

# Grameen Bank services to Women in Development (WID), Gender and Development (GAD), Women in Business (WIB), Women and Development (WAD) and Women in Environment (WED) approach in Bangladesh

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## ***Abstract***

The patriarchal ideology influences and shapes the sexual division of labor where their work and status is determined by sex, within the home and workplace and limits their access to economic and other community resources. Gender and Development (GAD), Women in Development (WID), Women in Business (WIB), Women and Development (WAD), Women in Cultural Development (WCD) and Women in Environment (WED) are different approaches to instituting women's equality, to fulfill their basic human needs and to establish the basic human rights of women in society. The Grameen Bank (GB) is working towards increasing and maintaining poor women's economic development (WID). The paper examines Grameen Bank successful in applying the WIB, GAD, WAD, WCD and WED approach to women-centered development in Bangladesh. The paper uses literature review; critically analyze Grameen Bank services to women for their socio-economic development.

***Keywords:*** gender and development; women in business; women in cultural development; women and development; women in environmental development

## **Grameen Bank services to Women in Development (WID), Gender and Development (GAD), Women in Business (WIB), Women and Development (WAD) and Women in Environment (WED) approach in Bangladesh**

### **1. Introduction**

Women in Bangladesh are extremely disadvantaged in terms of socio- economic and human development. Their low status and exploitation is due to patriarchal ideologies, religious and cultural values and attitudes in the society. The patriarchal ideology influences and shapes the sexual division of labor where their work and status is determined by sex, within the home and workplace and limits their access to economic and other community resources. In addition to limited access, women experience the direct disadvantage of being exploited and subordinated by men. Gender and Development (GAD), Women in Development (WID), Women and Development (WAD), Women in Business (WIB), Women in Cultural Development (WCD), and Women in Environmental Development (WED) are different approaches to instituting women's equality, to fulfill their basic human needs and to establish the basic human rights of women in society. All of the aforementioned are the elements of women's movement, struggle by women against sex division and inequality in society (Peggy, 2004, p.10). The Grameen Bank (GB) is working towards increasing and maintaining poor women's economic development (WID), gender equality (GAD) and empowering them in different decision-making processes such as, participation in different development activities (educating children, joining local councils, earning more by improving skills, and uplifting living standards) (WAD). Moreover, GB claims that it encourages women to be more involved in people-centered business development (Women in Business, WIB) and sustainable environmental development (WED) by providing direct loans to poor women. Therefore, the paper examines whether the GB is an example of successful use of the WID, GAD, WAD, WIB, and WED approach to women-centered development.

#### *1.1 Implication and significance of the study*

The manuscript discusses different approaches and theories of women development like: WID, GAD, WIB, WAD, WCD and WED. Moreover, the papers articulates examples of implementation of women development different theories implemented by women development different agencies particularly GB and its sister organizations in Bangladesh. The paper also identifies different features of women development approaches/theories, identifies gaps of these theories and finds out the challenges facing agencies of women development in different society. Therefore, this paper generates a new knowledge of different approaches of women development and their implication in different places. Reading this article, readers can be familiar with women development different approaches and their different features.

It is important to develop programs and services for women for their total development. Eradication of feminization of poverty is very urgent and essential to free women from their deprivation of sufferings. Recently many international, national and local NGOs are active to provide services to marginalized women for their poverty eradication, social development and liberation. Feminists usually analyze how women are deprived of their rights in their family and community. The paper critically examines GB different programs and services contribute to women development in Bangladesh using different approaches of women development. Therefore, this manuscript could enhance readers' knowledge of different approaches of women development and their applications in Bangladesh. Moreover, the paper can contribute to agencies of women development to get thoughts of women development different approaches-WAD, GAD, WED, WCD, and WIB as well as this paper might assist implementing agencies tailor their holistic services to disadvantaged women in society in the world.

First, the paper discusses the definitions of the WID, GAD, WAD, WIB, and WED approaches. And then it

shows how Bangladeshi women are exploited in the society, the origin of the GB, its methodologies and activities; and finally, examine how GB activities has affected different approaches to women's equality, meanwhile highlighting other aspects of socio-economic development in their life.

