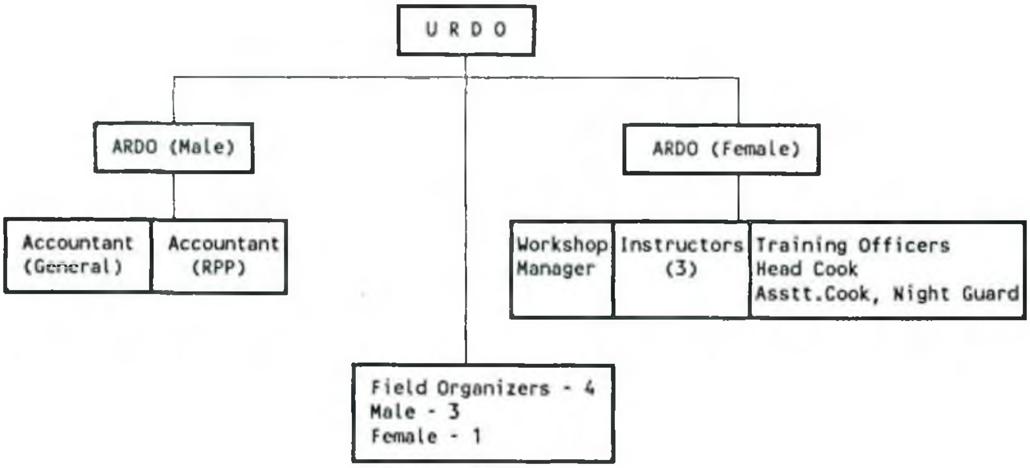
At the BRDB Headquarters at Dhaka : RuralpoorProgramme Cell

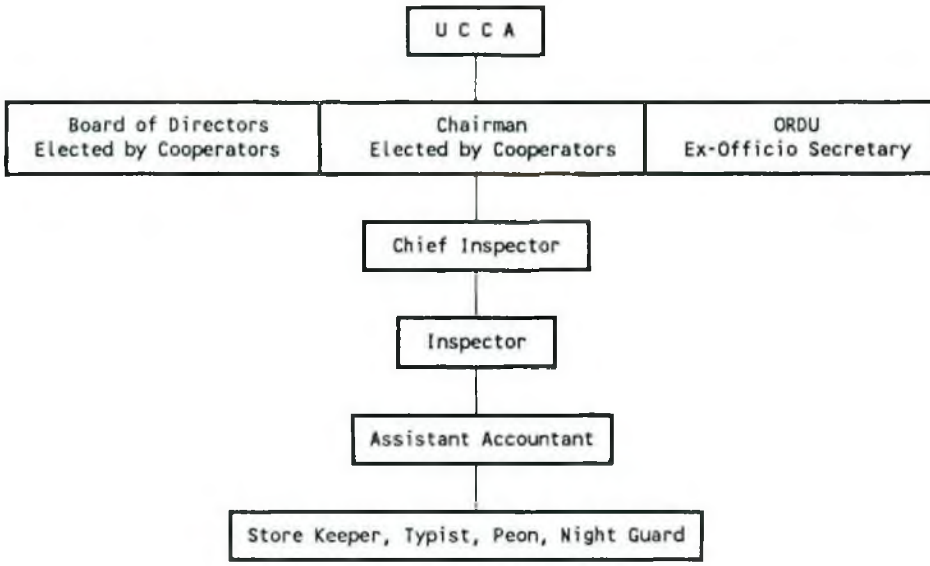


At the District Level.



At the Upazila Level.





Details of the Structure is explained below[26] :

Headquarter Level

The Rural Poor Programme is implemented by the Rural Poor Cell of BRDB. The cell is headed by an Additional Director who is responsible to the Director General. Under him is the Director (RPP) who is assisted by two Joint Directors and Deputy Directors. One Director is in charge of cooperative and training and the other Director is in charge of credit. The Landless cell works in close collaboration with other divisions of BRDB, specially Training and Women's Division. In addition, the cell maintains close liaison with relevant ministries, agencies of the government and the Planning Commission.

District Level

At the District level, the Project Director is in charge of overall supervision of the programme. He is assisted by one Deputy Project Director (DPD) with exclusive responsibility for this programme. His duty is to supervise the activities of the Upazila Rural Development Officer (URDO) and the Assistant Rural

Development Officer (ARDO). The PD's office is responsible for keeping the RPP cell at the Headquarter informed about programme implementation through monthly reports. Also, reports of significant events are sent at the Upazila and district levels.

Upazila Level

At this level project activities occur at two points, that is at the village level and at the upazila level. Two sets of personnel are involved here :

Upazila Rural Development Officer (URDO) is in charge of activities of the project at the Upazila level. He discharges his duty with the assistance of Assistant Rural Development Officer (ARDO). The RPP has four Field Organizers, 3 for BSS and 1 for MBSS at the upazila level. The ARDO's job is to organize, coordinate, supervise and participate in training programmes; to expedite registration of societies; to assess credit requirements; and to generally monitor the progress of the programme. One Inspector/Group Organizer for every five societies is recruited to mobilize the landless into groups. The Inspector's function is to advise, guide, supervise, control and encourage the groups. Female Inspectors/Group Organizers are appointed for the Women's programme. All Inspectors report to the ARDO.

A parallel structure exists at this level, that is, the Upazila Central Cooperative Association (UCCA). All the cooperative societies in the villages are federated with the UCCA.

The Second category of personnel are representatives of the cooperators at the UCCA level-consisting of the Chairman and 12 members in the Board of Directors. The UCCA Executive Committee is represented in proportion to the number of primary society or by at least two women from

MBSS.

Financial Responsibility of UCCA : The fund of the primary societies is kept with UCCA, which maintains the fund on the basis of the following :

Own Capital - Shares, savings and other collections of the primary societies,
Credit Account - Credit (advance payment) and returns from repayment of (installments/interests),
Keeps account of the sanctioned and disbursed money,
Account of interest and other income,
Insurance fund account.

The UCCA gives each primary society a pass book where the monetary transactions are written.

a Components of the Programme of MBSS : Formation of Primary Societies, Training, Credit and other support.

(one) Formation of Primary Societies
It is stated in the Implementation Procedures of RD-11 projects[27] that every year during December-January a list of villages is to be prepared by the Inspectors / Group Organizers in consultation with the Assistant Rural Development Officer (ARDO) and with approval of Upazila Rural Development Officer (URDO) and survey of the villages would be carried out on the basis of a set of questionnaire.

However, the case often is that poor landless women approach the Inspector/Organizer in groups and express the desire to form cooperative society. If these women full fill the eligibility criteria of membership i.e., if they do not have land holding of more than 0.5 acres and are wage labourers, they are considered as potential members of a primary society. For a month these poor women are under observation for their potentiality in income generating activities for which Inspectors make regular visits to their houses. After about a month the group consisting of 20 to 30 members on an average form a primary cooperative society. At this time a meeting is called and in the presence of the ARDO and Organizer a resolution is passed stating that a society has been formed and a name is selected for it. A set of by-laws is given to the society and each member starts weekly savings of at least Tk. 1 and buys a Tk. 10 share. The members pay a fee of Tk. 5 to become members of the UCCA and they are kept under observation from 1 to 3 months. For the registration of societies there must be 10 members at least, all above the age of 18 years.

The application form for the registration and by-laws must contain the signature/thumb impression of the members. Three copies of the by-laws, resolutions for organizing the society are submitted with the application for registration. The relevant papers are scrutinised by the sub committee consisting of the ARDO in charge of the rural poor programme, and two members of the managing committee of the UCCA of which one is a MBSS representative. The ARDO acts as a member secretary. Before submitting their recommendation the members of the sub committee visit the society, discuss with the members, and then submit their recommendation for the approval of the URDO. Once approved the URDO intimates the concerned MBSS of such registration in writing within 7 days. One copy of by-laws along with other papers are sent to the concerned MBSS and the other copy is preserved in the UCCA. The society is there after recorded as registered.

b. Functions of the Society

In conformity with the Cooperative Act 1940 and Cooperative Rules 1942, the MBSS elects a managing committee. The managing committee consists of 6 members, but provision exists for yearly election. Although all members of the society have equal status, each society elects a Chairperson and Manager from among themselves to regulate the activities of the society.

The Chairperson has the responsibility to conduct weekly meetings, execute the decision of the weekly meetings, conduct the annual general meeting as well as the election to the managing committee. The Chairperson also arranges loans from the UCCA, on the basis of the loan activity plan.

The Managers of the primary society also has specific responsibilities. These include : Recording decisions of the weekly meeting, which are read out for consensus in the next weekly meeting, preparing the identification card of each member with the assistance of the Group Organizer and Assistant Accountant. This card contains the base line data of each member and is updated every year. The cards are given to the members within two weeks of enrollment of the manager society. The manager also prepares the loan activity plan and the loan documents of the members, maintains the books of account for each collection and expenditure, as well as collects shares, weekly savings and installments of loan with proper vouchers to the payee. It should be mentioned here that in these activities the Chairperson and the Mangers are helped by the Inspectors, Accountant and the ARDO.

The members of the society too have responsibilities of attending the meetings regularly and of cooperating with the Managing Committee for carrying out the activities of the society. The members submit a weekly saving of at least Tk. 1 regularly. They buy a share of Tk. 10 within three months of enrolment, and are expected to buy one share during July every year. Usually, if a member is unable to buy a share at one time, she pays instalment to buy it.

c. Training

For the innumerable poor rural women who have never attended school, learning in groups or in formal training classes is an entirely new experience. It is considered an essential pre-requisite for the orientation of the beneficiaries to the objectives of the programme. Training also helps to develop their capabilities so that they are able to perform well the economic and social functions of the project.

Training under RPP is basically of three types[28] :

(i) Training as catalysts, that is, pre-service training and orientation for selected BRDB staff,

(ii) Cooperative management training for MBSS Chairpersons and Managers, and

(iii) Training of the Beneficiaries.

Accordingly, training for MBSS and BRDB staff can be categorized under three broad heads :

- Training for creating awareness;
- Management training/cooperative formation;
- Training for skill development and specific functional education.

A comprehensive training schedule of RPP exists which gives in detail categories of trainees, number of trainees, location, duration and types of training courses for the whole year[29]. The training needs arise from the fact that the project staff must know why they need to train the society, what they want to achieve out of it, what skills the members have and what they lack, what potentials exist for utilizing the skills and what kind of financial assistance they need for the purpose. For the Chairperson and Manager of the cooperative societies management and accounting are emphasized. Members receive training specially in income generating activities such as :

- production, processing, preservation and marketing of vegetables, fruits and spices,
- Kitchen gardening,
- Bee keeping,
- Livestock - i. tiny homestead cattle units : beef fattening, goat rearing, milch cows,
  ii. tiny homestead poultry units,
- Handicraft,
- leather works,
- Sewing, tailoring,
- Paddy husking/muri making,
- Petty trades, and
- Others.

These training which the members receive becomes useful when they start income generating activities. The Chairperson and Managers receive their training weekly, that is every Tuesday, at the Training Centre at UCCA. The information/knowledge that is received here is carried back and given to the members in the next meetings of the society that is held every Monday. The implication of training the Chairperson and Manager is that these two positions are to be held by two different members every one will have the opportunity to take training in the UCCA on these two important aspects of cooperative management and accounting. These member also receive Tk 20 each for attending the training classes every Tuesday.

(d) Credit : Credit Operations

The credit component under BRDB's RD-II Rural Poor Programme operates under a Banking Plan[30] which states in detail the definition of the rural poor, activities that will be financed, the eligibility criteria of the members, the interest structure of the loan, the procedures for obtaining, sanctioning, disbursing of loan and the recovery of credit. This provides comprehensive information on banking activities and gives insight to effective working of the project. Here only those features of the Banking Plan which are relevant to credit operations of the beneficiaries are discussed.

After the formation of the society, group members in consultation with the Manager, decide on the items they want to invest in. Usually, 5/6 members apply for loan jointly for one kind of item. The members, however, use the loan individually and are also individually accountable for the utilization of loan as well as for loan repayment. The procedure for taking loan is discussed below[30].

The members identify items for investment twice in a year and prepare two separate loan application proposals (LAP). The MBSS manager sends these two application along with papers for inputs and credit needs to the UCCA with the supportive resolution of the Managing Committee; the URDO arranges for the activity plans to be reviewed by appropriate Government of Bangladesh technical agencies and recommend the application of eligible MBSS to the management committee for approval, and the UCCA forwards the consolidated plan, with supportive information and the report of the technical review, to the branch of Sonali Bank for sanction of loan. After the total UCCA loan is sanctioned by Sonali Bank, payment to the MBSS is made by the UCCA upon presentation of a bill approved by the beneficiaries.

Eligibility of the UCCA/ MBSS/Members for loans is established on the following :
An UCCA is eligible for finance from Sonali Bank for loans under RPP if the UCCA:
(i) it achieves a minimum recovery of 65 percent of total demand of loan given to MBSS during the previous 12 months;
(ii) allocates 2 percent out of interest margin it had received on previous loans to bad debt reserve, and
(iii) submits a statement showing overdue by age of MBSS.

For a MBSS to be eligible for refinance from UCCA, it has to achieve a minimum loan recovery during the previous 12 months of 75 percent of the total demand for disbursed loans to members. For a member to be eligible for loans from MBSS she has to repay 90 percent of all amounts due.

Loans are taken by members for a one/two/three year period depending on the item for which the money is taken, but no member can take more than Tk.8,000 loan individually The installments on the loan are expected to be repaid monthly but for the convenience of the members they make weekly repayments to cover the total amount which equals to monthly repayment of the instalment. For the credit operation each member of the society keeps two separate books on loans and savings, where details regarding these two factors are written down every week. Other books with information on members/society's and UCCA credit operation is maintained at the UCCA.

(e) Other Support

Members of MBSS get inputs like seed for vegetable gardens, oral saline, text books for primary classes free of cost and such other benefits from the MBSS. Also there is much scope of interaction with the upazila level authorities through the chairperson and manager when the members transmit their problems and receive information/ solutions to problems.

An analysis of the policy, objectives and the activities of the Rural Poor Programme make it evident that a comprehensive institutional framework exists which provides the opportunity for employment and income generation to the landless poor and at the same time seeks to build up the capability of the target group for active participation in the organization and economic activities.

5.ii The Grameen Bank

a. Background

In 1976, the Grameen Bank projects started as an action research project. The idea of the project was to test the hypothesis that if financial resources are made available to the poor at reasonable terms and conditions they can generate productive self employment without external assistance[31]. The Grameen Bank deviates from traditional banking procedures by not taking any collateral against loans. Rather, group pressure acts as security for repayment of loans.

The need for a separate programme was felt in view of the limitations of the traditional banking system in servicing petty loans to the poor and in reaching the poor. This limitation became clear as more branches of commercial banks and Krishi Bank were opened in the rural areas and the poor still continued to remain outside the banking system. After three years of experiment in an area near Chittagong, the Grameen Bank project was formally launched in 1979 in Tangail district with the support of the Bangladesh Bank, in which all commercial banks and Krishi Banks participated.

Encouraged by its initial success, the Grameen Bank extended its operations to four other districts, namely, Dhaka, Rangpur, Chittagong and Patuakhali. The Grameen Bank is financially assisted by the International Fund for Agricultural Development (IFAD). In 1983 the Grameen Bank was converted into a full fledged bank with 60 percent equity capital coming from the government source and the remaining 40 percent from the borrowers themselves. In 1986 the Grameen Bank law was amended and the borrowers now own 75 percent of the shares of the Bank and the remaining 25 percent is owned by the government[32].

b. Objectives of the Grameen Bank

The objectives of the Grameen Bank are :

(one) To extend banking facilities to poor men and women,

(two) To eliminate exploitation of money lenders,

(three) To create opportunity for self employment for the vast unutilized and under utilized manpower resources,

(four) To bring the disadvantaged people within the fold of some organizational format which they could understand and operate, and from which they could draw socio-political and economic strength through mutual support,

(five) To reverse the vicious circle of 'low income low saving, low investments low income' into and expanding system of 'low income, credit, investments more income, more credit, more investment, more income'[33].

c. Evaluation of Grameen Bank Performance

The achievement of Grameen Bank has been widely acclaimed and a number of studies evaluating the Bank's performance have spoken in positive terms. A study on the impact of the Grameen Bank Project[34] reveals that the poor are able to achieve high marginal rates of savings, thus laying the foundation of self sustained self reliance patterns of growth. Particularly encouraging is the projects success in enhancing the skill, economic capabilities, income and productive employment of the rural poor women. The report also identifies a range of beneficial effects on the poor and the lessons to be learnt from the Bank's experiences such as appropriate orientations and human qualities of the development workers at the field level, the vital role of organization of members in voluntary homogenous groups, the provision of decentralized participatory and flexible framework for planning and implementation of project activities, the utility of credit as a point of entry for development and as an instrument for raising income and employment. The study concludes that by all indicators the Grameen Bank has been highly successful.

In an economic analysis of the Grameen Bank[35], the writer evaluated the banking operations, returns from loanee investments, impact on income and level of living, expenditure pattern, and generation of demand for non farm activities. The loan recovery performance is reported excellent, with female loanees showing better performance. They paid 94 percent of their loan amount in regular weekly installments, while the corresponding figure for men was 84 percent. Milch cow raising, paddy husking and cattle fattening accounted for nearly two-thirds of the loans to women. Also, there is relatively low productivity of labour in the manufacturing and processing activities particularly, the average income per annum are much higher than for alternative sources of income i.e., agricultural wage labour. In loanee households, per capita income increased by about 32 percent over a period of two years when the per capita income of Bangladesh as a whole increased only 2.6 percent. The increase in income had a positive impact on the satisfaction of non-food basic needs. Compared to other households the average expenditure of the loanee household is found to be 2.3 times higher for health, 2.4 times higher for housing, and 3.7 times higher for clothing. Forty three percent of the incremental income of the loanees is spent on non-food items with elastic demand. Contrary to the belief that the poor do not save, the study found that the marginal propensity to save for the loanee household is about 0.13 and the elasticity of expenditure for acquisition of productive assets is about 1.54. In a study that takes up a major economic reservation that since loanees predominantly invest in trading, services and home manufacturing, surpluses of specific services and goods are likely to arise and as a consequence returns on such activities are likely to decline sharply, the study finds that the demand constraints do not affect the Bank's operation and there is no sign of excess supply in the market.

The Evaluation of Grameen Bank Operation[36] discusses the Bank's organizational structure, work procedure and work style. The Bank's impact on the status of women, employment, consumption and investments are favourably assessed. Also, the issue of slow rate of return on repeat loans and the increased amount of such loans is taken up. The author suggests that the importance of Grameen Bank as a Credit disbursement model for poverty-focused rural development will perhaps be better comprehended once the basic structural changes in the society have been completed.

