

## Grameen Bank women borrowers' familial and community relationships development in patriarchal Bangladesh

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### *Abstract*

The purpose of the study is to: examine the degree to which women borrowers of the Grameen Bank (GB) are being empowered to participate in familial decision-making around the management of income and expenditures such as food, children's education, dowry, and teenage marriages; and to examine women borrowers' engagement in community activities such as the degree of freedom women are granted to visit public places like schools, local councils, banks, and markets. In particular, the study explores the role of the GB in women's empowerment through the Sixteen Decisions; an educational program designed to empower women in the family and community. A mixed-methods research design was used with 61 GB women borrowers as participants selected through purposive sampling. The data suggest that the participants have assumed leadership roles within their families. More than 80% of the participants led decision making within their family; more than 90% supported their children's education financially; 91% reported that they worked together with family members to manage day-to-day expenses; 80% reported that they manage their family incomes; 98% reported they do not like dowry marriages and teenage marriages; while 33% view male-dominant values as a hindrance to women's development. The findings indicated that 98% of GB women borrower participants are engaging in community organizations and 94% do not face problems with this engagement. Furthermore, the study finds the GB program has had a positive impact upon the borrowers' relations in the family and community. In spite of these developments, one-fifth of GB women borrowers' husbands control their wives' loan money, an indication of the strength of patriarchy in Bangladesh. Although GB's Sixteen Decisions have included economic issues and other social issues, none directly discusses gender inequality, which the study findings suggest is important. Hence a revision of the Sixteen Decisions is suggested.

**Keywords:** Grameen Bank; GB sixteen decisions; community organizations; community development; dowry marriages; patriarchy; women empowerment

## **Grameen Bank women borrowers' familial and community relationships development in patriarchal Bangladesh**

### **1. Introduction**

The study attempts to understand whether the Grameen Bank (GB) Sixteen Decisions are enough to enhance GB women borrowers' development as well as emancipate them from their male partners' dominance in their familial life and in their community life to address patriarchal chauvinism. Under this umbrella objective, the study explores the three research questions:

1. What are the development barriers that GB women borrowers experience in the family and in the community?
2. Are GB women borrowers able to transfer their center leadership skills to other public spaces?
3. What supports are needed for GB women borrowers to take part in decisions that pertain to family and community?

#### *1.1 Context*

Bangladesh is a patriarchal religious village-dominated country where non-agricultural paid employment is limited and the emancipation of women which took place in the Western world has not yet occurred. Forty-nine percent of the total population live below the national poverty line (The Hunger Project, 2010) and in addition are suffering from an abuse of their human rights. Worldwide, the feminization of poverty is one of the world's most pressing problems. For example, 67% of the world's women live below the poverty line. Asian women have only 1% of the wealth in the world, yet they do 66% of the work that is needed for human survival (Wong, 2002). The majority of women are suffering from poverty and their male partners treat them as secondary members of the family – meaning they have limited voice, choice and decision-making power within the family, and even less in the community where males are considered the primary members (Belal, 2008; Jahan, 1995).

GB was initiated by Professor Muhammad Yunus in 1976 and has been practicing its group-based microcredit operations in Bangladesh for 30 years. It provides credit to the poor women without collateral. Its aim is to improve the well-being of the poor and to empower them in their families and in society. Through utilizing GB loans, 8.5 million rural-poor borrowers in 83,967 villages in Bangladesh (GB monthly report June, 2010) increased their income, created assets for their families, and are reducing the cycle of poverty in Bangladesh (Ahmed & Hakim, 2004; Chu, 2007; Counts, 2008; Gibons, 1995; Khandker, 1998; Yunus, 1994). The repayment rate of 97 percent has been sustained since 1979. 100 percent of loans are financed from borrowers' deposits. Moreover, fifty-eight percent of GB women borrowers have crossed the poverty line, as it is defined in Bangladesh. Kofi Anan (2005), the former UN Secretary General, says that microcredit has proved its value, in many countries, as a weapon against poverty and hunger. Hence Zeller (2004) comments that, through microcredit, progress is being made in achieving the Millennium Development Goals (MDGs) such as eliminating poverty and promoting gender equality and women's empowerment (United Nations, 2000).