## **2. Women development different approaches and their implementation**

The issue of women's inequality was first raised in the Women in Development (WID) approach developed in the early '70s with the objective of integrating women into the discourse of development. WID liberal feminists advocates for integrating women's policies into the mainstream policy framework. Kate Young (1997) in her article "Gender and Development" talks about WID strategies that concentrate on women's access to cash income, usually via the market either as individuals or members of some form of collectivity (p. 52). Marxist feminists support the Women and Development (WAD) approach. They analyze dependency theory, and place emphasis on improving women's working conditions. The GAD approach focuses on how macroeconomic policies highlight the economic empowerment of women; and also pursue poverty alleviation without regarding their socio-political empowerment. Gender is socially constructed, which determines social relations between men and women.

Braidotti, Charkiewicz, Hausler, and Wieringa (1998) think that women are the carrier and bearer of the nature. Women are the first victims and effected by natural degradation and destruction. Therefore, they think it is necessary for women environmental development and it is necessary for their total development (WED), while, Habn (1996) and Isbister (2003) also placed emphasis on the feminization of poverty. To address the issue of feminization of poverty, it is necessary initiate income generating projects for them; create opportunities of business for them that can enhance their involvement engaging in business. These opportunities can open and engage them in income generating programs that can contribute to for increasing their income. Women involvement in business can assist to increase their income that directly contribute to their children nutrition, education and improve their life styles. Habn (1996) and Isbister (2003) emphasis on women in business (WIB) are important for women economic development.

WED ideology is people-centered sustainable development that meets the needs of the present without compromising ability of the future generations to meet theirs. Bhavnani, Foran, and Kurian (2003) talk about women in cultural development (WCD). Women are respectful to their traditions and cultures. They informally and formally pass their traditions and cultures to their post-generations through rituals and oral cultures and traditions. Moreover, Braidotti, Charkiewicz, Hausler, and Wieringa (1998) assert that women are respectful to their surrounding natures and environment that termed (WED). Habn (1996), Isbister (2003), Jahan (1995), Kabeer (1995), Momsen (2004), Peggy (2004), Tinker (1999) and Visvanathan (1997) all mentioned that women are exploited in patriarchal society my men because men control family and society in patriarchal society. Gender injustice and gender inequality effects women liberation in society. Therefore, gender development (GAD) is very important for women liberation in society. Sen and Grown (1987), and Rathgeber (1990) placed emphasis on socioeconomic development both at micro and macro is necessary for their development. These thinkers belong to WAD school of thought.

### *2.1 Context analyses of women development different approaches*

Bangladesh has 153.4 million people within a 147,570 square kilometer area (Bangladesh Profile, 2014). Half of the population is female. The majority of Bangladesh's citizens live in rural areas. 67% of women live below the poverty line, which is significantly higher than the national average of 51% (Human Rights Report: 2000). Therefore, a majority of rural poor women are suffering from absolute poverty, marginalization and discrimination in the society. The reasons are that they have limited access to and choice of state resources. Poor women are responsible for working, serving and caring for rich families at extremely low wages. These rich people treat them as a burden on the society, undermine them for their poverty and regard them as poor who are not interested in improving their lot. However, these rich people forget that women are an integral part of the

work force and that they have the potential to develop their own life. Besides this invisibility and marginalization women are continually abused, especially under the dowry system. Therefore, income-generating policies, programs and projects are urgently needed to improve the conditions of rural poor women. GB initiated its loan activities through the efforts of Muhammed Yunus who extended banking facilities to landless poor women, without collateral, on a pilot basis in 1976.

GB clients proved that given financial and non-financial support poor women are capable of bringing about incredible change in their lives by becoming involving in different economic, social, cultural and environmental activities. This initiative was a flashlight to the Jobra poor women with little credit. Its aim was to improve the well-being of the poor and to empower them in society. Now it has increased its client's services cumulative to 8.6 million where 96% of them are women across Bangladesh (GB Report: December, 2014).