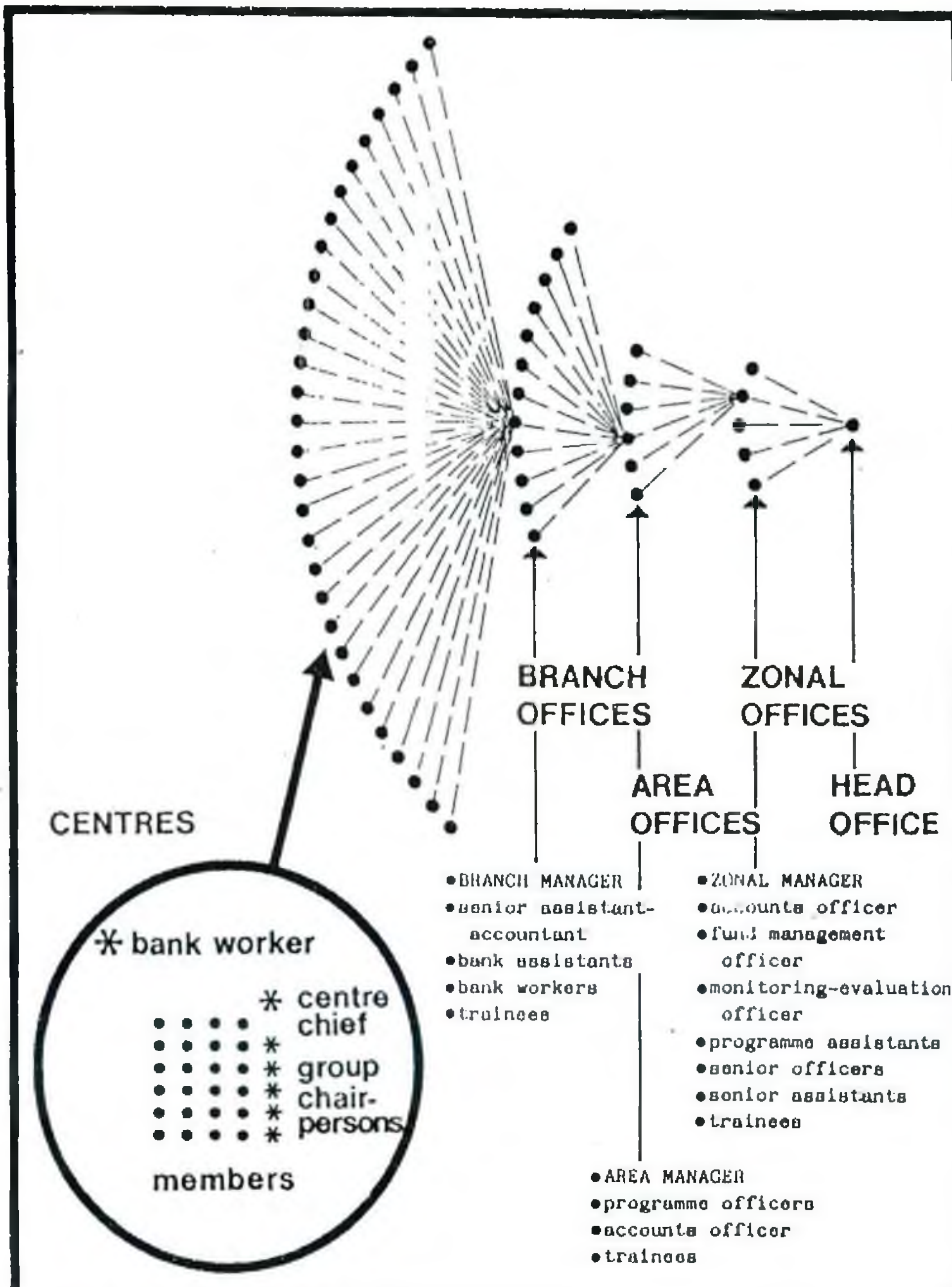
In his case study : Grameen Bank[37], the author presents an informative overview where he discusses the changes in women's role when they become Bank's members. The opportunity to engage in a credit scheme which allows women the potential to develop an independent economic base has lasting implication for them. These are : (one) women are transacting independently with the Bank, and in almost all cases for the first time dealing directly with a formal institution independent of their fathers, brothers or husbands. In a large number of cases women are handling cash for the first time. (two) The loan investment brings in an income which is visibly hers as distinct from the household's. This means that at least for personal expenditure she does not have to approach her father/husband. (three) Compulsory weekly savings mean that she has a growing deposit savings at the Bank which only she can operate or withdraw. From a social point of view association with the Bank has increased women's physical mobility, their knowledge and organization skills and their participation in decision making within the household.

The Bank Statement also[38] indicates the success of the Grameen Bank in its rapid expansion over few years . In 1980, the number of Grameen Bank branches were 25 in 363 villages. By 1987, their number had increased to 396 branches in 7502 villages. Membership shows a rise from 14,830 in 1980 to 3,39,156 in 1987. In the corresponding years, female membership increased from 4,655 to 2,75,600.

Bank loan disbursement for women members rose from Tk. 4.5 million in 1980 to over Tk. 1518. 17 million in 1987. Total disbursement increased from Tk. 20. 16 million to Tk. 2279. 48 million. As in all other activities, the performance of Bank's female members in repayment of loan is better than the male members. In 1980 the repayment amount of males and females stood at Tk. 5.73 million and Tk. 1.55 million respectively. But soon the female members began to perform better and by 1987 their repayment rate exceeded that of the males. They paid back Tk. 1165.97 million in contrast to the males who paid back Tk. 656.14 million. Women were also saving much more than men by 1987. Total savings in the group Fund were Tk. 186 million of which savings of female members amounted to tk. 123.60 million. Of a total of Tk. 34.66 million in the Emergency Fund the female savings amounted to Tk. 19.55 million.

The Grameen Bank's decision to direct the economic and social development programmes more intensively to women rests on their socio-economic status, women's primary concern for family welfare and their role in transferring attitudes and knowledge to their children[39]. In the Bank's experience women use their earnings for the family in terms of permanent housing, clothing, nutrition, education which all add up to health, welfare and development[40]. From a purely banking point of view, women have proved to be better credit risk, they exhibit a greater social reliability and sense of accountability[41]. By the end of 1987, over 80 percent of Grameen Bank members were women thus constituting a significant group.

DIAGRAM ON THE STRUCTURE OF THE GRAMEEN BANK



This overview shows the various management units and the categories of staff attached to those operating at the field level. The enlarged circle represents one centre with its 30 members. It shows how members organize themselves according to their groups in rows of five at the weekly centre meeting.

d. Structure of Grameen Bank

The Structure is explained below :

(One) The Grameen Bank operates through four levels of official hierarchy. The Head Office is in Dhaka. It is the main nerve center of the Bank which coordinates the functions of the other tiers of the Bank. At the Head Office a link to the formal government system in Bangladesh is provided through a Board. As stipulated in the Grameen Bank Ordinance, 1983, it is constituted by the Chairman, the Managing Director, Six Directors appointed by the Government and four Directors from among the borrowers/share holders. The Board is in charge of the general direction and superintendence of the affairs and business of the Bank. The Board provides a formal link to the national institutions while it ensures that the poor themselves have institutionalized opportunity to influence Bank policy.

(two) At the district level is the Zonal Office. The zonal manager has staff of about 20, five or six of whom are trainee officers. He works in collaboration with the principal officer in charge of accounts and fund management. More recently, the functions of monitoring and evaluation have become a priority and have been incorporated into the activities of the zonal office. Most zonal offices have about five programme assistants who are responsible for a major part of the social development programme in Grameen Bank. At this stage, the zonal office has the major responsibility for carrying out the social development programme. A zonal manager works in close contact with the area managers who attend management meeting once or twice every month at the former's office.

(three) The next tier is the area Office. The area manager is a senior officer. Depending on the number of branches to be supervised, an area office has one or two programme officers. Together with the area manager they are intensively engaged in supervision of the work in the branch offices and their centres. A programme officer may supervise upto eight branch offices. Also at the area offices are officers who control accounts, statistics and other data before forwarding these to the zonal office. All area manager and programme officers have formerly been branch manager and have thorough knowledge about the operation of the Bank in the villages. Area managers are authorized to handle all decisions for their areas, but many consult the zonal manager if they feel the need to do so.

(four) The field level office which is the basic operating unit is the Branch Office. There were 248 branch offices in operation in October 1986, numerically constituting the most predominant field management unit. A branch office supervises and services upto 50/60 centers in villages within walking distance of a branch. Almost 90 percent of the total staff work at these branch level[42]. The Grameen Bank considers the Branch Office as the unit responsible for showing profit and as such the thrust of activity occurs at this point. Usually, the branch offices reach profitable levels within the fourth year of operation, a period required to form sufficient number of viable groups and prepare them as borrowers[43].

e. Components of Grameen Bank : Formation and functions of Groups, Training, Credit and other Support

(a) Formation of Groups/Centers

When poor distressed women come to the Grameen Bank with request to become members, they are asked to find five like minded people who are in similar socio-economic conditions and enjoy mutual trust and confidence. The main criteria for membership is that these members must belong to households owning upto 40 decimals of cultivable land or those engaged in non farm activities. The incumbent members are obliged to participate in group orientation training which is minimum for a period of seven days of continuous instruction. The training includes thorough learning of rules and regulations of Grameen Bank. At the end of seven days the trainees are assessed and if considered inadequate, they have to be trained more to be eligible for membership. Special attention is given to the fact that the group shares the same attitude and social status. It is crucial to Grameen Bank operations that the members are homogenous social entities. That is why the programme officers visit the trainee's house to see if the candidates really qualify for membership in accordance to the rules and regulations of Grameen Bank. If all the members are found acceptable and well versed in procedures of Grameen Bank, the group is given formal recognition. At this stage the group becomes a formal entity which can engage in transaction with Grameen Bank.

Early in the training, the group elects a chairperson and a secretary from among its five members. The chairperson is expected to know and carry out a set of duties and responsibilities relating to the group and centre. The chairperson and the secretary are both elected for a term of one year and cannot be re-elected before all other members have had the same learning experience that accompanies the responsibilities of these positions. The chairperson is responsible for discipline in the group. She is the spokesperson of the group at the meeting. Members conduct their business through her at weekly meeting. The Bank rules make it obligatory that all members attend weekly meeting and that they are fully aware of the rules governing the activities and procedures of the group.

The field level operation of the Grameen Bank is extended to the Centres. A centre consists of six groups of five members. Thus, a centre usually consists of 30 members. The name 'centre' is derived from the obligation of the six groups to construct a meeting center, a place where they can discuss their concerns and conduct their bank business[44]. As of October 1986, there were 8850 centres of which 6524 were female operated.

Functions of the Group/Centre

At the group level:

After members receive formal recognition as 'group' they are kept under close observation for a month by the Bank workers and other staff to see if the members are conforming to the discipline of the Grameen Bank. If the members perform satisfactorily two members of the group receive loans and are observed for a month or so to see if they pay their installments regularly. Only then two others from the group receive their loans. The fifth members receive loan when these two pay their installments regularly. Usually the secretary or chairperson is the last to receive her loan.

A second set of loans cannot be received before the individual account of each member is settled. Thus, group members interact in a micro-network of mutual accountability. The individual is kept in line with a considerable amount of peer pressure. This is one of the main reasons that allow Grameen Bank to give loan without collateral security. Social collateral replaces material collateral[45]. The creditability of the whole group suffers in terms of new credit if a member defaults in the repayment of loans. This is also one of the reasons why the Bank has a repayment rate as high as 98 percent[46].

Members take decisions in the group on a consensus basis. The chairperson acts as the spokesperson of the group at the meeting. She speaks out the decisions to the group. A member may leave a group at any time so long her dues are paid. If a member leaves without payment, the responsibility of payment falls on these remaining members of the group. Any person may join a group if its members unanimously agree and the person meets the qualifying criteria set by the Bank.

At the centre level:

Early in the morning, six groups meet in the center house and assemble for the meeting. The regular centre meeting coincides with the weekly repayment of installments. During the meetings members discuss current issues of interest, e.g. problems are raised and discussed, repayment of loans and other Bank business are conducted. Decisions are taken on a consensus basis. Over time, members have arrived at a sitting arrangement which makes it possible to conduct their meeting more effectively and efficiently. Six groups assemble in rows of five. Each row is one group. Each chairperson sits on the far right of her group followed by the secretary and then the remaining members.

From among themselves, the group chairpersons elect a Centre Chief and a Deputy Centre Chief who hold office for one year only. Normally, the centre chief's group occupies the first row. Centre chiefs ensure attendance at the weekly meetings, payment of loan installments, overall discipline and conducts the proceedings of the meeting. If the centre chief regularly breaches discipline she can be removed according to rules and a new person will be elected. Almost on a daily basis, both the group chairpersons and the centre chiefs are involved in the task of supervising if the members are utilizing the loans properly. Any wrong activity in this regard is reported at the centre meeting.

In the centre meeting, all financial transactions are held openly in front of the members. This cancels any possibility of shady deals and at the same time every member knows what is happening and can assess her position in relation to others.

(b) Training

(i) Training at Grameen Bank occurs at various levels. Primarily at the group level and centre level members learn about the discipline of Grameen Bank, rules regarding credit which includes knowledge about methods of taking loans, making investments and repayment of loans, as well as about other functions of the group. Training is perceived by Grameen Bank as an important tool of developing the thinking, feeling, attitude and behavior of the members so as to foster their active and collective participation.

The Sixteen Decisions : An important mechanism for developing group cohesion are the Sixteen Decisions which the members promise to implement. All members know these decisions by heart. The Sixteen Decisions are :

1. The Four principles of Grameen Bank - Discipline, Unity, Courage and Hard work we shall follow and advance in all walks of our lives.
2. Prosperity - We shall bring prosperity to our families.
3. We shall not live in dilapidated houses. We shall repair our houses and work towards constructing new houses at the earliest.
4. We shall grow vegetables all the year round. We shall eat plenty of it and sell the surplus.
5. During the plantation 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 tube well water. If it is not available, we shall boil water or use alum.
11. We shall not take any dowry in our sons wedding, neither shall we give any dowry in our daughters wedding. We shall keep the centre free from the curse of dowry. We shall not practice child marriage.
12. We shall not inflict any injustice on any one, neither shall we allow any one to do so.
13. For higher income we shall collectively undertake bigger investments.
14. We shall always be ready to help each other. If any one is in difficulty,we shall all help him.
15. If we come to know about any breach of discipline in any centre, we shall all go there and help restore discipline.
16. We shall introduce physical exercise in all our

centres. We shall take part in all social activities collectively.

The Sixteen Decisions constitute a concrete document for action arising from the needs of the landless. It has become the major focus for a comprehensive process to change the lives of the poor landless in the rural areas.

(ii) Workshop Programme

Workshops serve as a second tool for developing group responsibility and for enhancing active participation of the beneficiaries. Meetings of beneficiaries or 'workshops' as they are called, are held in the branch offices, area or zones depending on the nature of the workshops. Following are the various workshops that are held:

National Workshop

These workshops are held every two years. Usually women borrowers, 14 from 5 zones, are selected to attend the workshop. Only women who have not attended previous national or zonal workshops are eligible for selection. Lasting for 4 days the purpose of the workshop is to serve the Bank's operation and development programme discussed at the national level. In these workshops the senior bank staff listen while the loanees do the talking[47].

The first national workshop took place in 1982. It discussed and swore to implement the 10 Decisions. In the subsequent workshop held in 1984, these were elaborated and the decisions were increased to 16 in number. These are the current Sixteen Decisions of Grameen Bank.

Zonal Workshop

It is also held once in two years and thus alternates with the national workshop. Seventy women from a zone are selected by their centres to attend. These are women who have not attended the workshop earlier. In most respect zonal workshop parallel national workshops, with emphasis on discussing issues that are of zonal concern. The workshop finalizes a set of decisions to be implemented at the zonal level.

Seven Day Workshop

The seven day workshop is conducted at the branch level. It is composed of members sent from the centres. Each workshop caters for 35 members.

Follow-up Workshops - Three days

A commitment to take action on the part of the members is followed by random and routine field level checks by concerned staff. Three day workshop works to reinforce knowledge gained and decisions made by participants who attend a seven day workshop.

Follow Up Workshop - One day

Depending on the needs and circumstances, shorter workshops are also arranged at the branch level. Often combined by exchange visits, these workshops are a forum for women to report on their findings, achievements and problems and renew their commitment for action.

Exchange Visits

Seen as an indispensable way of internalizing and gaining knowledge, exchange visits open doors to new perspectives of interaction and cooperation among members of Grameen Bank. They combine three powerful reinforcing elements[48] : peer learning, peer motivation and peer solidarity. When a group of women visit other centres to assess implementation of the 16 Decisions, not only do they learn from the experiences from their fellow sisters, but their visits also has a motivating effect as the host centre tries to show good performance.

A centre visit lasts for three days. The women stay at the host member houses as guests, participate in their centre meeting and see their income generating and other social development activities. On return the women reports the results of the visit to their own branch and centre. A few days later, the three-day visit is exchanged and the role is reversed.

In the course of a year, a zone organizes 85 workshops, more than half of for which are for women. An average of 25 seven-day workshops are organized per zone each year. The number for exchange visits is usually also 25 per year.

The implication of these various workshops is that each participant carries with her a set of decisions formulated at the workshop which she is committed to implement. For these workshops a standard agenda exists which has evolved over the years. The agenda is divided into three main areas:
i. Rules and Regulation of Grameen Bank, ii. area visits and iii. health, nutrition, family planning and concrete problems of the participants. In the agenda a time is kept for open discussion where participants raise problems and seek to resolve those problems themselves through discussion.

(c) Credit, etc.

When these group members decide on the items of investment, the centre chief starts the formal process for loan by filling in a loan proposal form. After signing it she gives it to the Bank worker. In turn the bank worker fills up her/his own loan proposal form and hands them both to the branch manager. After consultation with his colleagues about the loan proposal the branch manager visits the groups and the centre. In these visits he checks again the proposed loan amount and the viability of stipulated investment. The branch manager also submits his own proposal of the loan and forwards all the three proposals to the programme officer who has the authority to reduce the loan amount or refuse it. On the programme officer's recommendation the area manager gives the final authorization which is needed for loan release. Once the loan has been proposed, it is approved and disbursed within five to seven days.

Along with loan the member receives a Loan Pass Book where the amount of loan, instalment paid, and item on which loan is invested is documented. A loan is given for one year to be repaid in 50 equal installments. These 50 weeks cover full repayment of these principal, while the two weeks are reserved for interest on the loan and a fee set aside for the Emergency Fund.

The weekly installments begin as soon as loan is disbursed. At the center meeting which takes place early in the morning on a regular day each week, the member's instalment are recorded in the loan pass book of each member by the bank worker. The members attendance is monitored through their signature on the attendance register. Bank transaction and the attendance register makes it imperative that the members must know how to write their names.

After receiving loan the member must (according to the Bank rule) invest it within seven days for the specific purpose for which the loan was taken. It is the responsibility of the chairperson to check on how the loan is being used. If the utilization is adequate, the group chairperson appends her signature to a loan utilization form and hands it over to the centre chief. The center chief rechecks the form and if satisfied also signs it. She then hands over the from to the bank worker who again checks the utilization form and gives a written description of the investment. Tardy loans or inappropriate loan utilizations are mostly taken care of within the context of the group and the centre.

When a loan is fully repaid, the branch manager issues a Loan Repayment Certificate to the loans, which along with the loan utilization form is a part of the decision criteria for new loan to a member. The Repayment Certificate gives legal protection to a member's possession of assets which was purchased with loan fund. Within the village or household, the member's possession of assets become undeniably clear. The institution of Grameen Bank can be called upon for litigation. For women especially, this has great implications.

In the event of a default of loan repayment, the group usually contributes the fund to pay the instalment,while making it a private matter to collect the amount from the member. Later the group may waive the outstanding amount or may attach a penalty interest to the payment. The point is that the group or by extension the centre will jointly find a solution to these problem.