The dominant patriarchal values; the rule of the men or the patriarch subordinating women, hampers women's empowerment in Bangladesh, and it affects half of the women; around 82 million (Bangladesh Profile, 2010). Although there have been many success stories of women who have been emancipated through Grameen microcredit, Isserles (2003) cautions that many women are still dominated by their husbands and do not actually enjoy the benefits from their financial gains or loan investments. In many cases their husbands use the loans to their own advantage. Isserles in her study mentions that 57 percent of women saw a rise of verbal aggression after they received loans for their households. In rural Bangladesh, where all GB women live, 67 percent of

women experience domestic violence. In 70 percent of the cases, husbands were held responsible for the violence (Hossain, 2006). However, in recent years, in the 2009 UpZilla (Municipal Sub-district) Election, out of the 481 seats, 114 Female Chairs (25% of the total) were elected from the GB women borrowers and their families (Grameen Bank, 2009). In addition, the number of women borrowers serving as councilors has increased from 1,572 in 1997 to 1,950 in 2003; these data indicate that the number of women borrowers acting in formal leadership roles is increasing (Grameen Bank, 2009). This is evidence that GB woman borrowers' liberation at the familial level has not yet been fully achieved. Moreover, this researcher investigated whether these women micro borrowers are empowered to engage in their communities.

### *1.2 Rationale of the study*

As noted, research suggests that in spite of economic advances, GB women borrowers' are still limited by patriarchal social structures in their family and community (Goetz, 2004). It is also important to understand the reasons why 47 percent of GB women borrowers in Bangladesh are still experiencing domestic violence from their husbands (Rahman, 1999). Microcredit institutions (MFIs) are not looking at these oppressive situations that affect women's self-esteem and civic participation and why these women are not accessing their full potential. Hence, Fahim Quadir (2003) states that currently Bangladeshi NGOs are the providers of goods to the poor rather than facilitators of the actual empowerment of women in Bangladesh. This is because they do not directly intervene with regard to these issues. Nevertheless, these issues need more exploration, as undertaken through this study.

## **2. Research methodology**

The study used a mixed methods approach to address the three research questions. There were two groups of participants: 61 GB women borrowers, 10 GB field employees. The GB borrowers were all active GB female clients for at least 10 years. The researcher developed a survey with both open-ended and close-ended questions and went to Bangladesh to collect the primary data. For the GB employees, semi-structured interviews were undertaken. The data collection period was from April to June 2010. Women borrowers were interviewed from three GB branches: Bashan Gazipur, Sadipur Munshigong, and Barera Chandina Comilla. The objective of the research was to measure GB women borrowers' empowerment in their family and community space. Table 1 shows the study participants' demographic, socio-economic background information.

## **3. Literature review**

### *3.1 Grameen Bank philosophy and its operation strategies*

Grameen Bank Bangladesh aims to improve the well-being of the poor and to empower them in society, both economically and socially. GB has encouraged women's inclusion and participation in income generation, their regular attendance at weekly meetings, their leadership of borrowers' groups and centers, their ability to understand the Sixteen Decisions and to follow them, and even their visits to the GB office, health clinics, livestock offices, school committees and other community activities. GB has designed some of its services exclusively for women so that they would be included in institutional policy and budgeting (Moser, 1993; Rathgeber, 1990; Todd, 1996). However, it has no mission to address the issue of women's equality in Bangladesh, which is urgent for women's empowerment in that country.

The Grameen center meeting is a place where 30-40 women clients gather and repay their loans, discuss their family problems, and exchange their business information and other concerns. Centre meetings are a catalyst for networking among clients. This group system helps clients interact freely among each other, receive and repay loans, and to address broader social concerns. To maintain equal opportunity and to address issues of participatory management, democracy and empowerment, the positions of Centre Chief, Group Chairperson, and Group Secretary rotate every year. By this process all members of the center have an opportunity to take

leadership roles. This practice helps to enhance leadership qualities and decision-making skills among borrowers; it also develops their ability to exercise decision-making power within and external to the family. Borrowers are able to continue their interactions with each other beyond their groups and participate in center meetings, visit the GB office, and contribute to their community. However, it is not clear that the women's center leadership development is transferred to community activities.