**Grameen Bank (GB) group-based micro-credit methodologies** - GB developed some parameters that are key pillars to the success of its objectives to make women more visible in the society. These parameters are: GB's target group is exclusively rural poor women. It follows group-lending procedures with a peer support system where no gender mixes within the same group, which adds consistency among members. This group formation system adds homogeneity to the make-up of centers and allows members to interact freely among each other. To maintain equal opportunity and to address issues of participatory management, and empowerment to all members of Grameen, the positions of Centre Chief, Group Chairman, and Group Secretary change every year. By this process all members of the center get a chance to be Center Chief, Group Chairman, and Group Secretary by rotation. This practice helps to enhance leadership qualities and decision-making skills among borrowers and adopts a community participation approach to empower women.

## 2.2 Women development different approaches implementation

It is important to find out application of women development different approaches whether these approaches benefit women for their socioeconomic liberation. The paper examines and analyses GB activities in the lens of women development different approaches - WAD, GAD, WCD, WED, and WIB.

GB micro credit has women in businesses (WIB) produced a greater impact on extreme poverty (Khandlker, 2005). It can play a vital role in attaining Millennium Development Goals (MGDs). That is why Kofi Anan, UN Secretary General, says that GB microfinance has proved its value, in many countries, as a weapon against poverty and hunger. Now it is recognized as a development model for women's development, increasing income generation, self-employment and the overall empowerment of disadvantaged women (Grameen Dialouge-60, 2005).

Ester Boserup (1970) in her book "Women's Role in Economic Development" states that women's roles were important in agrarian societies where they had equal status in the family; however, women lost their equal status when society moved from agrarian to urban industrial. In agrarian societies people survived on subsistent agricultural production where women had egalitarian status in the family. According to Gita Sen and Caren Brown (1987) in their article "Systemic crisis, reproductive failures and women's potentials", women are also the main producers of food crops in agricultural societies. They are the food processors and the main persons who collect fuel woods and water for the family. They are the managers of intra-household food distribution; but they eat after men, consuming less. Beneria and Sen (1997) called it *reproductive crisis*. Women's work is neglected in modern agricultural, patriarchal, capitalist society because the macro policies of states tend to exclude women.

Several different feminists claim that development fails to appreciate women's non-economic social reproductive work; but rather undermines their contribution to the family and society. Development in neo-liberalism has given top priority to the relationship between people and things, not gender relation and things. In this situation WID feminists' slogan is "level the playing field" for women's equality. The WID approach fails to address the need for women's autonomy, and the ability to gain control over their lives, bodies

and sexuality. Here is an unequal power relation between men and women as a major cause for women's subordinate position within the family and the society. According to Irene Tinker (1990) macro policy has given little attention to WID policy in practice.

GB realizes the shortcomings of the WID approach and develops credit delivery tools exclusively for poor women at the village level and works for them to improve women's economic condition, because it is essential to improve their efficiency in earning income within the household. Hence, GB provides credit to poor women that create home based, self-employment business opportunities within the family. GB weekly savings products promote the development of savings behaviors among women and help them create wealth (Khandlker, 2005, p. 82). These home based family businesses open the door of different income generation opportunities among villagers, but it does not directly challenge male dominance over women in Bangladesh because GB works within the existing social structure. It works towards gradually reducing gender inequality over time in the society. It believes that this gender gap will decrease if women become economically active within their households. Thus, GB minimizes this inequality gap by increasing women's income-generating activities in the family. However, women's economic liberalization is still a question in neo-liberalism. Rounaq Jahan, a feminist in Bangladesh mentioned that by passing even elucidate from WID policies and measures, although *women agenda setting approach* is clearly defined in Bangladesh constitution (1995, p. 3).