Savings

Every member deposits one taka each week as personal saving. This is accumulated in the Group Fund Account. When a member receives a loan from the Bank an obligatory 5 percent deduction is made on the loan amount and deposited in the Group Fund Account. The account is managed by the group on a consensus basis. Any group member can borrow from the Group Fund for any purpose, investment or consumption. What is required is the consent of the other group members who also decide the terms and conditions. Loans are usually given for a fixed term at no interest. Loan from the Group Fund is generally taken for social or household needs, health or medical expenses, loan repayment, maintenance, repair and addition of capital equipment, raw material for manufacturing and processing, daughter's wedding, clothes and for similar purposes. As of 31 July 1986, the total amount of the Group Fund was 95 million taka while the total amount of loans disbursed from the Group Fund was 31 million taka. Individual loans from this fund, however, ranges from Tk. 200 to 1000. After 3 or 4 years of existence, a group may easily accumulate 7000 taka in these Group Fund[49]. It immediately allocates members a vital resource which only they can make use of through collective decision making process that is entirely independent on the Bank[50].

Emergency Fund

Established through contribution of all Grameen Bank members, the Emergency Fund is basically an insurance coverage in case of default, death, disability or accidents. The Emergency Fund is managed by the members at the centre level. To be operational, it requires the joint signatures of the centre chief, deputy center chief and the branch manager. To date disbursement from this fund has been relatively small, so it is the accumulating capital.

There can be little doubt that the Group Fund and the Emergency Fund offer the landless poor a sense of social and economic security they have never before experienced[51].

Children's Welfare Fund

Recognizing that welfare of the children is an important factor in the members lives, recently a fund for the welfare of the member's children was established. It is mandatory for these members to contribute one taka per week to it. The money is used for building or making arrangements for a modest school room, paying a teacher, or purchasing school books at cost price from Grameen Bank. The fund is also used for promoting small income generating activities among children themselves which will help in continuing their education.

There are also the Special Savings Account for joint enterprises and individual Savings Deposits. These are however, not mandatory but they encourage members to build their economic strength for joint enterprises or for personal use respectively.

The members are also able to receive house loan because housing is considered by Grameen Bank as instrumental in improving the living standard of the landless. From the viewpoint of health and stability, the condition of women and children can be ameliorated[52]. A member can obtain a house loan after taking loan for a second time, and if she has a good record for repayment of instalment and loan utilization. Most house loans do not exceed Tk. 15000 although a few have been approved at Tk. 18000. The maximum repayment period is 10 years at an interest rate of 5 percent. On being granted a house loan, it is binding on the member to build a sanitary latrine. Members are also expected to plant vegetable garden around their houses.

(five) Other Support : Supplies and Skill Training

When Grameen Bank is informed about the requirement of the members of a centre, it either provides or assists the centre in obtaining supplies of items such as water pumps, tubewell equipments, chicks and ducklings, incubators and such other supplies. The Bank purchases these items and sells those at cost price to the center. When specialized services or information are required in the field of horticulture or husbandry the Bank workers refer the member to the nearest qualified agency for help. Specialized training is arranged only when the members ask for it. The centres handle the training and the members pay the cost incurred for specialized skill training courses, such as fees and transportation of the trainers.

To conclude, rural poor women have found access to income generating activities in the special programmes promoted by BRDB under RPP and the Grameen Bank. Women participate through their own organization and within a broader institutional framework provided by RPP and Grameen Bank. Training serves to build up members capability of active participation in the organization, while credit gives them the opportunity for self reliance through investment decision making. As a result the condition is created for women to improve their economic status within the organization and outside.

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CHAPTER IV

FACTORS IN DECISION - MAKING MAHILA BITTAHIN SAMABAYA SAMITY (MBSS): A CASE STUDY

1. BACKGROUND INFORMATION OF THE AREA

Trisal Upazila, in Mymensingh district is about eighty five miles from Dhaka. It has an area of about 1,462 acres. The total population of Trisal Upazila is about 1,85,200 of which 95,700 are males and 89,500 are females. There are 33,102 households in the Upazila.

There are 21 MBSS in Trisal Upazila with 421 members. Since relatives cannot be members of the same MBSS, it means that Rural Poor Programme (RPP) has reached 421 households out of which 102 households are in Trisal Upazila. Of the 421 members of MBSS, 89 respondents were interviewed through questionnaire. They were primarily managers and secretaries of MBSS who had come in different batches on different Tuesdays to the UCCA for their training classes and for repayment of dues on loans. About 35 members were also interviewed directly face to face orally in their home situation which were random samples and which provided a cross checking on the data collected through written questionnaires.

2. BACKGROUND INFORMATION OF BENEFICIARIES

The members of Mohila Bittahin Samabaya Samity who were interviewed for the case study were women who had come to the UCCA for training and for repaying their dues. In all 89 women were treated as samples for the case study.[1]

Eligibility criteria of MBSS membership indicate that respondents belong to landless households and that their main source of employment and income is wage labour.

2.1 <u>Age</u>

About 73 percent respondents belonged to the age group of 21 to 40 years. Twenty-five percent were 41 years and above. Only 2 percent were below 20 years.

Table 1

Years	15-20	21-30	31-40	41 & Above	Total
Figure	2	36	29	22	89
Percentage	2.25	40.44	32.58	24.71	100

Few rural women have knowledge of their actual age; nonetheless, figures in the Table provide a broad indication that more than half of the respondents were young and in the active age group. However, about one-fourth of the members were elderly women.

2.2 <u>Education</u>

Figure in the table shows that 58 percent of the

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[1]. Percentages have been calculated at 89 women for most Tables. But, in some Tables, percentages have been calculated according to the number of members involved. For instance, 5 women did not have children. Data regarding husband-wife discussions have been calculated on the basis of 85 respondents. Totals have been avoided in Tables where the columns overlap. Tables have been made in accordance with structured questions in the questionnaire.

Table 2

Literacy	Thumb Print	Can Sign Name	Can Read & Write
Respondent	52	24	12
Percentage	58.42	26.97	14.61

beneficiaries cannot read or write. They use fingerprints for any kind of written transaction. Twenty-seven percent of the respondents can only sign their names, while fifteen percent can read and write.

2.3 Age of Marriage

Table 3

Year	1 - 5	6 -12	13 -18	19 -24	25 +	Total
Figure	6	23	15	10	35	90
Percentage	6.74	25.84	16.85	11.23	39.34	100

Thirty-nine percent respondents were married for more than 25 years and above. Forty-three percent were married for 6-18 years and 11 percent were married for 19-24 years.

Here, again, it should be noted that respondents associated their year of marriage with some contemporary major event and therefore the exact year of marriage can only be guessed. But, the important point is that these marriages indicated stable relationship between spouses.

2.4 Respondents' Profession : Investment

About 85 percent respondents said they are indirectly involved in investments, while 15 percent claimed direct

Table 4

Investment	Directly Involved	Indirectly Involved	Total
Respondent	13	76	89
Percentage	14.61	85.39	100

involvement. Here, again, it is difficult to maintain a distinct division between direct and indirect involvement because usually all investment activities within the households are performed by respondents, while the males in the family usually shoulder these responsibilities outside the households.

2.5 Head Of Household

Table 5

Head of Household	Self	Father-in-Law Brother-in-Law	Father Brother	Son	Total
Respondent	67	5	4	13	89
Percentage	75.28	5.61	4.49	14.61	100

In the absence of their husbands, three-fourth respondents said they themselves were head of households. This high figure accounts for the fact that most of the respondents in this category are elderly women and have established their authority over other members of the family, and naturally assumes responsibility of the family in the absence of husbands. Others assume responsibility of the family because living in nuclear households, the members are household heads when their spouses are not present. In fifteen percent of the households, the elder son assumes responsibility of the family while in 9 percent households brothers-in-law shoulder the responsibility in the absence of respondents' husbands.

2.6 Other Members of the Family

Table 6

Household	Children	In-Laws	Relatives	Total
Respondent	68	16	5	89
Percentage	73.75	20.00	6.25	100

Seventy-four percent of the respondents lived only with children while 20 percent lived with in-laws and 6 percent lived with paternal family.

2.7 Profession Before Joining MBSS

Table 7

Profession	Looked After Household	Worked in Other Houses	Small Trade	Others	Total
Respondent	13	67	8	1	89
Percentage	14.60	75.28	8.98	1.13	100

Seventy-five percent of the respondents worked in other people's house as wage labourers, 15 percent said they looked after own household, 9 percent earned their livelihood through small trade and 1 percent said they begged for a living.

3. PARTICIPATION IN MBSS

3.1 Years of Membership in MBSS

Table 8

Year	One	Two	Three	Four & More	Total
Respondent	19	47	20	3	89
Percentage	21.35	52.80	22.48	3.37	100

One half respondents have been members of MBSS for two years, 22 percent have been members for three years while another 21 percent for one year. A very small number of about 3 percent have been members for more than three years. This implies that MBSS women are establishing themselves newly in organizational capacity.

3.2 Reason for Membership

Table 9

Reason for Membership	Motivated by Credit	Motivated by Husband	Motivated by others	Total
Respondent	74	2	42	89
Percentage	83.14	2.24	47.19	100

About 83 percent respondents said that they became members because of the opportunity of credit with low rate of interest. Forty seven respondents became member of MBSS because they heard about benefits of MBSS membership. There is overlapping of figures in Table 9 because many women were motivated by credit and also influenced by others to become member of MBSS. Only two percent women were told to become members although they themselves were not interested at first.

3.3 Where First Heard About MBSS

Table 10

Information	Neighbour & Relatives	MBSS Members	Organi-zers	Total
Respondent	47	34	8	89
Percentage	52.81	38.20	8.99	100

Almost all the respondents had first heard about MBSS either from relatives or from neighbours and members of MBSS. Only 9 percent women first heard from organizers of MBSS. The data clearly indicates that members who benefitted from the society had spread the news to others, or relative of the respondents having seen others benefit had an important role in motivating respondents for joining the society.

3.4 Before Joining MBBS Did Respondent Consult Husband ?

Table 11

Husband Consulted	Yes	No	Total
Respondent	87	2	89
Percentage	97.5	2.5	100

About 97 percent beneficiaries had consulted husband before joining MBSS. Only 2 percent said they did not consult husband.

3.5 Why Husband Wants Respondent to Become Member of MBSS

Table 12

Reason for Membership	Husbands Use Credit for Investment	Credit as a Tool For Raising Family Income	Total
Respondent	9	80	89
Percentage	11.11	88.89	100

In poverty stricken families credit is an important incentive for income generating activities. Eighty nine percent respondents said the reason why husbands wanted them to join MBSS is that the women would be able to take credit and make use of it to improve the economic condition of the family. Eleven percent husbands wanted beneficiaries become members so that they could take credit as MBSS members and give the credit to their husbands for investments.

4. MEETING

4.1 Attendance in Weekly Meetings

Table 13

Attendance	Yes / Always	No	Sometimes	Total
Respondent	68	-	21	89
Percentage	76.40	-	23.60	100

Around 76 percent respondents said they attended weekly meeting regularly, while 24 percent went to these meeting sometimes. Although the meetings are important forum for members' interaction, many women were not regular in attending the meetings. One reason was that the meeting were held at distant places which women could not attend due to work at home.

4.2 Reason for Going to Weekly Meetings

Table 14

Reason	To Pay Instalment	For Socio-Economic Discussion
Respondent	89	68
Percentage	100	76.40

All members went to pay instalments on credit. A substantial number of members about 76 percent went to the meetings to participate and listen to the discussion that takes place there. The figures overlap because of the mandatory reason and the supplementary reason of beneficiaries attendance in the meetings.

4.3 Did You Participate in Any Discussion in Meetings

Table 15

Participation	Yes	No	Total
Respondent	69	20	89
Percentage	77.52	22.47	100

4.4 Number of Times Respondents Discussed About Self

Table 16

Self	Once	Twice & More	Never	Total
Respondent	60	9	20	89
Percentage	67.41	10.11	20.47	100

4.5 Number of Times Respondents Discussed With Others

Table 17

Others	Once	Twice & More	Never	Total
Respondent	57	31	1	89
Percentage	64.05	34.83	1.12	100

The above Tables at 4.3, 4.4, and 4.5 are taken together to indicate respondents' nature and context of participation. Seventy-eight percent respondents participated in discussions in the weekly meetings. Only 20 percent said they did not participate in the discussions. Sixty seven percent respondent discussed at least once in the meetings; 10 percent participated in discussion more than once. Most of the time members discussed issues that concerned themselves.

4.6 Issues That Were Discussed

Issues discussed in the meeting related mostly to

Table 18

Issues	Economic	Social
Respondent	78	63
Percentage	87.64	70.78

economic activities. In 71 percent cases social issues were discussed, specially family planning, oral saline, child vaccination etc. Obviously, the weekly training classes at UCCA had some impact on the respondents, as the group chairman and managers disseminated information gathered at the training centers to the beneficiaries at the grass roots level. Due to discussions in both issues figures in table overlap.

4.7 Had Respondents Ever Participated In Discussions Related To Investments

Table 19

Discussed	Yes	No	Total
Respondent	87	2	89
Percentage	97.75	2.25	100

About 98 percent respondents said that they had participated in these discussions. Here participation implied both open discussion where some discussed while others listened to issues relating to investment loss, that is death of animal mostly and poultry vaccination etc. Women who answered in the negative were those who had just received their loan. It was too soon for them to participate in discussions.

5. TRAINING

5.1 If Respondent Attended Training Classes

Table 20

Attended	Yes	No	Total
Respondent	21	68	89
Percentage	23.60	76.40	100

About one fourth, that is twenty-four percent respondents had attended training courses. These were skill development courses to enable women to supplement their income in addition to what they earned from investments.

5.2 Was Training Beneficial

Table 21

Beneficial	Yes	No	Total
Respondent	21	-	21
Percentage	100	-	100

All respondents who had taken training said they had benefitted from training classes.

5.3. Where Training Was Received

About 81 percent had training inside the village while 19 percent had gone outside the village to attend training courses.

Table 22

Place	Inside Village	Outside Village	Total
Respondent	17	4	21
Percentage	80.95	19.09	100

6. CREDIT

6.1 Had Respondent taken loan from MBSS

Table 23

Credit	Yes	No
Respondent	89	-
Percentage	100	-

All the respondents answered in the affirmative.

6.2 Number of Times Loan Was Taken

Table 24

No.of Loan	Once	Twice	Thrice	4 times or more	Total
Respondent	18	48	20	3	89
Percentage	20.45	53.41	22.73	3.41	100

Maximum number of respondents had taken loan for two times. Fifty-three percent women were in this category. Twenty percent women had taken loan once; while twenty-three percent had taken loan three times. Only 3 percent respondents said that they had taken loan for more than three times.

6.3 Amount of Credit Taken

Table 25

Taka	500-1000	1001-2000	2001-3000	3001-4000	above 4000	Total
Respondent	44	23	13	9	-	89
Percentage	49.43	26.14	14.77	10.23	-	100

The credit behavior of the beneficiaries indicate that they took small amount of money ranging between Tk. 500 - 1000. Some have moved into larger investments with credit taken for second and third time. Forty-nine percent women had taken loan between Tk. 500-1,000. For many women, this amount remained the same taken for the second and third time. Twenty-six percent women had taken loan between Tk. 1,001-2,000, while 15 percent respondents had taken loan between Tk. 2,001-3,000. Only 10 percent had taken loan for more than Tk.3,000. One reason for such small amount of credit was that the RPP is a pilot project and as such is cautious with the amount of credit given to women.

6.4 Item in Which Credit Was Invested

Table 26

Investment	Cow Fatten-ing	Rice Husk-ing	Milch Cows	Grocery	Tailor ing	Other
Respondent	22	70	31	-	-	19
Percentage	24.71	78.65	34.83	-	-	21.34

Rice husking is the most popular item in which credit taken from MBSS was invested. Seventy-nine percent respondents showed preference for this item, while 35 percent beneficiaries said they had invested in milch cows, followed by 25 percent investments in cow fattening. Twentyone percent respondents invested in items other than the three main items mentioned above. These are items like small trade, rice trading, poultry etc.

The main reason for concentration on items of investments is that, within the society, members who want to invest in the same item formed a group and applied for loan jointly. Thus three or four groups within the MBSS asked for these items mentioned above. Also, beneficiaries showed preference for investment in areas where they have gained previous experience. The reason for low amount investment is that, the concerned BRDB staff and associated bank usually cut down the original amount wanted by respondents and sanctioned amount which they considered adequate for item in which respondents wanted to invest. There is overlapping of figures in the table because many women invested the credit taken on two items simultaneously.

6.5 Person Consulted Before Taking Loan

Table 27

Person Consulted	No One	Husband	Others
Respondent	-	87	12
Percentage	-	97.75	13.5

Almost all respondents said that they consulted husbands before taking loan from MBSS. While thirteen percent women consulted other members of the family, none took the decision alone. The figures in the Table indicate that while husbands were primarily consulted about investment, the matter was also discussed with other members of the society.Due to dual source of consultation figures in the table overlap.

6.6 Source of Credit Instalment

Table 28

Source	Self	Husband	Others
Respondent	89	75	8
Percentage	100	84.26	8.11

Money for repayment of credit was given both by member and her husband. There was no strict barrier as to who would pay. As the sources of repaying instalments overlap, figures in the table exceed the total figures.

7.1 Reason for Investment in Particular Item

Table 29

Reason	Husband Considers Profitable	Respondent Considers Profitable	Both Consider Profitable
Respondent	3	89	77
Percentage	3.3	100	96.25

In most cases a particular item was chosen because both husband and respondent thought it profitable. Ninety-six percent respondents said that item was chosen because both husband and wife thought it would yield good return. All women made the choice themselves because they considered the item profitable, while three percent were asked by husband to invest in that item. There are over lapping figures because all women selected an item which they thought profitable and also because both spouses considered that the investment would yield good profit. Respondents who made the choice by themselves did so out of conviction arising out of consultation with other members of the society or group members.

7.2 Motivational Factor for Choice of Investment

Table 30

Motive	Profit from Last Investment	Profit Gained By Others	Respondent Calculated Profit Probability
Respondent	58	47	22
Percentage	65.17	52.80	24.71

Sixty-five percent beneficiaries were motivated for investment in a particular item after they had befitted from previous investment. Fifty-three percent women took the decision by seeing others benefit from such investments. Due to overlapping of motivational factors figures in the table exceed total figures.

8.1 Investment is Managed By

Table 31

Managed By	Self	Husband	Others
Respondent	82	6	1
Percentage	92.14	6.74	1.12

Ninety-two percent respondents said they managed investments themselves. Only 7 percent investment was totally managed by husbands, due to the nature of investment. The investments as shown in table 6.3. are home based and therefore the women can take care by themselves. However, marketing and other activities which are required to be done outside the household, are performed by husband or other male member of the family.

8.2 Discussion With Husband Regarding Investment

Table 32

Discussion	Always	Sometimes	Never	Total
Respondent	76	13	0	89
Percentage	85.39	14.60	0	100

Eighty-five percent respondents always discussed with husband regarding investments when such consultation was needed, while 15 percent sometimes discussed investment matters with husbands.

8.3 Maintenance of Investment Account

Table 33

Account	Self	Husband	Others	Total
Respondent	79	6	4	89
Percentage	88.76	6.74	4.50	100

Most respondents said they keep the account of investment transaction themselves. Eighty-nine percent women said they kept account themselves, while 7 percent depended on husbands and 5 percent on others for keeping accounts of their investments.

8.4 Loss Suffered From Investments

Table 34

Loss	Yes	No	Total
Respondent	2	87	89
Percentage	2.25	97.75	100

There is very little loss from these investments. About 98 percent beneficiaries said there was no los from investments. The reason is that the small size of investment and constant supervision by women reduces the chance of loss. Two percent said they suffered loss due to death of animal and poultry.