**Table 1**

*Distribution of the borrowers' sample by age, marital status, family type, education, housing type, and number of children*

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

### 3.2 Grameen Bank Sixteen Decisions

The GB Sixteen Decisions are a combination of various socio-civic, economic, and environmental messages. Central to the GB approach has been women's civic consciousness-raising through some of the Sixteen Decisions. These decisions are the focal point of GB's efforts to improve the economic plight of women and their families and community space development. These decisions promote *anti-dowry*, *anti-teenage marriages*, *environmentalism*, and *women's collective space development in their community*. Although the GB's main function is to provide microcredit to poor women in Bangladesh, the intensive social interactions that develop between GB employees and clients through loan transactions also have the potential to transform the lives of this group of women and their families. However, recently the Grameen Bank Sixteen Decisions Campaign strategies have shrunk because of the Bank's efforts to promote profit generation. This has hampered these

micro-borrowers social development.

### 3.3 Gender Equality Issues in the Sixteen Decisions

GB women borrowers' understanding of the GB's by-laws and Sixteen Decisions can help to remove barriers in empowering women against male domination in family and community spaces in the villages. The following are the Grameen Bank Sixteen Decisions:

1. We shall follow and advance the four principles of the Grameen Bank - Discipline, Unity, Courage and Hard work - in all walks of our lives.
2. Prosperity we shall bring to our families.
3. We shall not live in dilapidated houses. We shall repair our houses and work towards constructing new houses at the earliest.
4. We shall grow vegetables all year round. We shall eat plenty of them 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 water from tube wells. If it is not available, we shall boil water or use alum.
11. We shall not take any dowry at our sons' weddings; neither shall we give any dowry at our daughters' wedding. We shall keep our centre free from the curse of dowry. We shall not practice child marriage.
12. We shall not inflict any injustice on anyone; neither shall we allow anyone to do so.
13. We shall collectively undertake bigger investments for higher incomes.
14. We shall always be ready to help each other. If anyone is in difficulty, we shall all help him or her.
15. If we come to know of any breach of discipline in any centre, we shall all go there and help restore discipline.
16. We shall take part in all social activities collectively

When these barriers are understood by women, it will be easier for them to address the issues of women's empowerment and leadership development in family and community spaces. However, the Sixteen Decisions are silent on gender discrimination and male aggression towards women. This silence limits the effectiveness of the Sixteen Decisions ability to empower women. Therefore, the Sixteen Decisions are empowering women through awareness of male chauvinism, and of women's inegalitarian status within the family and the community. Hence many researchers (Amin, Becker, & Bayes, 1998; Goetz, 2001; Mahmud, 2004; Mayoux, 2002) have argued that the GB must develop additional strategies to raising awareness of gender inequality and the injustice of male domestic violence, and also mobilize women to protest various social ills that afflict women. The GB has not been completely silent on these issues and has encouraged its members to work in their communities and to be involved in committees for schools and pavement, and to participate in local councils. However, Goetz (2001) suggests that the GB's approach is insufficient and it must specifically recognize how the constraints of religious

customs like *purdah* (veiling) restrict women to the family realm.

#### **4. Results**

##### *4.1 Development barriers that GB women borrowers experience in the family and in the community.*

As noted, dowry is one of the most strongly entrenched patriarchal traditions in Bangladesh. Dowry creates problems like physical violence, rape, murder, suicide and desertion. Dowry statistics (1997-2003) indicate that dowry-related violence is increasing day-by-day in Bangladesh (Ain O Salish Kendro, 2000). Therefore, dowry problems need to be addressed more rapidly so that the dowry predators can be punished for the violence against women. The Grameen Bank's 11<sup>th</sup> decision is about anti-dowry marriage and anti-teenage marriage. This researcher also looks at this issue to know the commitment GB borrowers have to protest against this social problem.