Women's equal rights issues are guaranteed in the Bangladeshi constitution, article 28(10), 28(2), 28(3) and proactive sanctions in favor of women. However, government officials and national public and private institutions are bypassing women's issues in their national developmental planning, policies and budgets. GB, Bangladesh Mohilla Samity, National Women Council, Narri Pakka, and different NGOs are demanding separate projects, budgets and law enforcement for women, which could explicitly give women's rights and development first place in the society. However, these organizations do not challenge women's subordination in gender relations and in other power relations with regards to race and class. They only focus on the productive role of women while ignoring their reproductive roles. These feminists do not challenge the existing power structure of the society; but rather, believe in reformist maintenance of the status quo. Hence, GAD feminists are struggling to develop alternative strategies to eradicate the oppression of women and sex-role discrimination in society.

In the late 1980s the women's movement created new paradigms from WID to gender and development (GAD). GAD represents a transition to "not only integrate women into development, but to also look for the potential in development initiatives to transform unequal social/gender relations and to empower women (Canadian Council for International Cooperation, 1991, p. 5). GAD's main objective is to remove all social, political and economic inequalities that could hinder benefit to women and men. In this context GB firmly believes and is actively involved in promoting gender equality because it has identified that at the grass roots level, gender inequality impedes women's well-being and progress. GB finds that women are key actors in child rearing, maintenance of household, food preparation, resource management, and to the overall well-being of the whole family. Momson has termed this "social reproduction" (2004, p. 47). Gender inequality not only retards economic and social development but also promotes injustice and violence in the family. According to Naila Kabeer (1994), in Bangladesh gender discrimination is institutionalized in patriarchal ideologies, repressive laws, and violence toward women.

GB targets rural disadvantaged landless women not only to alleviate their poverty, but also to socially empower them and create public space for them within society by offering loans for education and housing in addition to its general loans. Moreover, GB creates facilities for its clients to participate in different workshops, and council meetings.

Although eradication of poverty and provision for employment are the two main objectives of Bangladesh development planning and receives over billions of dollars in foreign aid every year for the implementation of gender development projects, it does not have a direct program for the promotion and well-being of gender development in Bangladesh. Gender discrimination has been labeled as a feminist issue. The poverty alleviation

activities of the GB are mainly conducted at a grass roots level. These initiatives serve GAD and WIB goals because they focus on the economic emancipation of poor village women and promote poor women's participation in different socio-economic activities in the village. However, it is essential for GB that men and women work not in isolation but collectively in utilizing credits; although GB gives loans directly to poor women for income generation. It organizes women's workshops on the creation of gender awareness to further aid in empowering them. The GB's gender awareness program at the village level, its loan services and savings products has been an integral part of its operations which provide opportunities for poor women to become involved in different craft works, bamboo and cane basket making, mat and fan making, growing vegetables and fruits, raising livestock and poultry on their premises. All these activities open the door for poor women to generate income and also possibly improve husband-wife relations in the family. Now husbands are able to count their wives' production and social reproduction in the family as well as their opinions and decisions.

GB also promotes gender equality in relation to property rights. Bangladesh is a Muslim and Hindu dominated society in which women have no equal rights to inherit properties and lands. For example, in orthodox Hindu religion daughters have no rightful claim to their father's property. In Islam a widow can only own 12.5% of her husband's property (Sharia Law). In practice, widows cannot own their husband's property. Here GB reverses the pattern. For example, GB housing loans have enabled women to become legal landholders of their properties because GB provides loans to women who can build their houses on their own lands. Although GB does not challenge the existing customary laws or advocates for changing the male biased property law, this GB policy compels husbands to purchase lands in their wives' names as well as their own. GB places special emphasis on women's property rights, and so has separate organizations particularly GB for women in the hopes of helping them create public space in society.

Professor Muhammed Yunus and other feminist in Bangladesh like Rabeya Bhuya, Farida Rahman, and Simeen Mahamud emphasize the need for separate women's organizations for female participation at local and national levels. Local level women's participation in different councils can strengthen awareness and lend support to gender empowerment in the family. This micro level awareness program pushes male biased macroeconomic policies to women centered policies in Bangladesh. It is for this reason that Jahan's *agenda setting approach* (1995) demands for primacy to women's agency (p. 127). Although Rounaq Jahan's agenda setting approach is based on macro level policy, local level gender development activities and projects like GB and other NGOs together accumulate women production and reproduction value and contribute to national development in Bangladesh.