8.5 Would You be Able to Carry on Economic Activities Without Support from MBSS

Table 35

Activity without Support	Yes	No	Total
Respondent	25	64	89
Percentage	28.09	71.91	100

About three fourth respondents i.e., 72 percent said they would not be able to carry on economic activities without support from MBSS. Twenty-eight percent women said they had gathered some experience and limited economic stability and would be able to carry on investment without MBSS support.

9. PROFIT / SAVINGS FROM INVESTMENTS

9.1 Profit from Investment

Table 36

Profit	Yes	No	Total
Respondent	80	9	89
Percentage	89.88	10.11	100

90 percent respondents had benefitted from their investments, 10 percent respondents had taken credit recently and therefore had not made profit from investment as yet.

9.2 Who Takes Profit

Table 37

Profit Consulted	Self	Husband	Others	Total
Respondent	77	7	5	89
Percentage	86.52	7.87	5.62	100

Respondents themselves take profit from investments made with the credit given by MBSS. Eighty-seven percent women themselves kept profit while 13 percent respondents said profit was taken by husband and others.

9.3 What is Done With Profit

Table 38

Profit	Used for Consumption	Used for Investment	Saved
Respondent	80	40	13
Percentage	89.88	44.94	16.25

Most respondents said they had used profit for home consumption. About 90 percent respondents belonged to this category, 45 percent women used it for reinvestment or plans to reinvest profit, while 16 percent saved it for future use. There is overlapping of figure in the table because beneficiaries usually used savings both for home consumption and reinvestment, primarily for the former and sometimes for the latter.

9.4 Is Husband Consulted When Profit is Reinvested

Table 39

Consulted	Yes	No	Total
Respondent	89	0	89
Percentage	100.00	0	100

Husbands are always consulted when profit is reinvested; one reason is investments are jointly decided by both spouses.

9.5 Any Personal Savings of Respondents

Table 40

Saving	Yes	No	Total
Respondent	39	50	89
Percentage	43.82	56.18	100

About 44 percent respondents said they had some personal savings.

9.6 Source of Saving

Table 41

Source	Profit From Investment	Family Budget	Others	Total
Respondent	18	16	5	39
Percentage	46.15	41.02	12.82	100

Of the total number of beneficiaries who saved 46 percent women said they saved from profit in investment, while 41 percent claimed to have saved from household expenses.

9.7 How Will Savings be Utilized

Table 42

Utilization	Reinvest-ment	Home Consumption	Both
Respondent	52	42	8
Percentage	58.42	47.13	8.89

A general question was asked from to respondents about whether they had savings or not. About half the respondents i.e., 58 percent said that they would reinvest, while 47 percent said they would use saving for home consumption if needed. Nine percent women said that savings would be used both for reinvestment and home consumption.

9.8 If Asset Was Made With Savings

Table 43

Assets	Yes	No	Total
Respondent	37	52	89
Percentage	41.57	58.42	100

Forty-two percent beneficiaries had made assets from savings, 58 percent could not.

9.9 Kind of Assets Made

Table 44

Assets	Furniture	Utensils Crockery	Jewellery	Others	Total
Respondent		11		26	37
Percentage		12.35		29.21	41.5

Household utilities like crockery and utensils were bought by 12 percent beneficiaries. Twenty percent women had bought chicken, ducks and goats as assets.

9.10 Do You Want to Go For Bigger Investments

Table 45

Bigger Investment	Yes	No	Total
Respondent	58	31	89
Percentage	65.17	34.83	100

A large number of women i.e, about 65 percent wanted to go for bigger investments, while one third i.e., 35 percent did not think it was time for them to go for bigger investments. One of the main reason for it seem to be capital constraints and also inadequate experience of beneficiaries.

9.11 Items of Intended Investment With Savings and Credit

Table 46

Intended Investment	Cultivable Land	Big Milch Cows	Rice Trading	Cloth	Grocery	Other	Don't Know	Total
Respondent	6	17	10	12	22	-	22	89
Percentage	6.74	19.10	11.23	13.48	24.72	-	24.72	100

The highest number of respondents i.e., 25 percent respondents wanted to set up grocery shops followed by trading which is 13 percent. Eleven percent wished to invest in rice trade and another 7 percent considered cultivable land as good investment, while 19 percent wanted to buy big milch cows. Respondents' intended investment pattern reveal diverse areas of investments where profit is likely to be more than the present amount. Also, intended investments indicate activities which have to be mainly outside the homestead and, therefore, into the "male domain".

9.12 If Discussed With Husband Regarding Intended Investments

Table 47

Discussed	Yes	No	Total
Respondent	67	22	89
Percentage	75.28	24.71	100

About 75 percent respondents said they discussed with husband about future investments, others considered it was too early for such discussion. Ten percent women did not have husbands.

10. Group Savings Fund

10.1 Money Withdrawn From Group Savings Fund

Table 48

Withdrawal	Yes	No	Total
Respondent	-	89	89
Percentage	-	100	100

None of the beneficiaries had withdrawn money from group or savings fund. Respondents said they were waiting for money to accumulate in the fund before they took out money from it.

10.2 Reasons For Taking Money From Savings.

Not applicable to MBSS members as no money was withdrawn from the Group Savings Fund.

10.3 If Husband was Consulted Before Respondent Took Loan From Savings Fund.

Not applicable in case of MBSS members.

11. FAMILY'S INCOME / EXPENDITURE / SAVINGS

11.1 Husband's Profession

Table 51

Profession	Small Trade	Day Labourer	Vendor	Others
Respondent	18	41	66	3
Percentage	20.22	46.06	74.15	3.37

Data in the table show that most respondent's husbands earned on daily basis. Husbands of 20 percent beneficiaries were in small trade. Forty-six percent worked as day labourer, 74 percent were vendors of different articles and three percent husband did not work as they were infirm or too old to do manual labour. There is over-lapping of figures because the husbands did not have regular employment and therefore were involved in one or more activity.

11.2 Source of Family Income

Table 52

Source of Income	Self	Husband	Both	Others
Respondent	20	32	66	3
Percentage	22.47	35.85	74.16	3.37

In most of these households, family income come from the earnings of both husband and wife. About 74 percent families fall into this category. Twenty-two percent families depend on the women's income. The latter category families are usually female-headed household or women with husband who are too old to work. As family income comes from mixed sources, figures in the Tables overlap.

11.3 Respondent's Husband's Savings

Table 53

Husband's Savings	Yes	No	Don't Know	Total
Respondent	30	49	10	89
Percentage	33.70	55.05	11.23	100

More than half the respondents about 55 percent, said their husbands have no savings of their own, 34 percent women said their husbands have some savings while 11 percent women had no knowledge about their husband's savings at all.

11.4 Did Husbands Consult Respondents Before Buying Household or Other Items

Table 54

Consult	Always	Sometimes	Never	Total
Respondent	65	15	9	89
Percentage	73.03	16.85	10.11	100

Seventy-three percent husbands always consulted respondents before buying any item, while 17 percent husbands occasionally did consult wives. Ten percent did not consult wives.

12. RESPONDENT'S FAMILY

12.1.(a) Number of Children

Table 55

Number	One	Two	Three	Four	Five	Six	More	No Children	Total
Respondent	13	16	14	10	9	18	-	5	85
Percentage	15.29	18.82	16.17	11.76	10.58	21.17	-	5.88	100

Maximum number of the respondents had five or more children. Twenty two percent beneficiaries belonged to this category. About 16 percent had three children, while 33 percent had one or two children. In other words, about half the respondents had three children or less, while another half had four children or more. Six percent respondents did not have any children.

12.1.(b) Age of Last Child

Table 56

Years	1 - 3	4 - 6	7 -10	11 & Above	Total
Respondent	28	25	12	20	85
Percentage	32.94	29.41	14.11	23.52	100

Highest number of beneficiaries, about 32 percent have small children ranging from one to three years. About 29 percent have children from 4-6 years, 14 percent have children between 7-10 years, while 23 percent have children of 11 years and above. As many respondents are elderly women, they have grown-up children, but a significant number of women are still in active child-bearing age with small children. However it should be noted that more women had no clear knowledge about actual age of children. They assumed their children's age.

12.2 Number of Respondents Who Want More Children

Table 57

More Children	Yes	No	Total
Respondent	19	61	89
Percentage	23.75	76.25	100

Most respondents, about 76 percent did not want any more children. Only those women who did not have children or had only one child wanted more children.

12.3 If Respondents Consulted Husband About Family Planning

Table 58

Consulted	Yes	No	Total
Respondent	67	20	89
Percentage	77.52	22.47	100

Most women, 78 percent in active age group discussed with husband about family planning. Elderly beneficiaries who were past child bearing age did not discuss.

12.4 Measures Taken For Planned Family

Table 59

Measure	Preventive Measures	Permanent Clinical Measures	Natural Course	Total
Respondent	48	6	35	89
Percentage	53.93	6.74	39.32	100

Although conscious about planned parenthood, most women depended on natural measures of birth control, 54 percent used preventive family planing measures, while 7 percent had taken permanent clinical measure, which is, ligation. A large number of members i.e., 39 percent did not take any kind of precaution.

12.5 Steps Taken By Respondent If Husband Do Not Want Planned Family.

Table 60

Steps	Convince Him	Take Measures Secr.	Leave It To Fate	Total
Respondent	48	3	38	89
Percentage	53.93	3.37	42.69	100

When Respondents do not want children most beneficiaries i.e., 54 percent try to convince them, 34 percent leave it to fate, while 3 percent take measures secretly. Many respondent are elderly women and do not worry about small family size.

12.6 Reasons For Not Wanting More Children

Table 61

Reason	More Expense	Fear of More Daughters	Extra Problems	Others	Total
Respondent	50	14	6	15	85
Percentage	58.82	16.47	7.05	17.64	100

The reason why 59 percent respondents did not want more children was because they said it would increase family expenditure. Seventeen percent women feared having more daughters, while 7 percent thought it would create extra problems for them and hinder their business activities. Others were too old to have more children.

12.7 Visit to Family Planning Centers

Table 62

Visits	Yes	No	Total
Respondent	18	71	89
Percentage	20.22	79.77	100

Eighty percent women had not been to family planning centers. Twenty two percent beneficiaries who have been to family planning centers have gone there either for preventive measures or for permanent measures. The reason why so many respondents did not go to family planning center is because, many of these women get services at home from family planning personnel. Also many women are elderly.

12.8 Reason For Going

Table 63

Reasons	Permanent Measures	Supply	Other Reasons	Total
Respondent	6	12	X	18
Percentage	33.33	66.66	X	100

Sixty seven percent respondents went to family planning centers to get supply while 34 percent went for ligation.

12.9 Who Accompanied on These Trips

Table 64

Accompanied	Went Alone	Went With Others	Husband	Total
Respondent	X	13	5	18
Percentage	0	72.22	27.77	100

Trips to the family planning centers were made either with group members, relatives or husbands. Seventy-two percent women said they were accompanied by others, 28 percent women went with husbands to the Centers.

12.10 Do Children Go To School

Table 65

School	Yes	No	Total
Respondent	44	41	85
Percentage	51.76	48.23	100

Fifty two percent respondents said their children went to school. Children of forty eight percent beneficiaries did not.

12.11 Sources From Which Children's Expenses Are Met

Table 66

Source	Self	Husband	Both	Total
Respondent	8	11	70	85
Percentage	9.41	12.94	82.35	100

Children's expenses come from the earnings of both husband and wife. Eighty-two percent respondents stated that both beneficiary and husband met children's expenses. For 13 percent households, husbands paid children's expenses, while in 9 percent of the cases women themselves bore children's expenditure.

12.12 Consultation With Husband Regarding Children's Future

Table 67

Consultation	Yes	No	Total
Respondent	83	6	85
Percentage	93.25	6.75	100

Almost all women discussed with husbands about children's future. Ninety-three percent beneficiaries said they discussed, 7 percent did not discuss because their children were very small.

12.13 Did Husband Consult Respondent Much About Children/ Household Affair Before Joining MBSS.

Table 68

Consult	Always	Sometimes	Never	Total
Respondent	24	16	49	89
Percentage	26.06	17.97	55.05	100

Fifty five percent women said their husbands did not consult them much about children or household affair before respondents had joined MBSS. Husbands of 18 percent beneficiaries sometimes consulted them, while 27 percent women maintained that their husbands always consulted them.

12.14 Respondent's Perception About Son's Profession

Table 69

Perception	Agricul-ture	Business	Office Job	Total
Respondent	35	34	16	85
Percentage	41.17	40.11	18.82	100

A large number of respondents, about 40 percent, said they wanted their sons to do some kind of trade or business. Forty-one percent beneficiaries wanted their sons to do agricultural activity, while 19 percent women hoped their sons will choose office work as their profession.

12.15 Do You Want Sons To Join BSS When They Grow Up

Table 70

Join BSS	Yes	No	Total
Respondent	49	36	85
Percentage	57.64	42.35	100

About 58 percent respondents answered in the affirmative, while 42 percent beneficiaries said they did not want sons to join BSS (men's society under RPP).

12.16 Reason For Not Wanting Sons To Join BSS

Table 71

Reason	Don't Want Son To Be Called Landless	They will Do Resp-ectable Jobs	Have Big Hope For Their Future
Respondent	36	16	15
Percentage	100	44.44	41.66

Those respondents who did not want their children to be called landless did not want sons to join BSS. Half the respondents, about 44 percent, want their sons to work in office or do agriculture related work. Women hope their sons would work with bigger capital and carry on the work which they have started. Respondents hoped their sons will work in offices or do something big, and earn much more than can be earned through BSS membership.

12.17 What Dowry Will Be Wanted During Son's Marriage

Table 72

Dowry	Nothing	Cash	Kind	Job for Son	Total
Respondent	25	16	39	5	85
Percentage	29.41	18.82	45.88	5.88	100

Many respondents have children who are too young for marriage. But, those with marriageable children said mostly that they hope to get something from the son's in-laws during his marriage. Forty-six percent women said they expect articles of some kind, 19 percent expect money, 29 percent will not want anything.

12.18 What Dowry Will Be Given By Respondents During Daughter's Marriage

Table 73

Dowry	Nothing	Cash	Kind	Job for Son-in-Law	Total
Respondent	35	26	24	-	85
Percentage	41.17	36.58	28.23	X	100

Of the respondents with daughters of marriageable age, 37 percent women said they will give money and 28 percent said they will give something in kind to the son-in-law during daughter's marriage. Others said they will give nothing.

12.19 Whether Respondents discussed with Husbands About Children's Marriage

Table 74

Discussed	Yes	No	Total
Respondent	53	32	85
Percentage	62.35	37.64	100

Only Sixty-two percent respondents had children of marriageable age. Three respondents said they discussed with husbands about children's marriage.

12.20 Mobility Outside Village

Table 75

Mobility	Yes	No	Total
Respondent	89	X	89
Percentage	100	X	100

All the respondents said they have gone outside their village. The reason for this high mobility rate is due to the fact that the beneficiaries had come to the Upazila headquarter for their weekly training classes. Even for women who have not as yet come to the UCCA, possibility of visit are there since the post of secretary and manager of MBSS are rotational; every member will get her chance, and hence will come for training to the Upazila headquarter.

12.21 Purpose of Visit Other Than UCCA

Table 76

Purpose	Training For Income Generation	Family Planning	Business	Social Visits
Respondent	4	18	6	17
Percentage	4.49	20.22	6.74	30.33

Respondents said they went outside the village to attend courses for income generating activities, for business, to family planning centers and also for social visits. These visits are few in number but they are indicative of greater mobility as beneficiaries become more conscious about planned parenthood and they gather more experience in investment activity and supplementary income.

12.22 Who Accompanied These Visits

Table 77

Accompanied	Alone	Husband	Others	Total
Respondent	11	12	32	55
Percentage	24.59	6.56	68.85	100

About 69 percent respondents said they were accompanied by other members of the society when they went to visits outside the village. Twenty five percent went alone while 7 percent went with their husbands on these trips.

12.23 How Many Times Visits Were Made

Table 78

Number	Once	Twice	Thrice	Four Times and More	Total
Respondent	10	8	33	4	55
Percentage	11.33	8.93	37.07	4.49	100

Table shows some members have made frequent visits outside the village. Thirty seven percent respondents said they had gone outside the village three times, 9 percent went twice while 11 percent beneficiaries went once.

12.24 Respondent's Visit To Paternal Home

Table 79

Visits	Yes	No	Total
Respondent	88	1	89
Percentage	98.88	1.12	100

Almost all the respondents, about 99 percent said they go to their paternal home. Only one percent did not go because she does not have parents.

12.25 Banking And Business Transaction Require Meeting Male Outsiders. Does Husbands Mind

Table 80

Mind	Yes	No	Total
Respondent	26	63	89
Percentage	30.59	69.41	100

About 69 percent respondents stated that their husbands do not mind their meeting and dealing with male outsiders. However, about one third i.e., 30 percent women said their husbands do not like much their dealing with outsiders but have to concede because of economic consideration.

13. RESPONDENTS PERCEPTION OF BENEFITS AS MEMBERS OF MBSS

13.1 Have You Benefitted From MBSS Membership

Table 81

Benefitted	Yes	No	Total
Respondent	89	X	89
Percentage	100	X	100

All the respondents, that is, 100 Percent answered in the affirmative.

13.2 What Kind of Benefit

Table 82

Benefit	Increased Income	More Respect
Respondent	86	57
Percentage	96.62	64.04

Ninety seven percent respondents said their income has increased while 64 percent stated that they have more respect now as earning members and as members of MBSS. Figures in the table overlap because of dual sources of benefit. In many instances respondents have benefitted in terms of both income and respect.

13.3 Are Respondents Respected By In-laws/Neighbours

Table 83

Respected	Yes	No	Same as Before	Total
Respondent	60	10	19	89
Percentage	67.42	11.24	21.34	100

In comparison to the family, beneficiary's status at a wider social sphere has been less affected. While 67 percent respondents claimed to perceive more respect from in-laws/neighbours than they did before joining MBSS, 21 percent said they were always well treated and hence do not feel any change, while 11 percent said they felt no change in status and in-laws still do not treat them well. The last category women mostly belong to extended joint families. Also, many women belonging to the last categories had till then not made substantial impact on their investment and income generation activities. These women are usually new members and entrepreneurs.

13.4 Do You Think Relationship With Husband Has Improved After Joining MBSS

Table 84

Improved	Yes	No	Total
Respondent	81	8	89
Percentage	91.01	8.98	100

Ninety one percent respondents said they thought relationship with husband has improved after joining MBSS, 9 women whose husbands did not treat them well perceived no change in their relationship.

13.5 Did Husbands Ask Respondent's Opinion About Investment And Family Matters More Than He did Before Respondents Joined MBSS.

Table 85

Consult	Yes	No	Total
Respondent	82	7	89
Percentage	12.13	7.86	100

About 91 percent respondent said their husbands consult them more about investments and family matters at present. Eight percent answered in the negative.

CHAPTER V

FACTORS IN DECISION MAKING
GRAMEEN BANK - A CASE STUDY

1. BACKGROUND INFORMATION OF THE AREA

About a hundred miles from Dhaka is the Upazila of Modhupur in Tangail district. It has a population of about 2 lakhs 17 thousand out of which 1 lakh are males and 1.5 lakh are females, residing in 41,410 households[1].

Grameen Bank started its operation in Modhupur on 16 March, 1980. To date, there are 58 centers, half of which are for women. Of the 305 groups in Modhupur, 149 have been formed by female beneficiaries. Till June, 1988 about 2 crore Taka have been disbursed as credit and revolving fund. The rate of loan recovery is 98 percent.