The GB's Sixteen Decisions do speak against dowry, but not forcefully enough. The GB maintains that gender development is an evolutionary process that takes place through women's economic development, as provided through the microcredit program. An important component of gender development is for men and women to learn how to make decisions together through consensual processes (Abendroth, 2007). Hence there needs to be greater emphasis on consensual decision-making between women and men, something that the GB could do by involving women borrowers and borrowers' family members in special meetings for both men and women.

##### *4.2 GB women borrowers leadership skills to other public spaces*

As mentioned earlier, the study also looks at GB borrowers' community space development. Here findings specifically address the second research objective: Are GB women borrowers able to transfer their center leadership skills to other public spaces? In GB group-based microcredit and other community development activities, Grameen borrowers are encouraged to participate in the local governance system. The Bangladesh Union Counsel is a form of local governance. The study finds that many GB women borrowers participated in the Union Parishad (UP) Elections in 1997 and 2003. GB women borrowers' local council election participation shows that wins have increased from the 1997 election to 2009. Among GB members, there were 57 UP Chairpersons elected in 1997, and this figure increased to 81 in the 2003 UP election. For UP councilor's positions, 3,325 GB women members were elected in 1997 and 4,116 in 2003.

Moreover by 2009, a strong presence of GB members and family members in the UP elections for chairperson and vice chairperson (female) could be seen. For the latter, in particular, 23.7%, nearly one quarter, were associated with the GB (Grameen Bank, 2009). The data indicates that GB women borrowers and their family members' are engaged in the local council elections, more of them are winning elections and that the trend is increasing. This data could be interpreted as meaning that the GB groups, center management and leadership development processes have empowered GB members to participate more actively in their communities.

##### *4.3 Supports are needed for GB women borrowers to take part in decisions that pertain to family and community.*

The survey indicates that all participants know how to sign their name which is significant in Bangladesh where most rural women do not (Belal, 2008). Regarding borrowers' education, the data shows that the 33% who attended center schooling were illiterate before joining the GB. Briefly, the sample of 61 women borrowers are predominantly between the ages of 31-50, married and living with their husbands, and equally divided between nuclear and extended family living arrangements. The participants were very aware about dowry and teenage marriage issues, and have a strong voice in their family for their children's education.

For example, Safia Begum, a study participant says:

*Higher class people spend a lot of money on their daughters' weddings, giving gifts. This practice has spread to the masses of the society and this affects the poor. To pay dowry, poor people have to sell their property as a last resort, further impoverishing us in Bangladesh.*

Rina Rani, a borrower participant, says her health was affected by her own teenage marriage. She said:

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

Therefore, a social problem like dowry and teenage marriages are one of the barriers that GB women borrowers are facing in their familial and community life. The borrowers' reported that their male partners respected them. However, in the decision-making process male dominance over females is a major problem. For example, 25% of participants reported that their male partners made decisions without consulting them. However, 82% indicated that they manage the GB loans that they received. Helal Uddin, Grameen Bank branch manager and a participant of the study mentions:

*Grameen Bank gives loans to its women borrowers. They do their businesses in collaborations with their husbands and their family members. However, loan control by the women borrowers is still progressing.*

These statistics confirm that women borrowers are becoming empowered to control and use their loans, rather than their husbands. The researcher is hopeful that loan control by the women borrowers will further increase.

Regarding their public space empowerment, the findings indicate that the vast majority of women are engaging in community organizations and do not face problems engaging in these activities. The survey also indicates that 96% communicate with their neighbors more than once a month and that 56% did not know their neighbors before joining GB. Eighty percent have already become GB group chairpersons and center chiefs at least once. Almost all know the Sixteen Decisions by themselves and 25% of participants reported that they have connections with other NGOs like Annesha, Life Insurance Company, Nutrition projects, Grameen Shikha, and We Do (Nejera Kori) and many others.