GB believes that women's inclusion and participation in income generation, education and community participation (capability approach) is important for women and development (WAD), which the UNDP called human development and tailored it to the gender development index (GDI) that includes women's life expectancy, standard of living and educational attainment. The Commonwealth Secretariat, on the other hand, emphasizes gender empowerment measures (GEM). However, women's preferences are sometimes excluded from policy making; however, GB targets disadvantaged women and serves them directly.

Although GB-type group based credit delivery systems place emphasis on women's empowerment, eradicate poverty and improve gender relations in the family, it has less direct implication in breaking down regular patriarchal values and no direct intervention against religious fundamentalism. Therefore the GB model must be customized to recognize constraints of religious aspects like *purdah*, a strict veiling system that keeps women in the private realm, and can be viewed as a male dominating trap to exploit women. Contrarily, GAD approach should look at both macro and micro level women agenda because global restructuring (Structural Adjustment Policy, SAP) adversely affects the whole issues of women empowerment and participatory decision making in macro gender policy. GAD does not fundamentally question the assumptions of the dominant development paradigm itself that is firmly rooted within the logic of modernization, and the economic growth model. Hence there is an urgent need to give preference to including women into different socio-economic policies; programs and budgets where WAD approach can directly impact gender development. In addition, it

works to free them from patriarchal domination over women.

WAD feminists see women situation as a working class (proletariat) is being exploited in the society. Clients' participation in businesses, weekly center meetings, local councils, visits to GB offices, health clinics, community centers, and following the sixteen GB decisions, move them to achieve egalitarian status in the community. Instead of being exploited in the society as a proletariat class, women have become self-employed owners and bosses of businesses. WAD strategies aim to build women's capacity for change in leadership development. Although WAD demands for separate programs and policies for women, they (like GB) do not challenge patriarchy. Moreover, global institutions like the IMF, World Bank, and donor institutions like UDAID and CIDA need to restructure their gender policies and transfer their resources based on the principles of women's equality, justice and fairness (Jahan, 1995, p. 130).

Grameen center meetings are a place where 30-40 women gather weekly in their neighborhoods to repay their loans, discuss their family problems, exchange business information, and other concerns. So GB center meetings are catalysts for networking among clients. Through these Grameen activities poor women are more visible in the society. They improve their living women's living standards and their egalitarian status in their community. 96% of GB's clients are women and it is working for both financial and non-financial development, creating awareness among them regarding their human rights, and for their empowerment. GB advocates for social justice for women; therefore, GB activities are an integral part of WAD and women's movements as well as social movements in Bangladesh. As Peggy Anthrobus says, "Any organization work for women's development is part of women's movements" (2004, p. 13). She also mentions that, "all these diverse women activities are elements of social movement" (Ibid, p. 24).

GB clients earn money and save money by utilizing loans result asset creation among borrowers; therefore, GB members are not the chattels of their men but rather, they are assets for the family because now they bring cash income to the household. Now they are able to sustain themselves such as providing their basic needs: food, clothing, shelter, health and education. As a result improve their health and nutritional statuses, reduce child mortality and pregnancies. Thus, GB services are on the track of WAD.

GB also provides tube well loans for safe drinking water, solar panels, and biogas plants for renewable energy supply to homes. These facilities reduce the time women spend in food processing and instead manually compound crops. These facilities reduce the time spent in domestic work and shift it to time to develop their businesses. However, GB clients do double jobs in the family although they have increased their choice in their reproductive rights. GB clients have both productive and social reproductive roles in the family, but now their husbands recognize their contributions in the family because now they contribute tangible income to the home.

GB is proactive in implementing pro-women development. It gives due importance to women's voice in the decision-making process. GB policy encourages the egalitarian status of women, participation in environmental development programs, and recognizes women's work and achievements. Although GB believes that economic freedom is a precondition to empowering women; it does not mean that they do not consider the social issues of women. It has "sixteen decisions" (see list below) that guides and encourages women to participate in socio-cultural, political and environmental development programs in the villages.