2. BACKGROUND INFORMATION ON BENEFICIARIES

The Grameen Bank members who were interviewed at Modhupur branch of Grameen Bank were women who had come from many other branches of the Bank to participate in a zonal workshop. In all there were 90 participants all of whom were treated as samples for the case study. Eligibility criteria of Grameen Bank membership indicate

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[1]. Bangladesh Population Census, 1984.

that the beneficiaries are landless rural women[2].

2.1 Age

Table 1

Years	15-20	21-30	31-40	41 & Above	Total
Figure	1	42	38	9	90
Percentage	1.12	46.66	42.22	10.00	100

The Table indicates that most women beneficiaries of the area are young, belonging to active age group ranging from 21 to 40 years.

2.2 Education

Table 2

Literacy	Thumb Print	Can Sign Name	Can Read & Write
Respondent	X	90	16
Percentage	X	100	17.78

It is shown in Table 2 that only 18 percent of the beneficiaries can read or write. However, everyone must know how to sign their names, since signing of one's name is an essential criteria of Grameen Bank membership. This is the reason for 100 percent respondent's ability to sign

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2. Percentages have been calculated at 90 women for most Tables. But, in some Tables, percentages have been calculated according to the number of members involved. For instance, 10 women did not have husbands. Data regarding husband-wife discussions have been calculated on the basis of 80 respondents. Similarly, data on children were calculated leaving out those respondents without children. Totals have been avoided in Tables where the columns overlap. The Tables have been made in accordance with structured questions. See questionnaire appended.

their own names.

2.3 Years of Marriage

Table 3

Year	1 - 5	6-12	13-18	19 - 25	Total
Figure	14	34	26	16	90
Percentage	15.56	37.77	28.88	17.78	100

Of the total respondents 10 women had married but did not have husbands. More than half the respondents had been married for 6 to 18 years. Thirty eight percent had been married for 6-12 years, followed by 29 percent married for 13-18 years. If marriages upto 25 years are taken into account, then the percentage of well established marriages rises to almost 84 percent. However, it should be noted that the years of marriage as stated by the beneficiary may not be exactly correct because most women could not remember the date of their marriage and therefore linked up the marriage date to some major event that occurred at about the same time. But, the relevance of years is that it shows long period of marriage and indicates stable marriage relationships.

2.4 Beneficiary's Profession: Investments

Table 4

Investment	Directly Involved	Indirectly Involved	Total
Respondent	76	14	90
Percentage	84.44	15.56	100

A distinction is made in Table 4 between direct and indirect involvement of respondents in investment related activities with a view to find out their actual participation. The result shows that 84 percent beneficiaries were directly involved in business that were financed through Grameen Bank credit. Sixteen percent respondents said that they were indirectly involved. Women's indirect participation has to be considered in the context of those activities that are carried out in the market place such as grocery shops, tailoring shops or cloth stores. In such cases while the business arising out of investments are carried on by the husband or son, the women are indirectly involved because account about what is being sold, how much is being sold and about other details of business activities were also the concern of these women. Those who said that they were directly involved usually referred to investment management within the household, although in most cases the marketing of produce was done through males.

2.5 Head of Household in Absence of Husband

Table 5

Head of Household	Self	Father-in-Law Brother-in-Law	Father Brother	Son	Total
Respondent	80	4	2	4	90
Percentage	88.89	4.44	2.22	4.44	100

In about 89 percent cases women themselves are head of the households when their husbands are away from home. These women include the 10 respondents who do not have husbands. The reason why such a large number of women themselves are head of households is because these households are composed of nuclear families consisting of husband, wife and children. So when the husband is dead the wife assumes the responsibility of the family. This is also the case with deserted women. In some cases about 11 percent of the respondents said that their in-laws or fathers or sons took responsibility of the family in the absence of husband.

2.6 Other Members of the Family

Table 6

Household	Children	In-Laws	Relatives	Total
Respondent	84	4	2	90
Percentage	93.33	4.44	2.22	100

Being nuclear families, most households of the beneficiaries consist of children only. Only about 7 percent of the respondents said that their relatives as well as their husbands' relatives resided with them.

2.7 Profession Before Joining Grameen Bank

Table 7

Profession	Looked After Household	Worked in Other Houses	Small Trade	Other Trade	Total
Respondent	20	54	4	12	90
Percentage	22.22	60	4.44	13.33	100

More than half of the respondent, 60 percent were working in other people's houses before they joined Grameen Bank, 22 percent did household work, while 13 percent stated that they earned their livelihood through begging, and a very small percentage were involved in small trade. However, many women were partially employed at other households and were doing small trades at the same time. For all 90 women, doing household chores is a must.

3. PARTICIPATION IN GRAMEEN BANK

3.1 Years of Membership

Table 8

Year	One	Two	Three	Four & More	Total
Respondent	2	18	36	34	90
Percentage	2.22	20.00	40.00	37.78	100

Ninety seven percent of the respondents had been members of Grameen Bank for more than two years. Of these 20 percent had joined the Bank for two years. While 40 percent had been its members for three years and another 38 percent had been members for more than three years. Only a small percentage were new entrants. These figures indicate respondents' association with Grameen Bank for a fairly long period.

3.2 Reason for Membership

Table 9

Reason for Membership	Motivated by Credit	Motivated by Husband	Motivated by others	Total
Respondent	68	6	16	90
Percentage	75.56	6.67	17.78	100

Most respondents were attracted to Grameen Bank because of the credit component and also because of the low rate of interest on the credit. Seventy six percent women became members as they wanted credit. Another 18 percent were motivated by neighbour and relatives' success in income generating activities supported by Grameen Bank. A few were told by husbands to become members so that the latter could use credit for economic activity.

3.3 Where First Heard about Grameen Bank

Table 10

Information	Neighbour & Relatives	Bank Workers	Others	Total
Respondent	34	16	40	90
Percentage	37.78	17.78	44.44	100

When the Grameen Bank begins operations in a new area, the Bank worker is required to introduce the programme to the target group. But, here it seems the respondents had already become aware of the credit institution before Grameen Bank began formal operations so that when beneficiaries became members it was a conscious and willing action. Eighty-two percent respondents said they heard about Grameen Bank for the first time from neighbours and relatives, and others, who are members of the institution even before the Bank began operating in their area.

3.4 Before Joining Grameen Bank Was Husband Consulted

Table 11

Husband Consulted	Yes	No	Total
Respondent	78	2	80
Percentage	97.05	2.05	100

Almost in all the cases respondents had joined Grameen Bank after consultation with husbands. Figure in the table shows that 97 percent of the beneficiaries had their husbands' consent for membership. Only in two percent cases the husbands were not consulted as the husbands were away at the time.

3.5 Why Does Husband Want The Respondent to Become Member of Grameen Bank

Table 12

Reason for Membership	Credit for Husband's Investment	Joint Investment	Credit as a Tool for Raising Family Income	Total
Respondent	10	60	10	80
Percentage	12.50	75.00	12.50	100

Seventy five percent of the respondents said their husbands wanted them to become members for joint investment of spouses as it would enable them to earn and supplement income for the family. Twelve percent husbands wanted to utilize loan themselves in some business activity. But indirectly this too was a tool for raising family income. Another twelve percent took loan explicitly as a means to increase family income. In other words, all the husbands wanted the spouse to become member of Grameen Bank so that credit may be used as a tool for raising family income.

4. MEETING

4.1 Attendance at Weekly Meetings

Table 13

Attendance	Yes / Always	No	Sometimes	Total
Respondent	90	X	X	90
Percentage	100	X	X	100

All responses to this question was in the affirmative. One reason for such attendance is that the Bank rule makes it imperative that member must attend weekly meetings of group members. Any indiscipline in this regard is recorded and action may be taken in the form of refusal of new loan. Therefore, unless absolutely unavoidable, members come to meetings every week.

4.2 Reason for Going to Meetings

Table 14

Reason	To Pay Instalment	For Socio-Economic Discussion
Respondent	90	27
Percentage	100	33.33

All respondents go to meetings primarily to pay installments of dues every week, which is a mandatory condition of the Bank for taking loan. But other issues are also discussed in these meetings. That is why although all members said they go to meetings to pay back debts some also said they go to meet friends and discuss problems.

4.3 Did You Ever Participate in any Discussion in the Meeting

Table 15

Participation	Yes	No	Total
Respondent	60	30	90
Percentage	66.67	33.33	100

Tables 15, 16 and 17 in sections 4.3, 4.4. and 4.5

respectively, will be discussed together because this would indicate the nature and content of the respondents' participation.

4.4 Number of Times Respondents Discussed About Self

Table 16

Self	Once	Twice & More	Never	Total
Respondent	40	20	30	90
Percentage	44.44	22.22	33.33	100

4.5 Number of Time Respondent Discussed Others

Table 17

Others	Once	Twice & More	Never	Total
Respondent	28	32	30	90
Percentage	31.11	35.56	33.33	100

One third of the total respondents said they did not discuss in group meetings. However, although members did not participate in open discussions there was informal discussions among these members sitting next to each other. Those who took part in open discussion were either members personally involved or those who were voicing other members problems.

4.6 Issues That Were Discussed in the Meetings

Table 18

Issues	Economic	Social	Total
Respondent	74	16	90
Percentage	82.22	17.78	100

Eighty two percent respondents stated that issues discussed were related to credit and investments. Eighteen percent respondents said that social problems such as daughter's marriage, children' illness were discussed in meetings. However, many members discussed both social and economic problems in the meeting.

4.7 Had Respondents Ever Discussed Matters Related to Investments in Meetings

Table 19

Discussed	Yes	No	Total
Respondent	78	12	90
Percentage	86.67	13.33	100

Most respondents said that they discussed about the investments in one form or another in the meetings.

5. TRAINING

5.1 If Respondent Attended Training Courses

Table 20

Attended	Yes	No	Total
Respondent	56	34	90
Percentage	62.22	37.78	100

'Training' here refers to courses in skill development for income generating activities. It does not include functional membership training of beneficiaries which forms an essential component of Grameen Bank programme. Sixty two percent beneficiaries said they took training in various activities such as midwifery, bee keeping, poultry inoculation, etc.

5.2 Was Training Beneficial

Table 21

Beneficial	Yes	No	Total
Respondent	40	16	56
Percentage	71.43	28.57	100

In a large majority of cases training that was received helped women to earn additional income, while in other cases training did not help investment. Seventy one percent members had benefitted.

5.3 Where Training Was Taken

Table 22

Place	Inside Village	Outside Village	Total
Respondent	14	42	56
Percentage	25.00	75.00	100

Among beneficiaries who took training a considerable number of respondents had gone outside the village to take training courses. These courses were usually arranged by various agencies and NGOs. But, many women went to participate in workshops arranged by Grameen Bank outside their villages.

6. CREDIT

6.1 Had Respondents Taken Credit From Grameen Bank

Table 23

Credit	Yes	No	Total
Respondent	90	X	90
Percentage	100	-	100

All the respondents had taken credit from Grameen Bank.

6.2 Number of Times Loan Was Taken

Table 24

No.of Loan	Once	Twice	Thrice	4 times or more	Total
Respondent	10	36	24	20	90
Percentage	11.11	40.00	26.67	22.22	100

Maximum number of beneficiaries had taken loan for two or more times. Forty percent women had taken loan twice, 27 percent thrice, 22 percent 4 times and above. Only 11 percent new entrants had taken loan only.

6.3 Amount of Loan Taken

Table 25

Taka	500-1000	1001-2000	2001-3000	3001-4000	above 4000	Total
Respondent		8	38	24	20	90
Percentage		8.89	42.22	26.87	22.22	100

Most respondents had taken loan for second and third time. Starting with credit of Tk.500 to Tk.1,000 in the initial year, the beneficiary's credit amount increased every year gradually. Forty two percent women were using credit amount of Tk.2,001-Tk.3,000, while 27 percent had invested Tk.3,001 -Tk.4,000 and 22 percent beneficiaries had taken loan of more than Tk.4,000. The credit amount indicate a reinvestment pattern and the development of women members as investors.

6.4 Item In Which Credit Was Invested

Table 26

Investment	Cow Fattening	Rice Husking	Milch Cow, Chicken, Duck	Rice Trade	Grocery	Tailoring	Other
Respondent	76	70	18	14	10	4	18
Percentage	84.44	77.77	20.00	15.55	11.11	4.44	20

When beneficiaries take loans from Grameen Bank, they invest the money for buying one major item along with subsidiary item. For example, with a loan of Tk.2,000, a milch cow is purchased for Tk.1,200-1,400, while the rest of the money is invested in rice husking, or for purchasing a number of ducks and chicken, or piece of paddy field is taken on lease. In this way, the beneficiaries can wait for the convenient time to sell off the bigger item to reap more profit, while the smaller item brings them immediate return to supplement their income. This is the reason why figures in the Table overlap indicating dual investments. It also becomes apparent from face-to-face interview that women usually tend to invest in items from which they have benefitted earlier.

6.5 Person Consulted Before Taking Loan

Table 27

Person Consulted	No One	Husband	Others	Total
Respondent		72	8	80
Percentage		90	10	100

In a majority of cases women discussed with husband regarding the amount of loan to be taken. Ninety percent women belonged to this category. Among those without husband most women took the decisions in consultation with relatives and fellow members.

6.6 Source of Credit Instalment

Table 28

Source	Self	Husband	Others
Respondent	90	76	10
Percentage	100	86.66	11.11

Except in cases where beneficiary is head of households, instalments on loan and interest on loan are paid by respondents herself or is supplemented by husband. Usually, both husband and wife jointly pay off the instalments. As the sources of repaying credit instalment overlaps, the figure also exceeds the total of 80.

7. CHOICE OF INVESTMENT

7.1 Reason For Investment In Particular Item

Table 29

Reason : Profit	Husband Considers	Respondent Considers	Both Consider
Respondent	78	90	78
Percentage	97.50	100	97.50

Since there is considerable time gap between the beneficiary's willingness to join Grameen Bank and the period when she receives credit, women discuss the possible areas of investments with husbands and others within and outside her group. She also learns from other' experiences about profitable investments. However, the decision to invest in a particular item is taken in consultation with husbands. Seventy-eight respondents stated that the choice of investment had been made because both she and her husband considered it profitable. Respondents without husbands said they themselves chose an item for investment which they considered profitable and all said they considered the investment profitable.

7.2 Motivational Factor For Choice of Investment

Table 30

Motive	Profit from Last Investment	Profit Gained By Others	Respondent Calculated Profit Probability
Respondent	82	52	90
Percentage	91.11	57.78	100

Here again, figures in total is more than 90 because the motivational factors overlap. Many respondents were motivated for investments and reinvestment by seeing others benefit from previous investments. Fifty-eight percent were encouraged by profit gained by others. Everyone said they had calculated possibility of profit.

8. INVESTMENT MANAGEMENT

8.1 Investment is Managed By

Table 31

Managed By	Self	Husband	Others
Respondent	76	37	4
Percentage	84.45	41.11	4.44

Except for a limited number of cases women said they managed own investment. Eighty four percent respondents belonged to this category. For 41 percent beneficiaries investment was managed by husband and 4 percent by others.

This is possible because most of the items on which money is invested involve activities that can be done within the household. So in between household work and attending Center meetings respondent can look after cows or chicken or matters relating to small trades. However, all commercial activities and marketing are done by husbands or males in the family. Economic activities like grocery shops or cloth stores which are entirely situated in the market place are managed by the males of the household. In this context income generating activities may by divided into 2 categories : those activities that are performed within the household, and those that occur outside the household in the market place. In almost all cases the women are actively involved in the first category, while they have to depend on the male members of the family for the second category of activities. Figures exceed total of 90 because of multiple sources of investment management.

8.2 Discussion With Husband Regarding Investment

Table 32

Discussion	Always	Sometimes	Never	Total
Respondent	71	9	X	80
Percentage	88.75	11.25	X	100

Respondents said they always discuss with husband regarding investment. Eighty nine percent respondent belonged to this category. The reason seems to be that in the first instance credit was taken on the basis of spouses agreement for certain investment, and it is only logical that discussion should follow about utilization of the loan. In 11 percent cases women could only consult husband sometimes as the latter worked outside the village. In these cases they consulted other members of the family when the need was felt.

8.3 Maintenance of Investment Account

Table 33

Account	Self	Husband	Others	Total
Respondent	88	2	X	90
Percentage	97.78	2.22	X	100

All the respondents claimed that they kept account of business transaction. This is logical because beneficiaries are responsible to Grameen Bank for loan utilization and investments. In order to pay regular installments women must know the purpose for which loan has been used, how much has been used, amount of installments paid and where the money for future instalment will come from. Defaults are not encouraged by the Bank or Group. The Bank may refuse future loans, while the group earns a bad name and suffers on her account. The implication of all this is, although direct monetary transaction may be done by husband or other males or the family, the ultimate accountability for the loan rests on respondent themselves and thus it seem that nearly 98 percent beneficiary maintain the investment account.

8.4 Loss Suffered in Investments

Table 34

Loss	Yes	No	Total
Respondent	6	84	90
Percentage	6.67	93.33	100

Only 7 percent respondents said they had suffered loss from investments with the death of cow and poultry. Ninety-three percent said they had suffered no loss. One reason for limited chance of loss is that women usually have skills in the area of investment, and also because as the investments are small and homebased beneficiaries can supervise and manage them directly.

8.5 Would You Be Able To Carry on Economic Activities Without Grameen Bank Support

Table 35

Activity without Support	Yes	No	Total
Respondent	80	10	90
Percentage	88.89	11.11	100

Eighty nine percent respondents said they would be able to carry on economic activities without support from Grameen Bank. The possibility of self reliance was identified on two criteria: (a) acquisition of assets which could be used as capital, and (b) experience gained from previous investments. They have also learnt how profit may be made through revolving fund and diversified investments. Here is indication that base is being created for poor rural women investors.

9. PROFIT FROM INVESTMENT

Table 36

Profit	Yes	No	Total
Respondent	90	X	90
Percentage	100	-	100

All the beneficiaries profited from investments with credit from Grameen Bank. There were cases of investment set backs due to death of cow or poultry. As a result temporary loss is incurred, but money is recovered with second time investment.

9.2 Who Takes Profit

Table 37

Profit Taken	Self	Husband	Both	Total
Respondent	66	4	20	90
Percentage	73.33	4.44	22.22	100

Seventy three percent respondents said they kept the profit themselves. Twenty two percent women stated that there was nothing fixed about keeping profit, it was kept by both beneficiary or husband whichever was convenient. Husbands of 4 percent beneficiaries kept profit earned from investment.

9.3 What Is Done With Profit

Table 38

Profit	Used for Consumption	Used for Re-investment	Saved
Respondent	44	76	34
Percentage	48.88	84.44	37.77

Most beneficiaries had utilized profit for reinvestment. Eighty-four percent respondents said they had reinvested profit either on the same item but on a larger scale, or they had invested in something new. Usually, the profit is added with new loan for reinvestment. Forty nine percent had used profit for consumption while 38 percent had saved. There is overlapping of figures in the table because many beneficiaries had reinvested the profit as well as spent part of it for family consumption, or they had consumed partly and saved the rest.

9.4 Is Husband Consulted When Profit Is Reinvested

Table 39

Consulted	Yes	No	Total
Respondent	72	8	80
Percentage	94.74	5.26	100

Almost all the responses were in the affirmative. Ninety-five percent respondents said they consulted their husband when profit was reinvested. Women who did not consult was because husbands were not available at the time of investment.