## **5. Discussions**

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

A consciousness-raising process would need to investigate the interplay between the family and community spheres and identify cultural and customary obstacles to the full participation of women in decision-making. The results of studying such a process could provide a basis for overcoming these obstacles and facilitating the

inclusion of women in decision-making. An important component of the GB program is the education of the second generation. The GB borrowers' children, the second generation, are pursuing higher education. The GB has encouraged the second generation or children of borrowers to develop their education by providing them with education loans. These youth have the skills to protest on the street, to lobby for their own rights, and are capable of taking action for the rights of marginalized women. Through collective actions, these women borrowers and their second generations could fill this gap.

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

In relation to teenage marriage, the study results indicate it often takes place for economic reasons as it is easier for parents to find educated and well-to-do husbands for younger girls. Moreover, young women are often the victims of eve-teasing and harassment. Parents fear their daughters would be sexually assaulted or kidnapped. Therefore, teenage marriage is viewed as protection in rural Bangladesh.

## **6. Conclusion**

Although the Grameen Bank has been serving its micro-borrowers for their economic development and leadership development, the bank is not engaged in promoting gender equality. If the GB experimented with a gender equality program, it would be useful to study its impact upon those who were part of it as compared to the more conventional GB program. Moreover, although the evidence of this study suggests that the GB's program has had an impact upon the family and community development of women borrowers', the study suggests that the impact could be enhanced through adapting the Sixteen Decisions to address gender development and patriarchal issues more directly. Moreover, it is necessary that GB women borrowers create strong ties among themselves and organize for collective action against dowry, teen marriages and against all forms of discrimination, violence and abuses. These findings are the indication of overall awareness of GB women borrowers. However, to shift these social ill norms, these women and their family members need institutional support where they could be closely associated to organize their voices and to protest against these social ill norms. Moreover, government law enforcements are necessary for accelerating their collective actions and to protest against dowry and teen age marriages.

The GB has been instrumental in providing income-generating opportunities to women and providing for their overall empowerment through the extension of collateral-free banking to rural poor women in Bangladesh (Ahamed & Hakim, 2008; Mahmud, 2004; Todd, 1996). The study finds that women's dependency on male family members is being reduced and there is an emerging pattern of more equitable relationships in their households and in the society. The GB women borrowers are also emerging as a social force to fight prejudices and obstacles to economic and social progress in Bangladesh. The present survey shows that women's participation in the GB results in their increased participation in their families and communities. However, there is still a need for improved gender equality, to ensure women's access to productive resources, to break down patriarchal dominance in the family and in the community, and to alter economic and institutional arrangements



to promote more choices for women.

**BIOGRAPHICAL INFORMATION ON THE RESEARCHER:** The researcher Dr. Kazi Abdur Rouf completed his doctoral degree from the Ontario Institute of Studies in Education (OISE), University of Toronto in 2011. Currently he is researching on the “Grameen Bank Women Borrowers Private Space and Public Space Development in Patriarchal Bangladesh” under Professor Jack Quarter, the Founder of the Social Economic Center, University of Toronto. Dr. Rouf has worked in several microcredit programs, Small and Medium Enterprise development (SME), social economic organizations and in women’s development organizations, community schooling, community forestry, environmental development, social economy organizations, community based cooperatives, micro-finance institutions (MFIs) evaluation and organizational capacity building of social businesses in different countries like Grameen Bank Bangladesh, UNDP Namibia, UNDP Lesotho, UNHCR Afghanistan, Pakistan, Philippines, India, USA and in Canada. He has working experience in rural health and nutrition education, agricultural management, community development, community forestations, advocacy for green jobs, social justice, and social business project management.

Dr. Rouf’s academic degrees include PhD in Adult Education and Community Development (2011), Ontario Institute for Studies in Education (OISE), University of Toronto; Masters in Environmental Studies (2008), York University; Post-Graduate Diploma in Business and Environment (2008), York University; BA (2006) with distinction in Women Studies & International Development Studies, York University; Diploma in Social Work (2005), Centennial College; MA in Sociology (1980) and BA (Hons) in Sociology, Chittagong University, Bangladesh; Certificate in Social Economy (2011), Social Economy Center, Toronto; Certificate in Human Resource Management, Social Economy Centre, University of Toronto.

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