*Sixteen Decisions of GB:*

- We shall follow and advance the four principles of GB: Discipline, Unity, Courage and Hard work – in all walks of our lives.
- Prosperity we shall bring to our families.
- We shall not live in dilapidated houses. We shall repair our houses and work towards constructing new houses at the earliest.
- We shall grow vegetables all the year round. We shall eat plenty of them and sell the surplus.
- During the planting seasons, we shall plant as many seedlings as possible.
- We shall plan to keep our families small. We shall minimize our expenditures. We shall look after our health.

- We shall educate our children and ensure that they can earn to pay for their education.
- We shall always keep our children and the environment clean.
- We shall build and use pit-latrines.
- We shall drink water from tube wells. If it is not available, we shall boil water or use alum.
- We shall not take any dowry at our sons' weddings; neither shall we give any dowry at our daughters' weddings. We shall keep our center free from the curse of dowry. We shall not practice child marriage.
- We shall not inflict any injustice on anyone; neither shall we allow anyone to do so.
- We shall collectively undertake bigger investments for higher incomes.
- We shall always be ready to help each other. If anyone is in difficulty, we shall all help him or her.
- If we come to know of any breach of discipline in any center, we shall all go there and help restore discipline.
- We shall take part in all social activities collectively.

For example, members plant trees, grow organic vegetables and build sanitary latrines, involve in green activities, which are intended to address environmental issues. GB clients own 94.34% of its shares by buying share certificates and thus become partial owners of the bank. The board of directors of GB is comprised of 13 members, nine of whom are elected by the borrowers of GB. They make GB policies and decisions (GB Annual Report, 2005). All of GB's activities and policies work towards the sustainable development of women. So it is the accomplishment of the WED approach.

**WED definition** - The GB targets women as recipients and actors of development assistance and the development of the environment. GB believes that women are the key engines of development in the family. GB strongly supports women's role in the household economy, food security, resource management (production), childcare and linkages with kinships. Momsen calls them women's social reproduction. GB provides loans for agriculture, livestock, poultry farming, fish cultivation, tree planting, and provision of solar energy, wind pump building, and the construction of bio-digester plants. It supplies vegetable seeds, organic fertilizers and other inputs for agriculture. It supplies oral dehydration saline (ORS) and vitamin capsules to clients and encourages women to join immunization campaigning. All these activities together promote environmentalism and sustainable development (WED) in the society because these home-based businesses help women to earn money at home, fulfill their basic needs and upgrade their socio-economic conditions.

GB has deliberately targeted women, realizing that their participation in various cultural, social, religious rituals, and carrying social reproduction, are all necessary for their socio-economic and cultural development because of their primary role in maintaining collective familial values, providing health, education, and nutrition to children (social reproduction). However, women have been neglected by development projects, which have removed them from economic growth, and the social development process. As women are poorer than men, GB actively promotes their membership more than men within the bank. In addition, GB micro financing services help the rural poor women to utilize their productive means and generate income in the family on a sustainable basis.

Now the rich cannot exploit women's labor by paying them low wages. They are united and have become visible in the society. They create their public spaces outside the home by attending weekly center meetings, joining village councils and participating in different community activities. Religious fundamentalists cannot dominate and abuse them by unethical emotional religious faiths and customs. They participate in different religious rituals and cultural events. Although women are not fully free from men exploitation in Bangladesh. GB respects women, their familial rituals, local cultures and community norms. So the bank is also working for women's cultural development (WCD). Although GB activities empower women and respect their cultures (WCD), promote environmentalism (WED) at the micro level; however, village women's cultures are affected by western globalization.