9.5 Any Personal Savings of Respondent

Table 40

Saving	Yes	No	Total
Respondent	82	8	90
Percentage	91.11	8.89	100

Ninety-one percent of the respondents said that they had savings of their own after becoming members of Grameen Bank. The savings were mostly made from profit from investment undertaken.

9.6 Source of saving

Table 41

Source	Profit From Investment	Family Budget	Others	Total
Respondent	70	18	2	90
Percentage	78.78	20.00	2.22	100

Most of the savings came from profits earned from investments. Seventy nine percent women had savings from investments. Since savings are made from different items, a little can be saved from profit of one or other item. Some beneficiaries had also savings from money meant for household expenditure, or from money received from other sources.

9.7 How Savings Will Be Utilized

Table 42

Utilization	Reinvest-ment	Home Consumption	Emergency
Respondent	84	24	2
Percentage	93.33	26.66	2.22

Majority of the respondents said they were saving money for further reinvestment. Ninety three percent respondents belonged to this category. Only a few stated that they kept money aside for emergency such as food and family needs. Usually these women had infirm husbands or sick children.

9.8 Assets Made With Savings

Table 43

Assets	Yes	No	Total
Respondent	80	10	90
Percentage	88.89	11.11	100

Assets referred here means household items which every woman desires but few poor rural women can possess. The implication of assets is that it indicates beneficiaries' solvency, because these are usually are acquired only after absolute necessities are met. Figures show that most Grameen members have bought household items after investing credit from the Grameen Bank.

9.9 Kinds of Assets Made

Table 44

Assets Furniture	Furni-ture	Crockery	Silver Jewellery
Respondent	26	86	3
Percentage	28.88	95.55	3.33

Ninety-six percent women said they had purchased household utilities like utensils and crockery, 29 percent has purchased furniture. The comparatively very well off had bought small silver jewellery.

9.10 Do You Want to Go for Bigger Investments

Table 45

Bigger Investment	Yes	No	Total
Respondent	80	10	90
Percentage	88.89	11.11	100

Eighty-nine percent beneficiaries answered in affirmative indicating a certain measure of self-confidence gained through management of investments and experience in business transactions.

9.11 Items of Intended Investments With Savings And Credit

Table 46

Intended Investment	Cultivable Land	Big Milch Cows	Rice Trading	Cloth	Grocery	Other	Total
Respondent	18	16	9	10	17	10	80
Percentage	22.5	20	11.25	12.5	21.25	12.5	100

The usual trend for most respondents is to make bigger investments in areas where they had gained previous experience. However, a substantial number wanted to go for market oriented investments as these are more profitable than most home based investments.

9.12 If Discussed With Husband Regarding Intended Investments

Table 47

Discussed	Yes	No	Total
Respondent	78	2	80
Percentage	97.5	2.5	100

Ninety-seven percent respondents said they discuss with husband regarding future investments.

10. GROUP SAVINGS FUND

10.1 Money withdrawn From Group Savings Funds

Table 48

Withdrawal	Yes	No	Total
Respondent	24	66	90
Percentage	26.67	73.33	100

One third of the respondent said that they had not taken out money from savings fund because they wanted money to accumulate in the group fund.

10.2 Reason For Taking Money From Saving

Table 49

Reason	Loan Re-payment	Invest-ment	Consump-tion	Child-ren	Total
Respondent	6	4	8	6	24
Percentage	25.00	16.67	33.33	25.00	100

Grameen Bank provides for a number of funds from which beneficiaries may take loan. Only 26 percent beneficiaries took loan from Grameen Bank savings funds. Maximum loan were taken for family consumption followed by the need to support existing investments and loan repayment.

10.3 If Husband Was Consulted Before Respondents Took Loan From Savings Funds in Grameen Bank

Table 50

Husband Consulted	Yes	No	Total
Respondent	24	X	24
Percentage	100	X	100

All the beneficiaries answered in the affirmative. Women do not went to take loans from their saving fund if other options of funds are available. The issue of loan was discussed with the husband and loan was taken as other sources of fund were not available.

11. FAMILY INCOME / EXPENDITURE / SAVINGS

11.1 Husband's Profession

Table 51

Husband's Profession	Manages Respondent's Investment	Day Labourer	Vendor	Others
Respondent	72	26	10	54
Percentage	90.00	32.5	12.5	67.5

Figures in Table overlaps because most husbands have their own economic occupations, but they also help respondents to manage their investments.

11.2 Source of Family Income

Table 52

Source of Income	Self	Husband	Both	Others
Respondent	18	12	72	4
Percentage	20.00	13.33	80.00	4.44

Family income and consumption are met mostly from joint income of husbands and wives. Eighty percent respondents were in this category. Twenty percent women paid family expenses. These women do not have husbands or their husbands are old and infirm. In a few cases husbands paid family expenses while respondents save money for future investments. This in why the figures in the Table overlap.

11.3 Respondents' Husbands' Savings

Table 53

Husband's Savings	Yes	No	Don't Know	Total
Respondent	12	67	10	90
Percentage	13.33	75.56	11.11	100

Table shows 76 percent respondents husbands had no savings of their own. Many claimed that this was due to the fact the husbands gave respondents money they did not spend. A few did not know if husbands had savings.

11.4 Did Husband Consult Respondent Before Buying Household or Other Items

Table 54

Consult	Always	Sometimes	Never	Total
Respondent	68	10	2	80
Percentage	85.0	12.5	2.5	100

Eighty-five percent respondents stated that their husbands consulted them before spending on major items which includes household utilities or occupational needs. Some professed they were consulted only on matters which concerned the women.

12. RESPONDENT'S FAMILY

12.1 (a) Number of Respondents' Children

Table 55

Members' Children	One	Two	Three	Four	Five	Six & More	Total
Respondent	8	16	26	16	12	12	90
Percentage	8.9	17.77	28.88	17.8	13.3	13.3	100

(b) Age of Last Child

Table 56

Years	1 - 3	4 - 6	7 -10	11 & Above	Total
Respondent	6	46	24	14	90
Percentage	7.14	54.76	28.57	9.53	100

Most respondents had their last child before joining Grameen Bank. However, regarding the age of their children, few could say the exact year. Normally, they indicated height to show the assumed age of their last child.

12.2 Number of Respondents Who Want More Children

Table 57

More Children	Yes	No	Total
Respondent	12	78	90
Percentage	13.33	86.67	100

Most answers were in the negative. Only those women with one of two children or those having girls only wanted more children.

12.3 If Respondent Consulted With Husband About Planned Family

Table 58

Consulted	Yes	No	Total
Respondent	72	8	80
Percentage	90	10	100

Ninety five percent respondents said that they discussed with spouse about not having any more children. Many women claimed that they convinced husband about not having any more children.

12.4 Measures Taken For Planned Family

Table 59

Measure	Preventive Measures	Permanent Clinical Measures	Natural Course	Total
Respondent	42	10	28	80
Percentage	52.5	12.5	35	100

The most common measure taken is preventive measure. Respondents said they convinced their husbands for using preventive measures. One third women had taken clinical services and avoided permanent measures.

12.5 Step Taken By Respondent If Husband Does Not Want Planned Family

Table 60

Step	Convince Him	Take Measure Secretly	Total
Respondent	74	6	80
Percentage	92.5	7.5	100

Many husbands agreed to have planned family. But even if husbands had wanted more children, the respondents maintained that they would have convinced their spouses about planned families. Convincing husbands is indicated as the major step taken in having planned family.

12.6 Reason For Not Wanting More Children

Table 61

Reason	More Expense	Fear of More Daughters	Extra Problems	Others	Total
Respondent	62	6	8	14	90
Percentage	68.88	6.66	8.88	15.55	100

Increase in family expenditure was one of the main reasons why most respondents did not want children.

12.7 Visits To Family Planning Centers

Table 62

Visits	Yes	No	Total
Respondent	48	42	90
Percentage	53.33	46.67	100

About half the respondents had been to family planning centers. Many women who had not been to family planning centers had access to information or supply through other member visitors to the clinic.

12.8 Reasons For Going

Table 63

Reasons	Permanent Measures	Supply	Other Reasons	Total
Respondent	8	30	10	48
Percentage	16.66	62.51	20.83	100

It is becoming very common among young beneficiaries to take permanent measures. Some Center Chiefs stated that many women of their centers have had operations so as not to have any more children. Some beneficiaries go to get supply for themselves while many go to the clinics to get supply for others or for their own problems.

12.9 Who Accompanied on These Visits

Table 64

Accompanied	Went Alone	Went with Others	Total
Respondent	6	42	48
Percentage	12.50	87.50	100

Most respondents went in groups to the family planning centers which is usually quite a distance from their homesteads. Elderly women sometimes went alone.

12.10 Do Children Go To School

Table 65

School	Yes	No	Total
Respondent	72	18	90
Percentage	80	20	100

Eighty percent beneficiaries said their children go to school. Grameen Bank encourages children education and therefore has provided schools for Children in Center Houses. There is also a Children's Fund to help with their education.

12.11 Source From Which Children's Expenses Are Met

Table 66

Source	Self	Husband	Both	Total
Respondent	4	1	68	72
Percentage	5.55	1.38	94.44	100

Children's expenses are met from the earnings of respondents and husbands jointly. Ninety-four percent respondent's families belong to this category. In one percent cases children's expenses came from husband's income. Five percent respondents with no spouse pay children's expenses.

12.12 Consultation with Husband Regarding Children's Future

Table 67

Consultation	Yes	No	Total
Respondent	80	10	90
Percentage	88.88	22.22	100

All the respondents said they discuss with husband about children's future. Those who do not consult are women who do not have husbands.

12.13 Did Husband Consult About Household/ Family/ Children Affair Before Respondent Joined Grameen Bank

Table 68

Consult	Always	Sometimes	Never	Total
Respondent	14	48	8	80
Percentage	17.5	60	22.5	100

Most respondents said that their husbands sometimes used to consult them about household / family / children's affairs before they joined Grameen Bank, but they claimed that now their husbands always consult them about such matters.

12.14 Do You Want Your Sons To Be Grameen Bank Members When They Grow Up

Table 69

Member	Yes	No	Total
Respondent	38	52	90
Percentage	42.22	57.77	100

It is interesting to note that although the beneficiaries had themselves benefitted from Grameen Bank they did not want their sons to join the Bank. Fifty-eight percent women did not want sons to join Grameen Bank.

12.15 Reason For Not Wanting Sons to Join Grameen Bank

Table 70

Reason	Don't Want To Be Called Landless	Good Jobs	Others	Total
Respondent	23	32	3	58
Percentage	39.65	55.17	5.17	100

The reason why most women did not want their sons to join Grameen Bank was because they wanted their sons to have education and work in offices or do business in a big way. Such mothers mostly stated that they had established the base of economic solvency so that their children would have better living and not be associated with landlessness.

12.16 Respondents' Perception of Son's Profession

Table 71

Perception	Agricul-ture	Business	Office Job	Total
Respondent	12	28	50	90
Percentage	13.33	31.11	55.56	100

A large percent women wanted their sons to work in offices. Fifty-six percent respondents belonged to this category. Thirty-one percent beneficiaries wanted sons to do business while 13 percent wanted sons to work in agriculture.

12.17 <u>What Dowry Will Be Wanted By Respondent During Son's Marriage</u>

Table 72

Dowry	Nothing	Cash	Kind	Job for Son
Respondent	90	X	X	X
Percentage	100	X	X	X

All respondents said they would not take any dowry during son's marriage. This response is evident because of Grameen Bank's restrictions against taking or giving dowry during children's marriage. However, in the social context of rural Bangladesh where dowry is a very important factor in marriages, more intensive study is required before any conclusive remark can be made. But, it was obvious that the respondents were aware of the anti-social aspect of dowry.

12.18 <u>What Dowry Will Be Given During Daughter's Marriage</u>

Table 73

Dowry	Cash	Kind	Job to Son-in-Law	Nothing
Respondent	X	X	X	90
Percentage				100

All responses were in the negative as respondents said they would not give any dowry during daughter's marriage.

However, oral interview revealed that 5 women had given cash or kind to sons-in-law at the time of daughter's marriage which they claimed was not 'dowry' and had been given out of love for their daughters and sons-in-law.

12.19 Whether Respondents Discussed With Husband Regarding Children's Marriage

Table 74

Discussed	Yes	No	Total
Respondent	24	66	90
Percentage	26.67	73.33	100

The reason why so many respondents did not discuss with husbands about children's marriage is that their children are not of marriageable age. Twenty seven percent respondents discussed with husbands about children marriage.

12.20 Mobility Outside The Village

Table 75

Mobility	Yes	No	Total
Respondent	90	X	90
Percentage	100	X	100

Since all the respondents had come to a workshop in the Upazila the answer was in affirmative. But, even for women other than respondents there is possibility of much mobility as these women visit different levels of workshops or go to exchange visits which are a part of Grameen Bank programme.

12.21 Apart From Workshop, Reason For Visit

Table 76

Reason	Training For Income Generation	Family Planning	Business	Social Visits
Respondent	42	48	8	12
Percentage	46.66	53.33	8.99	13.33

Beneficiaries said that they had gone to visits outside the village either for training in income generation programme, for business purposes to family planning centers or they had gone to visit relatives. There is over-lapping of figures because visits were made sometimes for multiple purposes.

12.22 Who Accompanied on these Visits

Table 77

Visits With	Alone	Husband	Others
Respondent	X	34	56
Percentage	X	37.77	62.22

Visits were usually made in groups by members and sometimes husbands also accompanied in trips outside the village. This is the reason for over-lapping of figures.

12.23 How Many Visits Where Made

Table 78

Number	Once	Twice	Thrice	Four Times and More	Total
Respondent	36	23	9	22	90
Percentage	40.00	25.55	10.00	24.44	100

Forty percent respondents had gone out of the village once, 26 percent had gone twice, 10 percent thrice and 25 percent more than four times.

12.24 Respondent's Visits To Paternal Home

Table 79

Visits	Yes	No	Total
Respondent	72	18	90
Percentage	80	20	100

Beneficiaries showed enthusiasm to visit paternal home. But many said that the frequency had lessened because of preoccupation with investments and because of weekly meetings which they did not want to miss.

12.25 Banking and Business Transaction Requires Talking With Males Who Are Not Family Members - Does Husband Mind

Table 80

Mind	Yes	No	Total
Respondent	X	80	80
Percentage	X	100	100

All the respondents stated that their husbands did not mind if they talked with outsiders. These men being mostly Bank workers, the husbands have accepted them as part of business deal of Grameen Bank.

13. RESPONDENTS' PERCEPTION OF BENEFITS AS MEMBERS OF GRAMEEN BANK

13.1. Have You Benefitted From Grameen Bank Membership

Table 81

Benefitted	Yes	No	Total
Respondent	90	X	90
Percentage	100	X	100

All answers were in affirmative. Respondents said they had benefitted from Grameen Bank Membership.

13.2 What Kind Of Benefit

Table 82

Benefit	Increased Income	More Respect
Respondent	90	90
Percentage	100	100

Beneficiaries said they had benefitted in terms of both income and respect.

13.3 Are Respondents Respected By In-Laws / Nieghbours

Table 83

Respected	Yes	No	Same as Before	Total
Respondent	86	X	4	90
Percentage	95.56	X	4.44	100

Ninety five percent respondents said their status has increased manifold among relatives and neighbours. Many claimed that previously they were not properly treated and looked down upon by the well to do as destitutes. But now as beneficiaries have assets and in better economic conditions they were respected not only by in-laws but also neighbours and well-to-do villagers.

13.4 Does Respondent Think Relationship With Husband Has Improved

Table 84

Improved	Yes	No	Total
Respondent	80	X	80
Percentage	100	X	100

All the respondents said that relationship with husband has improved after they joined Grameen Bank as there is more interaction between the two in terms of consultation about investment and family matters. Beneficiaries also said previously whereas they were usually ignored by husband about family matters now their advice is sought and women feel they are more respected by spouse than before.

13.5 Did Husband Ask Respondent's Opinion About Family, Investment Matters More Than Before Respondent Joined Grameen Bank

Table 85

Consult	Yes	No	Total
Respondent	80	X	80
Percentage	100	X	100

All respondents said husbands asked their opinion more now than they did before women joined Grameen Bank about investment and family matters.

CHAPTER VI

MAJOR FINDINGS OF : MBSS AND GRAMEEN BANK

1. MAHILA BITTAHIN SAMABAYA SAMITY (MBSS)

1.1 Background Information of Beneficiaries

a. Data in table show that most women beneficiaries of MBSS are young. About seventy three percent women belong to the age group of 20-40 years. The number of elderly women is also significant as almost 25 percent belong to this category.

b. About half the members of MBSS cannot read, write of sign their names. They use fingerprints, for any kind of transaction.

c. Approximately 38 percent women have been married for 25 years, while 43 percent have been married for 6-18 years.

d. Eighty five percent claimed direct involvement.

e. In the absence of husbands three fourth beneficiaries stated that they themselves are heads of the family, while in the case of 24 percent women, males from the in-laws side assume guardianship.

f. Seventy five percent women said that before joining MBSS they worked in other people's house as wage labourers and 9 percent earned their livelihood from small trades.

1.2 Participation in MBSS

a. About half of the respondents have been members of MBSS for two years and one fourth for three years. A very small percentage of women have been members for more then three years.

b. Most women have joined MBSS for the purpose of getting loan. A substantial number of women have also joined because they were motivated by the successful performance of neighbours and relatives who are members of MBSS.

c. Almost everyone had their husband's consent before joining the society. One of the main purposes of such consent is given by husband to wife's membership at MBSS is for of obtaining credit which could be used for raising family income.

1.3 Meetings

a. Everyone said they went to the weekly meeting to pay installments on dues. A large number of women also went to the meetings because of discussions that took place in these meetings.

b. Except for a very small percentage nearly all the respondents had participated in discussion held in the meetings. However, for most women, discussion has been passive rather than active involvement.

c. Issues discussed were mainly about payment of installments, economic activities, poultry vaccination etc. Social issues like planned family, child health etc. were also discussed in these meetings.

1.4 Training

About one fourth of total respondents had attended training courses on income generating courses. 81 percent had received training inside the village, only a few had gone outside the village to attend training courses.

1.5 Credit

a. All beneficiaries had taken credit from MBSS. Maximum number of women had taken credit for two times and about one fourth women had taken credit for three times. The number who had taken loan many times is only 4 percent.

b. Small amounts were taken as credit. Almost half of the beneficiaries taking credit between Tk. 500-1000, most women took Tk. 700.00. About one fourth women had taken credit between Tk. 1,000.00-2,000.00, and another one fourth had taken loan of Tk. 2,001 and above. Investments with credit were concentrated mostly on three items, that is, rice husking, cow fattening and milk cows.

c. Almost all women said they consulted husband before taking loan, 13 percent said they consulted others also. This indicates high incidence of consultation among member and her husband.

1.6 Choice of Investment

Tables indicate that investment decisions were taken by husband and wife together. Fifty beneficiaries chose a particular item for investment because both she and her husband thought it profitable. All respondents said they had invested in a particular item because they thought it profitable.