GB activities are holistic in their approach. The lending process initially impacts on the woman's income, allowing them to fulfill basic needs. The indirect beneficial result is a revival of women's egalitarian status in the



family because their husbands come to realize their worth. GB social development programs like center schools, creation of awareness of human rights, movement against dowry, developing networks among members, practicing leadership through group chairmanship and joining local counseling sets out guidelines to borrowers. All of these activities help to develop women's self-esteem, social and human capital (Kum Kum & Priyan, 2003). Hence, GB services not only accomplish WAD objectives but also fulfill WID, WIB, GAD, WCD and GED paradigms of women's wealth creation, equality and empowerment. However, their small businesses are struggling to survive in capitalist free markets. Because the SAP and trade liberalization affects their business and life. For example, poor people take health services from private clinics and receive education from expensive private schools.

Micro credit services equip women to be active in decisions about loan use, and in the control over incomes from loan investment. Robin Isserles (2003) study also confirms that women are considered to be better credit risks and they are thought to use money to care for their family better than men (p. 47). However, sixteen percent of women experience an increase in verbal and physical violence from their husbands because of their reception of loans and their subsequent refusal to hand over the money (p. 49). This is a sure indicator that patriarchy is still very prevalent and that gender inequality has not reached a zero gap.

Although GB claims to be a social benefit institution it operates on a profit motive as a private bank. It made a profit of \$6.03 million dollars in 2005. This net profit transferred to rehabilitation funds for the purposes of giving aid to members affected by natural disasters (GB Annual Report, 2005, p. 54). GB's long-standing success is due to its entrepreneurial development (women in business, WIB); however, each and every borrower cannot become a successful entrepreneur. As Rabin Isserles (2003) says, "It is a neo-liberal notion of individualism that supports GB" (p. 54). Although GB primarily responds to the needs of the poor women and helps them to run their business and earn money, the World Bank researcher Shahid Khandlker (2005) examined GB borrowers' business markets and he found that GB does not have marketing promotion components for its borrowers. Therefore he suggests that GB extend its services to clients' product promotion and vocational training to increase their vocational skills. UNDP has SME promotion programs which include vocational training, teaching marketing and business management skills that are not included in GB loans services for its members.

Trade businesses are extended to remote villages through GB loan services, so consumerism extended in the rural areas. For example, if we compare GB annual reports 1995 and 2005, it can be found that loan disbursement on agriculture and forestry is 9% in 2005 whereas it was 28% in 1995; livestock and fisheries is 19% in 2005 whereas it was 31% in 1995, but its investments increased in trade to 28% in 2005. These data show that GB investments are gradually reducing on environmentally friendly businesses. GB environmental sustainable businesses are decreasing. Therefore, it should reverse its loan investment policy towards agriculture and livestock for the promotion of environmentalism in rural Bangladesh.

Simen Mahmud (2004), a Bangladeshi researcher, in her article "Micro credit and women empower in Bangladesh" examines the relationship between micro credit program participation and the process of empowerment in Bangladesh. Her findings show that women have good access to credit and these credit facilities impacted their household income, involvement in household decision making, strengthen their voice and choices in reproductive rights, control over household income and ownership of assets, improved literacy, and schooling, health and nutrition, and birth rate control. These services open the public space for the village women by increasing women participation in agriculture and livestock labor forces in the villages. These activities decrease women's unemployment and thereby resulted in increased wellbeing. All together, these factors contribute to building economic capital, human capital, environmental capital, and social capital among credit recipients. These harmonized gender relations in the family and increase women's status in the society.

### 3. Conclusion

Development in capitalist societies is a tactic that favors modern men that allow them to practice patriarchy over women and exploit them. Therefore development needs to be redefined beyond male dominated economic growth. Sustainable development should be economic growth plus egalitarian rights for both sexes. GB is pulling rural poor women to become involved in different income generating activities in addition to various social, cultural and environmental programs in order to increase gender equality, overcome poverty, and reduce the discrimination and abuse they experience in the society. Although different approaches to women and development have different paradigms based on different feminists' perspectives, all these approaches seek for women's socio-economic, cultural and political development in the society (Kum Kum & Priyan, 2003; Peggy, 2005). Therefore, GB's financial and non- financial components (social reproduction) all encourage poor women to participate in different social, cultural, economic and environmental development program that fit women borrowers of GB and other poor women in Bangladesh WID, GAD, WAD, WCD, and WED feminists' approaches.

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