1.7 Investment Management

a. About 92 percent women said they managed investments themselves.

b. About eighty five percent discussed frequently with husbands about investments while 15 percent women discussed with husband occasionally as needed.

c. About 89 percent beneficiaries said they keep account of investments. Only 11 percent women depend on others for maintaining account.

d. Loss suffered in investment is very small.

e. Most respondents said that without MBSS support they would not be able to carry on economic activities

1.8 Profit / Savings from Investments

a. All investments were stated to be profitable. Most women, about 90 percent respondents made profit. Profit is used by 90 percent women for home consumption while 45 percent respondents used it for reinvestment.

b. Women having husbands consulted spouse before profit was reinvested.

c. About 56 percent respondents said they did not have any personal savings, 44 percent women had some savings of their own .

d. Savings were made by 46 respondents from investments made out of credit taken from MBSS, while 41 percent saved small amount from family expenses.
Assuming that all respondents had savings, half the women said they would be used for home consumption

e. Only a few beneficiaries could make any asset, about 13 percent women had bought household materials like utensils or crockery.

f. About 65 percent said they wanted to go for bigger investments, while 35 percent did not consider it time for them to do so. Grocery store, trading, small ships, cultivable laud and milk cows were preferences for bigger investments.

g. None of the respondents had withdrawn money from group savings.

1.9 Family Income / Expenditures and Savings

a. Profession of respondents' husbands varied but they indicate income on daily basis, most work as day labourers, vendors or are engaged in small trades .

b. Family incomes are met from the joint income of husbands and wife. Beneficiaries without spouse or with infirm husbands meet family expenses from the earning of the beneficiary herself.

c. About 73 percent women said husbands consulted them before buying any household or other items.

1.10 Respondents' Family

a. Information on beneficiaries' family size reveal that about one half women have three children or less while one half four children or more. About one third women have their last child from one to three years .

b. About 78 percent respondents discuss with husband about family planning.

c. Although women want planned family they mostly depend on fate for not having more children. Only a small percent take recourse to family planning measures.

d. Reason stated for not wanting many children was mainly on economic consideration.

e. In cases where husbands want more children, women try to convince them .

f. Only a limited number of respondents said they had visited family planning centers .Many of these women were elderly and had either accompanied younger to the clinic, or had gone with the purpose of getting supply for others.

g. Most of these visits were made in groups .

h. Children of 52 percent respondents go to school.

i. Expenses for children come from the earning of both husband and wife.

j. About 93 percent respondents discussed with husband about children future.

k. Majority beneficiaries said their husbands did not consult them about household/children affair before these women had joined MBBS.

l. Regarding sons' occupation more than half women showed preference for business or trade. About one third beneficiaries wanted sons to do agriculture related activities. Only a small percentage aspired sons to work in offices.

m. About 61 percent beneficiaries want her son to join BSS. Those who do not want sons to join BSS said they have high hope of son's future and not to be associated with landlessness. BSS is the society for males under RPP.

n. Beneficiaries with children of marriageable age said they would give dowry during daughter's marriage and receive the same during son's wedding. Dowry given or taken will be cash or in kind. Only few women said that they will not give or take dowry during children's marriage.

o. About 62 percent women whose children are of marriageable age discuss with spouse about children's marriage.

p. About half the women have gone outside the village either for training at UCCA or for training on income generating courses, for social visits or for investment related activities.
Visits outside the village are usually made in groups consisting of members of MBSS or relatives or they go with husbands. Visits to paternal home is a regular feature as 99 percent women said they made such

visits.

1.11 Respondents' Perception of Benefits as MBSS Member

a. All respondents claimed that they have benefitted from MBSS membership. This is in terms of both income and respect from others in the family. But at a wider social sphere women's status seems to have been less affected. While 67 percent women said they perceive more respect from in laws and neighbours after becoming involved with MBSS, a substantial number do not think there is any change in their status.

b. However, 91 percent women claimed relationship with husband has improved positively after the former's association with MBSS, and that their husbands ask beneficiaries' opinion about family matters and investments more than they did before.

CONCLUSION

Respondents participation in MBSS indicate that a large number of women are recent entrants to the society and that they have limited involvement in the economic aspect of the society.

Yet, even with limited experience, women are taking decisions jointly with husbands, in matters relating to investment and family affairs. Also the frequency of consultation has increased manifold among members and their husbands.

Also, women's mobility has increased as a consequence of their membership in Mahila Bittahin Samabaya Samity

(MBBS) which is indicative of women's better social status.

2. GRAMEEN BANK

The Grameen Bank case study reveals that women's involvement with the Bank had some positive impact on the lives of those women. Data from the Tables are summarized below:

2.1 Background Information of Beneficiary

a. Findings reveal that most women beneficiaries are young and active.

b. Everyone knows how to sign name and thus has some knowledge of Bengali alphabets.

c. Most women have been married for a long period, at least for six years, and thus indicate stable marriage relationship.

d. Whether directly or indirectly, Grameen Bank beneficiaries are involved in investments that are financed by Grameen Bank. Women's involvement are mostly direct when activities are home-based, their involvement are indirect usually when investment transactions occur outside the house, specially in the market place.

e. Residing in nuclear families, in most cases women themselves are head of the family in the absence of their husbands. In a small percentage of cases where beneficiaries live in extended families, males from in-law's side assumed the responsibility of the family in the absence of husbands.

f. Before joining Grameen Bank more than half the respondents were working in other people's house. A large number of women were involved in begging, although many were also doing business. This indicates three fourth of beneficiaries were already engaged in activities where income was not stable.

2.2 Participation In Grameen Bank

a. About 97 percent women were members of Grameen Bank for two years or more, thus indicating association with the institution for fairly long period.

b. Seventy six percent or three fourths of respondents joined the Bank because they wanted credit. Another 17.78 percent joined because they were motivated by women relatives/neighbours success in income generating activities supported Grameen Bank. The implication here is two fold: (a) women joined Grameen Bank with the purpose of taking credit, and (b) they were consciously joining the Bank after seeing the performance of other Grameen Bank clientele.

c. Women beneficiaries had the support of husbands in joining Grameen Bank primarily because the latter were convinced of improvement in their economic condition with wife's association with the Bank.

2.3 Meeting

Participation in weekly meetings of groups and centers has both a social and economic objective, although the economic has precedence over the social aspect. Payment of weekly dues, discussions on investments and problems related to investments seem to be the main purpose of group meetings. Discussions on social aspects were held on a limited scale. It is to be noted here that these group meetings among members are informal rather than formal gathering which serve as an important point of communication and exchange of ideas among fellow members.

2.4 Training

Training as an instrument of clientele orientation to the system is an essential component of institution formation and supervised credit of Grameen Bank. Thus considerable effort is made to give members training at various levels of Grameen Bank operations. Training mentioned in the table, however, refers to special skill development courses that are provided for specific economic activities. The importance of training is that while it increases the capability of the beneficiaries on one hand, it increases their mobility on the other.

2.5 Credit

a. Most respondents had taken credit from Grameen Bank twice or more. About 43 percent had taken loan of Tk.2,000-3,000 and another 27 percent had taken loan of Tk.3,000-4,000. Around 23 percent women had taken loan of Tk.4,000 and above. To the last category belong women who had taken credit upto Tk.16,000 that is, 'House Loan'. All these figures imply that about 95 percent beneficiaries had taken loan of an average of Tk.5,000.

b. Loan investment pattern of beneficiaries reveal that usually they invest money for one major item along with subsidiary item. The is done with the intention for getting supplementary income from the smaller items while waiting for the right time to reap bigger benefits from larger investments. There are also indications that usually beneficiaries tend to invest in items from which they have profited earlier.

c. The decision on the amount of loan to be taken and the purpose for which loan is to be taken is made by most women in consultation with husbands.

2.6 Choice of Investments

a. For about 75 percent beneficiaries, the choice of investment depended on what item both the respondent herself and spouse considered profitable. In about 16 percent cases women themselves took decisions regarding choice of investments.

b. The motivational factor which provided incentive for choice of a particular item was either good profit earned from previous investment or profit which others earned by investing in that particular item.

2.7 Investment Management

a. About 85 percent women said they managed their own economic activities. Table 30 corresponds with Table 4, and refers primarily to home based activities, while commercial or marketing activities are performed by the males of the family.

b. However, the significant point is that, investment accounts are mainly maintained by the beneficiary herself. Although monetary transactions may be done by husband or other male members of the family the ultimate account is retained by beneficiary.

c. Majority respondents stated they always discussed matters regarding investments with their husbands.

d. From the standpoint of investment decision beneficiaries' performance is noteworthy as almost 94 percent claimed that they had not suffered any investment loss.

e. About 89 percent women said they would be able to carry on economic activities without support from Grameen Bank, thus indicating a minimum capital base and experience gained which may be used for carrying on further investment activities.

2.8 <u>Profit / Savings From Investments</u>

a. All investment, it seems, reaped profit. Most women kept the profit themselves, which in most cases was reinvested or was kept for reinvestment.

b. About 95 percent women said they discussed with husband about reinvestment or profit.

c. Most women claimed to have savings of their own.

d. Eighty four percent women with savings hoped to utilize it in reinvestment.

e. Regarding household assets made with savings about 89 percent respondents answered in the affirmative. Main asset items were utensils and crockery and other household utilities followed by wooden furniture.

f. Women investors expressed the desire to go for bigger investments. Areas of bigger investments were expected to be milch cows, trading, cloth store, grocery etc.

g. About 87 percent respondents said they discuss with husband about future investments.

h. Only a limited member of beneficiaries of Grameen Bank borrowed from collective fund. Money borrowed was used for investment, consumption, children or payment of dues.

i. Loans were taken in consultation with husbands.

2.9 Family Income / Expenditure / Savings

a. Family expenses are met from the joint income of women beneficiaries and husbands.

b. Respondents said whatever they could save was kept together by husband and wife jointly in one account.

c. If household items were bought, respondents said they were consulted by husbands before buying the item.

2.10 Respondents' Family

a. Most respondents had their last child before joining Grameen Bank.

b. Except those women with no children, or those having only daughters, none wanted more children.

c. Beneficiaries said they discussed with spouse about planned family and most women claimed that they convinced husband about not having any more children.

d. A popular method for having small family is through preventive measure followed by other clinical measures.

e. About half the respondents had visited family planning centers. Those who did not go themselves had access to birth control provisions and information through others who had visited the center.

f. In most cases women were accompanied by others in these trips.

g. Children of female beneficiaries of Grameen Bank usually go to schools. This is specially true of the younger ones.

h. Children's expenses are jointly met from the earnings of both husband and wife. All women with husbands professed that they discuss with spouse about children's future. But, beneficiaries themselves showed preference for office jobs followed by business as occupation for sons.

i. More than half respondents did not want sons to join Grameen Bank as member because they did not want sons to be associated with landless organization, This indicates that a large percentage of women had become conscious of their low status and therefore did not want their sons to be looked down upon as landless, although they themselves have benefitted from the institution.

j. About discussions on household/children affairs most respondents stated that previous to joining Grameen Bank their husbands occasionally consulted them, but now the frequency has increased manifold indicating a higher level of status in decision making within the family.

k. One of the Sixteen Decisions of Grameen Bank beneficiaries promises to implement concerns dowry at the time of marriage. As a consequence all respondents stated that they would neither take nor give dowry during marriages of their children.

l. Not all beneficiaries had children of marriageable age. Those women with children of marriageable age said they were consulted by husband about children's marriage.

m. There is increase in female beneficiaries mobility as more and more women go outside their villages to various categories of Grameen Bank workshop, or for training or to family planning centers or for investment purposes.

n. In most cases women go in groups when they go outside the villages.

o. Women investors frequency of visit to paternal home has become less due to preoccupation with economic activities.

p. Banking and business deal requires talking with males who are not members of the family. Most women said their husbands have accepted this as part of business deal.

2.11 Respondents' Perception As Members of Grameen Bank

a. All women beneficiaries said they have benefitted from their association with Grameen Bank. There is increase in family income on the one hand, and more respect from family, relatives and neighbours on the other.

b. All beneficiaries claimed improvement in husband-wife relationship.

CONCLUSION

Women's association with income generating activities provided by Grameen Bank indicate women's decision making status in areas where women make decisions and persons with whom decisions are made. It becomes apparent from the study that in a high frequency of cases women beneficiaries make decisions in investments and in matters related to the family along with their husbands. And, therefore, conditions are created which lead to women's improved status. Also, women's mobility outside their husband has increased which is indicative of better social status.

CHAPTER VII

CONCLUSIONS

Modern strategies of rural development indicate deep pre-occupation with measures to reach the very poor living in the rural areas of the third world countries. Elements that have been identified as essential to development strategies are : the target group for whom development is aimed at, the institution through which development is expected to take place, and the effective participation of the target groups in these institutions. In Bangladesh, as in many third world countries, poor women constitute a major target group in poverty alleviation programmes. The reason for this may be found in the fact that although women constitute roughly one-half of the population but compared to man, they are at a very disadvantaged position. In comparison to men women have a lower rate of literacy with a higher rate of drop-out from school. Their mortality rate is much higher due to malnutrition and frequent child birth. Women also marry earlier than men particularly in poor families. By the age 17 years, 96.5 percent women have been or are married. One consequence of early marriage is that young women become mothers of large families before they are matured enough to understand the implications that go with it. Another consequence of early marriages is the high incidence of divorce that occurs in comparison to late marriages. Divorced women not only have to tolerate the social stigma of the divorce but they have to bear the responsibilities of the children as well.

In the economic sector too, women are at a much more disadvantaged position than men. In general they do not own land or productive commodity and as such they lack support of any economic base. Although women work very hard and for long hours, their work is neither recognised nor are they well paid. In the agricultural economy of Bangladesh men not only own land but they also make all decisions regarding production. Women control post harvest operations but here the work is labour intensive and decision is less important. Although women put much labour in the method of production, men own and control production. The analysis of sexual division of labour shows that in the sex hierarchy, women hold the inferior position. In other words, women's decision making role in the production or economic functions relates to her status in the family. It also has wide social implications.

The prevalent purdah system which has been reinforced by the Patriarchal system and the religious cultural norm have not only established the superiority of men over women in the society but it has also made women dependent on the males for transactions outside the households. More critically it has created a highly segregated labour market where women find themselves weaker competitor to men and worse still the demand for their labour is much less compared to the demand for male labour. All these have important implications for rural women because it has made their status weaker, more deprived and more poverty stricken in comparison to males in the family and society. It has also led to the creation of males as the decision makers in matters relating to family, household and also women. Many of the decisions made for women are detrimental to their interest but since the decisions are made by the men, women have to comply with those.

The current study "Rural Development Programme and the Status of Women - The Decision Making Factor" relates to women's decision making and their status. Here, decision making is seen as the intervening variable which brings in change in women's status. The importance of decision making lies in the fact that it gives women the authority to choose and live their lives in the way they consider most beneficial to them. So long women are unable to make decisions of factors that affect them directly or indirectly, they will continue to be dominated, deprived and "ill-fated". And, rural development programmes are seen as institutions which provide women the opportunity to make decisions enabling them to live better lives.

Two case studies were conducted to test the assumptions that : one - woman's participation in income generating activities provided under rural development programmes increase her opportunity to make decisions; and, two - there is a correlation between a woman's ability to make decisions on factors that affect her life and her improved status in the family.

The assumptions were based on the consideration that, as a consequence of rural women's involvement in economic programmes promoted by government and many non governmental organisations, women are taking decisions regarding organisational and economic activities. These decisions occur within structured framework where the members act under some influence from the orientation, rules, expectations and activities of the organization. As these members are part of an organisation as well as part of the family it is expected that women's decision making roles in the organisation will affect their decision making roles in the family.

Data from Grameen Bank and MBSS case studies reveal that women's participation in organisational activities and their involvement in economic activities has led to a number of decision making within the organisations. These are enumerated below:

1. The decision making process starts with the women's decision to join the organisation. It is a conscious choice because it relates to women's ability to adhere to organisation rules and discipline.

2. The Sixteen Decisions of Grameen Bank members is another area where women take a number of decisions relating to socio-economic issues which deal with better lives, economic prosperity, good living conditions, small families, health, pure drinking water and improved sanitation and children's education. Findings reveal that the women decided neither to take or give dowry during their children marriages. They also were determined to maintain unity and discipline among themselves.

3. Women take decisions on matters related to economic activities, for example, the amount of loan to be taken and the nature of investment. Popular investment items are cow fattening, rice husking, milk cows, rice trade and grocery shops. For successful borrowers the question of expansion or bigger investments are important factors which require decision.

4. The mode of repayment of installments on credit has to be decided too. The question of how loans are to be repaid and by whom are join decisions of spouses. Most Grameen Bank members pay their dues from profit reaped from investments although installments are also often supplemented from husband's income. Eighty four

percent MBSS members get support from husband's income for repayment of loans while 87 percent husbands of Grameen members give instalment when required.

5. Investment management - although women may decided to let the men of the family manage investments made by their loans specially with regard to activities that are done in market place or outside the household, women manage investments accounts. Ninety eight percent members of Grameen Bank and 92 percent women of MBSS maintained accounts of their investments. This is logical because in order to pay regular installments of loans borrowers must keep tract of loan utilisation, that is, the purpose for which loan is used, how much is used and from where money for instalment will come. Unless loans are used in a profitable manner it becomes very difficult for women to repay loans in the extreme poverty situation in which they live.

6. The use of profit is another area where women are required to take decision. Interestingly enough, Grameen Bank members' decision on the use of profit differ from those of MBSS members. Finding reveal that while Grameen Bank members showed preference to use profit for reinvestment in larger enterprises the situation was different for MBSS members who spent profit more for consumption than for reinvestment. One reason for this difference in behavioral pattern of profit utilisation may be due to the fact that women's association with Grameen Bank has been for much longer period than that of MBSS members. Thus, while Grameen Bank members have been able to establish a stable economic base which has provided for immediate needs so that they could now concentrate on

expanding their existing investments or make new ones, similar situation did not exist for MBSS members whose profit from recent investments was needed to meet immediate family needs.

7. Thus, from the standpoint of women's association with the Grameen Bank and MBSS it may be said that in the poverty situation where the members live, there are constraints of inexperience and limited resource base but members are making conscious decisions within the organisation through participation to strengthen their position socially and economically. However, all these decisions are taken after consultation with husbands. In other words, women's involvement with rural development programmes creates the conditions and opportunities for women to take decisions.

At the household level too, women are taking decisions. These areas are enumerated below:

a) Children - Majority of Grameen Bank and MBSS members had their last child before joining the institutions. Although a few women wanted more children most women did not. Findings reveal that women decide about planned families in consultation with spouse. In cases where husband wanted more children, women tried to convince their spouse about small families. Women argued that they preferred small families because of smaller consumption at the household level. Women who persuade their husbands to agree to family planning methods show preference for preventive measures.

Expenses for children are met from the earnings of the spouses. These include expenses for children's education. Findings of the study show that there is considerable consultation between husband and wife regarding children's future. This was much less earlier, when women had not joined Grameen Bank and MBSS. Sixty percent respondents said their husbands sometimes consulted them about children's future before their membership but, after joining Grameen Bank, 89 Percent respondents said their spouse consulted them. For MBSS members the frequency of consultation had also increased. In this context, a marked change in attitudinal behaviour of husband is recorded particularly in the case of Grameen Bank members.

Interestingly, although women had gained benefits from their membership, they did not want children to join these institutions. Here, again, more Grameen Bank members were disinclined to let their children join the institution than in the cases of MBSS members. Fifty eight percent Grameen Bank members did not want sons to join the Grameen Bank while 42 percent MBSS women also were disinclined. One reason for this is the Grameen Bank's and MBSS's association with landlessness. Thus, once the resource base was firmly established and the family's economic condition had improved, women wanted their children to have better social positions. Women also indicated clear perception of their children's future. Grameen Bank women said they did not want any dowry for their children but wanted better lives for them through jobs in offices, business and agricultural activities. Fifty seven percent Grameen Bank respondents wanted their sons to work in offices. 41 percent women of MBSS wanted their sons to take agricultural activity as profession. Consultation with husband about children's marriage had also increased.

In other words, women are consulting with their husbands about their children's future and taking a lot of decisions jointly.

(b) Mobility - It seems that women's mobility has also increased as a consequence of their association with Grameen Bank and MBSS. As more and more women decide to join as members of these institutions their mobility outside the household increases particularly as they come to meetings at UCCAs or at workshops organized under Grameen Bank system. Training courses provided under the programmes of these institutions also increases women's mobility. Trips outside the villages are taken either in groups or with husbands.

Thus, it becomes evident from the findings at the family level that women are taking a number of decisions particularly regarding planned families, children and household expenditures specially consumption. Findings also reveal that women have benefitted positively from their membership of Grameen Bank and MBSS in terms of income and respect and that relationship with spouse have improved. However, the status of women have improved more in the family than in the wider social sphere because whereas all the members of Grameen Bank claimed that their status in the family has improved after joining Grameen Bank, 96 percent women said their in-laws and neighbours respect them more than before. All the members of MBSS said they were more respected in the families since joining the institution but a substantial number did not perceive any change in their social position.

Finally, in conclusion, it be said that woman's participation in the rural development programmes has created the conditions which has increased her opportunity to make decisions within the organization and household and that these decisions have created the opportunity for the woman to improve her status within the family.

প্রশ্নমালা

গ্রামীণ ব্যাংক–মধুপুর, সাভার।

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ত্রিশাল উপজিলা, ময়মনসিংহ।

সিদ্ধান্ত নেওয়াঃ– কখন, কিভাবে, কেমন করে কতবার মহিলারা সিদ্ধান্ত নেন।

১। (ক) পটভূমি তথ্যঃ ☐ বাক্সে টিক চিহ্ন দিবেন

(১) নাম ________________ (২) বয়স ________________

(৩) সমিতির নাম ________________ (৪) ইউনিয়ন ________________

(৫) শিক্ষা ________________

(অ) অক্ষর জ্ঞান সম্পন্ন (দস্তখত করতে পারে) ☐ (আ) শিক্ষিত (লিখতে পড়তে পারে ☐

(ই) নিরক্ষর (টিপসহি) ☐

(৬) বিবাহের বৎসর ________________ (৭) স্বামীর বয়স ________________

(৮) নিজের পেশা ________________ (৯) স্বামীর অবর্তমানে গৃহ প্রধানকে ________________

(১০) তার পেশা কি ________________

(১১) সংসারের অন্যান্য সদস্য (কয়জন) ________________

(খ) গ্রুপে সমিতিতে যোগদানের পূর্বে আপনার কি পেশা ছিল?

(১) কিছুই করতেনা না ☐

(২) ছোট–খাট ব্যবসা ☐

(৩) পরের বাড়ীতে কাজ করতেন ☐

(৪) ভিক্ষাবৃত্তি ☐

(৫) অন্যান্য ☐

২। গ্রুপে এম. বি. এস.এস–এ অংশ গ্রহণঃ–

(ক) (১) আপনি কতদিন হলো সমিতিতে সদস্য হয়েছেন? এক বছর ☐ দুই বছর ☐

তিন বছর ☐ অনেক বছর ☐

(২) কেন হয়েছেন?

(অ) এই সমিতি থেকে কম সুদে ধার পাওয়া যায়? ☐

(আ) গ্রুপের এই সমিতির নাম অনেক শুনেছেন? ☐

(ই) আপনার স্বামী আপনাকে এই সমিতির সদস্য হতে বলেছেন? ☐

(খ) এম.বি.এস এর কথা আপনি প্রথম কখন শুনেছেন? ____________________

(গ) আপনার স্বামী কি চাঁন আপনি এই সমিতিতে যোগদান করেন? হ্যাঁ ☐ না ☐

৩। সভাঃ

(ক) আপনি কি প্রতি সপ্তাহে সভায় যোগদান করেন? হ্যাঁ☐ না ☐

(খ) আপনি কেন সভায় যান? (টিক চিহ্ন দিন)

(১) ঋণের কিস্তি প্রদান করতে?

(২) সেখানে অন্যান্যদের সঙ্গে দেখা হয়?

(৩) সেখানে অনেক কিছু আলাপ–আলোচনা হয়?

(গ) এই সভায় আপনি কোন বিষয়ে আলোচনা করেছেন কি? হ্যাঁ ☐ না ☐

(ঘ) হ্যাঁ হলে কোন বিষয়ে আলোচনা করেছেন?

(১) নিজঃ একবার ☐ একাধিক ☐ কখনো নয় ☐

(২) অন্যান্য একবার ☐ একাধিক ☐ কখনো নয় ☐

(৩) একটি ঘটনা উল্লেখ করেন যে ক্ষেত্রে আপনি নিজ অথবা অন্যান্যদের সম্পর্কে আলোচনা করেছেন।

(ঙ) সভায় আপনার কি ঋণ বা ব্যবসা সম্বন্ধে আলোচনা করেন? হ্যাঁ ☐ না ☐

হ্যাঁ হলে একটি ঘটনা উল্লেখ করেন যা নিয়ে আলোচনা হয়েছিল।

(চ) সভায় কি কখনো অন্য সদস্যের সমস্যা নিয়ে আলোচনা হয়েছে? হ্যাঁ ☐ না ☐

হ্যাঁ হলে একটি আলোচনার বিষয় উল্লেখ করেন। ______________________

প্রশিক্ষণঃ

কোন প্রশিক্ষণে অংশ গ্রহণ করেছেন কি? হ্যাঁ ☐ না ☐

করে থাকলে তার উপকার কি?

কোথায় প্রশিক্ষণ নিয়েছেন? এলাকার ভিতর ☐ এলাকার বাইরে ☐

(ছ) সভায় আপনারা কি ঋণ বা ব্যবসা সম্বন্ধে আলোচনা করেন? হ্যাঁ ☐ না ☐

হ্যাঁ হলে একটি ঘটনা উল্লেখ করেন যা নিয়ে আলোচনা হয়েছিল

(জ) সভায় কি কখনো অন্য সদস্যের সমস্যা নিয়ে আলোচনা হয়েছে হ্যাঁ ☐ না ☐

হ্যাঁ হলে একটি আলোচনার বিষয় উল্লেখ করেন

৪। ঋণঃ

(ক) আপনি কি সমিতি হতে কোন ঋন নিয়েছেন? হ্যাঁ ☐ না ☐

(খ) হ্যা হলে কতবার ঋন নিয়েছেন?

(গ) সেই ঋন কিসে খাটিয়েছেন?

প্রথম ঋন ——————

দ্বিতীয় ঋন ——————

তৃতীয় ঋন ——————

(ঘ) আপনি কত টাকার ঋন নিয়েছেন?

প্রথমবার ——————

দ্বিতীয়বার ——————

তৃতীয় বার ——————

(ঙ) আপনি সমিতি ছাড়া কোথা থেকে ঋন নিয়েছেন কি? হ্যাঁ ☐ না ☐

হ্যা হলে (১) কোথা থেকে ——————

(২) কত টাকা —————— (৩) সুদের হাঁর কত ——————

(চ) ঋন নেবার পূর্বে আপনি কি এই ব্যাপারে কারো সংগে আলোচনা করেছিলেন কি? হ্যাঁ ☐ না ☐

(ছ) হ্যা হলে কার সংগে? ——————

(জ) (১) আপনি ঋনের টাকার সাহায্যে কি ব্যবসা করেন? ——————

(২) কেন এই ব্যবসা নিলেন? ☐

(অ) আপনার স্বামী মনে করেন এতে লাভ বেশী? ☐

(আ) আপনি মনে করেন এতে লাভ বেশী? ☐

(ই) এই ব্যবসায় আপনার দক্ষতা আছে? ☐

(ঈ) অন্যরা মনে করে এতে লাভ বেশী? ☐

(ঝ) আপনি কিভাবে সিদ্ধান্তে আসলেন যে এই ব্যবসায় টাকা খাটাবেন?

(১) স্বামীর সংগে আলোচনা করে? ☐

(২) অন্যান্যদের সাথে আলোচনা করে? ☐

(৩) নিজে মনে করে এতে লাভ বেশী। ☐

(ঞ) এর পরবর্তীকালে আপনি ঋন নিলে তা কিসে খাটাবেন? কেনো? ——————————

(১) প্রতি সপ্তাহের কিস্তির টাকা কোথা থেকে দেন?

(অ) স্বামী দিয়ে দেয় ☐ (আ) ঋনের টাকা হয়ে ☐ (ই) জমানো টাকা হতে ☐

(ঈ) মহাজন হতে ধার নেন ☐ (উ) অন্যান্য হতে ☐

৫। ব্যবসা পরিচালনাঃ

(ক) আপনার ব্যবসাকে কে দেখেন (১) নিজে ☐ (২) স্বামী ☐ (৩) অন্যান্য ☐

(খ) আপনি কি ব্যবসা সংক্রান্ত ব্যাপারে আপনার স্বামীর সংগে আলোচনা করেন?

(টিক চিহ্ন দিন) (১) মাঝে মধ্যে ☐ (২) কখনো না ☐ (৩) সব সময় ☐

(গ) আপনার ব্যবসায়ের কি কখনো ক্ষতি হয়েছে? হ্যা ☐ না ☐

(ঘ) যদি হ্যাঁ হয়ে থাকে তবে আপনি কোথা থেকে ক্ষতি লাঘবের জন্য সাহায্য পেয়েছেন?

(টিক চিহ্ন দিন)

(১) এম.বি.এস. এস থেকে পাওয়া ঋন থেকে ☐

(২) আত্মীয় থেকে ☐ (৩) মহাজন থেকে ☐ (৪) নিজের জমানো টাকা থেকে ☐

(ঙ) আপনার ব্যবসা করার সময় কি কি অসুবিধা হয়? হ্যাঁ ☐ না ☐

(চ) হ্যা হলে কি ধরনের অসুবিধা হয়? ——————————

(ছ) যদি আপনি সমিতির সাহায্য না পান তা হলেও আপনি একাকী ব্যবসা করতে পারবেন?

হ্যা ☐ না ☐

৬। ব্যবসা থেকে লাভ/সঞ্চয়ঃ

(ক) আপনার ব্যবসা থেকে কোন লাভ আসে? হ্যাঁ ☐ না ☐

(খ) হ্যা হলে লাভকে নেন কে? (১) স্বামী ☐ (২) নিজে ☐ (৩) অন্যান্য ☐

(গ) লাভের টাকা কি করেছেন? সংসারের খরচ ———— পুঁজির খাটিয়েছেন ?

(ঘ) এই ব্যাপারে কি আপনি স্বামীর সংগে আলাপ করেছেন? হ্যাঁ ☐ না ☐

(ঙ) স্বামী ছাড়া আপনি কি ব্যবসা সম্বন্ধে অন্য কারো সংগে আলোচনা করেন? হ্যাঁ ☐ না ☐

(চ) হ্যা হলে কার সংগে করেন? ————————

(ছ) আপনার কি নিজস্ব কোন সঞ্চয় আছে? হ্যাঁ ☐ না ☐

(জ) হ্যা হলে কত টাকা আছে? ————————

(ঝ) এই টাকা কোথা থেকে সঞ্চয় করেছেন?

(১) সমিতির ঋনে টাকা খাটিয়ে ☐

(২) সংসার থেকে ☐

(৩) অন্যান্য ☐

(ঞ) আপনি কি সঞ্চয়ের টাকা দিয়ে সংসারের কোন জিনিস কিনেছেন? হ্যাঁ ☐ না ☐

(ট) হ্যা হলে তিনটি জিনিসের নাম উল্লেখ করেন। ————————

(ঠ) কিছু টাকা জমিয়ে সমিতির ঋন সহ আরও বড় ব্যবসা করার ইচ্ছা কি? হ্যাঁ ☐ না ☐

(ড) হ্যা হলে কি ব্যবসা করার ইচ্ছা আছে? ————————

(ঢ) এই ব্যাপারে আপনার স্বামীর সংগে আলাপ–আলোচনা করেছেন? হ্যাঁ ☐ না ☐

(ণ) আপনাদের সমিতির সেভিংস ফান্ড থেকে কোন টাকা উঠিয়েছেন কি? হ্যাঁ ☐ না ☐

(ত) হ্যা হলে কত টাকা উঠিয়েছেন টাকা ———— (২) কি কাজে খাটিয়েছেন? ————————

(থ) টাকা উঠানোর আগেএ–বিষয়ে স্বামীর সংগে আলোচনা করেছেন কি? হ্যাঁ ☐ না ☐

(দ) এই উঠানোর টাকা পরিশোধ করেছেন কি? হ্যাঁ ☐ না ☐

(ধ) না হলে কিভাবে পরিশোধ করেছেন?

(১) স্বামী দিয়েছেন ☐ (২) ঋনের টাকা ☐ (৩) ধার করে ☐ (৪) আয় করে ☐

৭। পরিবারের আয়/ব্যয়/সঞ্চয়ঃ

(ক) সংসার চলার টাকা কোথা থেকে আসে? নিজ ☐ স্বামী ও নিজ আয় ☐ অন্যান্য ☐

(খ) আপনার স্বামীর পেশা কি? ____________

(গ) উনি দিনে/সপ্তাহে কত আয় করেন? দিনে ____________ সপ্তাহে ____________

(ঘ) আপনার স্বামীর কোন সঞ্চয় আছে? হ্যাঁ ☐ না ☐

(ঙ) সঞ্চয় থাকলে তা কিসে খরচ করেন আপনাকে বলেছেন কি? হ্যাঁ ☐ না ☐

৮। পরিবার সংক্রান্ত তথ্যঃ

(ক) আপনার ছেলে মেয়ে কয়জন ____________ তাদের বয়স কত? ____________

দ্বিতীয় ____________ তৃতীয় ____________ চতুর্থ ____________

পঞ্চম ____________ ষষ্ঠ ____________

(খ) আপনি কি আর সন্তান চাঁন? হ্যাঁ ☐ না ☐

(গ) না হলে এ-ব্যাপারে কি আপনি স্বামীর সংগে আলোচনা করেন? হ্যাঁ ☐ না ☐

(ঘ) আপনি কি মনে করেন বেশী ছেলে-মেয়ে থাকা ভাল? হ্যাঁ ☐ না ☐

(ঙ) না হলে এ-ব্যাপারে কি আপনি স্বামীর সংগে আলোচনা করেন? হ্যাঁ ☐ না ☐

(চ) আপনার স্বামী কি বেশী ছেলে-মেয়ে চাঁন? হ্যাঁ ☐ না ☐

(ছ) পরিবার পরিকল্পনা সম্বন্ধে শুনেছেন কি? হ্যাঁ ☐ না ☐

(জ) এখানে কি কোন পরিবার পরিকল্পনা আছে? হ্যাঁ ☐ না ☐

(ঝ) হা হয়ে থাকলে আপনি কি ওখানে গেছেন? হ্যাঁ ☐ না ☐

(ঞ) হা হলে কয়বার গেছেন? একবার ☐ একাধিকবার ☐

(ট) কার সংগে গেছেন? নিজে ☐ স্বামীর সংগে ☐ অন্যদের সংগে ☐

(ঠ) কেন গেছেন উল্লেখ করেন? ____________

(ড) আপনার ছেলে-মেয়েরা কি স্কুলে যায়? হ্যাঁ ☐ না ☐

(ঢ) হা হলে কয়জন যায়? সংখ্যা ____________

(ন) যারা যায় না তারা কি কারণে যায় না?

(১) বড় হয়ে গেছে ☐ (২) বাড়ীর কাছে স্কুল নাই ☐ (৩) আয় কুলায় না ☐ (৪) সংসারের কাজ করে ☐

(ত) ছেলে-মেয়েদের কাপড় কেনার টাকা কোথা থেকে আসে?

(১) আপনি দেন ☐ (২) স্বামী দেন ☐ (৩) সংসারের আয় থেকে ☐

(থ) ছেলেরা বড় হয়ে কি করবে বলে আপনি আশা করেন?

(১) হাঁষাবাদের কাজ করবে ☐ (২) ব্যবসা করবে ☐ (৩) শহরে গিয়ে কাজ করবে ☐

(দ) আপনি কি চাঁন আপনার ছেলেরা সমিতির সদস্য হোক? হ্যাঁ ☐ না ☐

(১) হ্যাঁ হলে কারন দেখান? ___________________

(২) না হলে কারন দেখান ___________________

(ধ) আপনি কি ছেলের বিয়ে দিয়েছেন? হ্যাঁ ☐ না ☐

(ন) হা হলে বিয়ের সময় আপনার ছেলে কি পেয়েছিল?

(১) টাকা ☐ (২) জিনিসপত্র ☐ (৩) চাকুরী দিবে বলেছিল ☐

(প) আপনার কয় মেয়ে বিয়ে দিয়েছেন? ___________________

(ফ) বিয়ের সময় জামাইকে কি দিয়েছেন?

(১) টাকা ☐ (২) চাকুরী ☐ (৩) জিনিসপত্র ☐

(ব) এই টাকা কোথা পেলেন?

(১) স্বামী দিয়েছেন ☐ (২) সমিতির ঋণের টাকা ☐

(৩) ধার করেছেন ☐ (৪) জমি/গরু ইত্যাদি বিক্রী করেছেন

(ভ) আপনার ছেলে-মেয়ে বিয়ের ব্যাপারে আপনার স্বামী কি আপনার সংগে আলাপ করেছিল? হ্যাঁ ☐ না ☐

(ম) আপনি বাড়ীর/গ্রামের বাহিরে কখনো গিয়েছিলেন কি? হ্যাঁ ☐ না ☐

(১) হ্যাঁ হলে কোথায় গিয়েছেন? ___________________

(২) কেন গিয়েছেন? ___________________

(৩) আপনার সংগে কে গিয়েছেন? একা ☐ স্বামী ☐ অন্যান্য ☐

(য) আপনি কি বাপের বা ভাইদের বাড়ী যান ? হ্যাঁ ☐ না ☐

(র) আপনার ব্যবসার জন্য বাড়ীর বাইরে পুরুষদের সংগে কি কথা বলতে হয়? হ্যাঁ ☐ না ☐

হা হলে এতে কি আপনার স্বামী/অন্যান্যরা কিছু মনে করেন না? হ্যাঁ ☐ না

৯। নিজ সংক্রান্ত তথ্যঃ

(ক) সমিতির সদস্য হয়ে আপনার কি কোন লাভ হয়েছে? হ্যাঁ ☐ না ☐

(খ) আপনার স্বামীকে আগের থেকে ভাল ব্যবহার করেন? হ্যাঁ ☐ না ☐

(গ) সংসারের বিষয়ে এখানে আপনার সাথে আলোচনা করেন? হ্যাঁ ☐ না ☐

(ঘ) হা হয়ে থাকলে কি কি বিষয় নিয়ে আলোচনা করে? ______________________________

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(ঙ) দিনে কতবার খাওয়া হয়? একবার ☐ দু'বার ☐ তিনবার ☐

(চ) আয়না/চিরুনী/পাউডার/অন্যান্য কোন প্রসাধনী কেনা হয় কিনা? হ্যাঁ ☐ না☐

(ছ) আপনার স্বামী কখনো আপনাকে মারধর করেছে? হ্যাঁ ☐ না

(জ) সমিতির থেকে আপনি ভবিষ্যত আর কি সুযোগ সুবিধা চান?

(১) আরও বেশী ঋণ ☐ (২) আরও সুযোগ সুবিধা ☐

(৩) যা পান তা যথেষ্ট? হ্যাঁ ☐ না ☐

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