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Ishrat Jahan

Development in Rural Bangladesh: A Critical Ethnography

Abstract

This thesis contests the scope of the Women in Development (WID) perspective in understanding women's position in rural Bangladesh. It critically investigates how women perceive work and examines the effects of paid work on their lives. It discusses local women's engagement with globalization, modernization and neo-liberal capitalism, manifested in the proliferation of garment factories, modern farming, labour migration and microcredit interventions. The central question is whether, being influenced by such external forces, participation in paid work brings benefits to all women. The thesis examines how local women's understanding of work and the good life is not uniform but varies according to age, and social status (i.e. class and caste). It also highlights that by failing to recognize women's multiple interpretations of these issues, WID policies, such as the National Women's Policy of Bangladesh (2011), may adversely affect the lives of some poor as well as affluent women.

It is common for many poor, and some affluent women in riverine *char* land villages to participate in paid work along with doing household chores. They do not think of such work as an expression of gender equality, but as 'cooperation' necessary for the welfare, even the basic survival of their households. This thesis argues that by encouraging poor women to take part in income earning work, the National Women's Policy of Bangladesh (2011), guided by the WID perspective, often increases women's daily burden albeit they benefit some women. Also, earning an income does not always improve women's status within their households and the wider community.

Microcredit organizations are part of women's engagement in income generating activities. Though they encourage poor women to become entrepreneurs, not all women possess the necessary skills to be successful. They overlook that some poor women are involved in small enterprises without credit interventions, and participate in enterprising work as part of their household responsibilities. By focusing on the profit making demands of microcredit agencies, the thesis argues for the attention to the varied effects that access to microcredit and participation in market oriented enterprising work have on women. In a similar vein, it highlights how women's experiences of labour migration, both local and overseas, are also varied and have ambiguous impacts on women's lives. While for some women it is a source of social mobility, increased independence and improved lifestyle, for others it causes conflict, exploitation and loss of honour.

The thesis questions the potential of the economic growth model of development, modeled after the Western capitalism and identifies accommodation of the variation of women's understanding of work and the good life as one of the main challenges for further women's development. It stresses the need to acknowledge women's multiple realities and their own interpretations of being in the world to ensure improvements in their lives.

Development in Rural Bangladesh: A Critical Ethnography

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Declaration

I have composed this thesis by myself and it has not been submitted previously for the completion of any degree. The production of the thesis is the outcome of my own research and the work used by others in the text is acknowledged.

Statement of Copyright

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Ishrat Jahan

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Dedication

In the loving memory

of

my grandfather

Abdur Razzaque Mollah

(1926-2013)

Development in rural Bangladesh: A Critical Ethnography

Chapter 1

Introduction

Bangladesh became the 'test case' for development following the independence war of 1971 when the then US Secretary of State, Henry Kissinger termed the country's development as an 'international basket case' (Tripathi 2006, Mahmud 2008). Since then, for more than thirty years, the need for it to 'develop' has been paid increasing importance within the policy circles of the Government and nongovernmental organizations (NGO) of Bangladesh. Having a Gross National Income (GNI) per capita of US \$590 (World Bank 2009), Bangladesh is often considered to be one of the world's poorest states (DFID- Bangladesh 2011), and represented as a country where poverty is deep and pervasive (BBC news 2011). Development agencies conjure up the distressed, poverty stricken image of Bangladesh in order to garner support for development programmes which they believe can reduce poverty (Sillitoe 2000a). The UK Department for International Development (DFID), in collaboration with NGOs and the Government of Bangladesh, spent around 148.8 million GBP in 2009-10 to support development by improving governance, basic social services, private sector growth and helping people adapt to climate change (House of Commons International Development Committee 2010). Donors such as the World Bank have also channeled development aid of over \$1.1 billion into education, disaster management and income support programmes for the poorest (World Bank 2014) aiming at the eradication of poverty and promoting social, environmental and economic sustainability in Bangladesh.



Map.1.0. Bangladesh (Source: Maps of world 2013)

Development generally implies 'positive change or programmes' (Gardner & Lewis 1996:3). However, after the debt crisis of 1980s and following structural adjustment programmes, as the idea of economic reform topped the 1990s agenda for the World Bank and similar organizations, development also meant 'economic growth'. The assumption was that 'growth involves technological sophistication, urbanization, high levels of consumption and a range of social and cultural changes' (ibid: 6). Development, hence, consisted of 'a series of events and actions, as well as a particular discourse and ideological construct' (ibid: 25). Particularly, in the case of Bangladesh, development refers to initiatives aimed at bringing planned change in the lives of people whom development agencies label as 'the poor'.

Considering that a majority of poor people reside in rural areas, rural development, in the context of Bangladesh, corresponds to 'planned change towards the improvement of the economic and social lifestyle of the rural poor through increased production, equitable distribution of resources, and empowerment' (Khan 2012). Very often, rural women are the targets of such development projects following the donor prescriptions for involving women in the development process. For instance, the Bangladesh Rural Development Board (BRDB) forms women's cooperatives to provide skill based training and microcredit to poor women, and for promoting self employment projects and productive employment and development programmes in

order to alleviate poverty and empower the 'distressed' poor women in rural areas (GoB 2007-2008).

To understand the impact of development processes on rural poor women, in this thesis, I will differentiate between rural development interventions from globalization and modernization, as forces for social change. I understand and will employ the term 'globalization' as 'the forging of a multiplicity of linkages and interconnections between the states and societies which make up the modern world system' (McGrew 1992:262). Following McGrew (1992), I see it as 'the process by which events, decisions and activities in one part of the world can come to have significant consequences for individuals and communities in quite distant parts of the globe' (ibid:262). Modernization, on the other hand, implies Westernization, the process of replicating Western technology, ideas and lifestyle into the lives of the non-westerners. In the economic context, as Long & Long (1992:18) suggest, modernization 'visualizes development in terms of a progressive movement towards technologically more complex and integrated forms of "modern" society'. From the social point of view, Hedlund (2013:32) thinks of it, 'in terms of values, higher education, secularization and consumption' modernization changes 'rural areas in profound ways, both regarding employment structure, education, communities, households, demographics and travel patterns'. In the understanding of development in Bangladesh, 'Westernization' (i.e. modernization) indicates 'positive development' (Shehabuddin 2008: 6).

Rural societies in Bangladesh are undergoing continuous changes because of the expansion of global capitalism led by globalization and modernization forces, such as incorporation of technology, new ideas, products and economic opportunities (Rozario 2001,2002; Toufique & Turton 2002; Shehabuddin 2008). Extensive road networks have increased rural connection with urban places (Mahmud 2002). Since the early 1990s many poor women have participated in paid employment outside their home, propelled by the expansion of an export-led garment industry (Mahmud 2008) and migration to Middle Eastern and Southeast Asian countries. Around 3.6 million women are employed in the garment industries in Bangladesh (The Guardian 23 May, 2013). Migrating from rural areas, these women have either some formal education or no education (Kabeer and Mahmud 2004). Many women are also borrowers of microcredit which many microfinance institutions believe to be a mechanism for empowering poor rural women by providing them with the

opportunity to generate income. It is now not uncommon for many poor women to use mobile phones and become viewers of satellite television channels. Such orientation to 'modern patterns of consumption (or practices or beliefs) imply social differentiation according to lifestyle; new distinctions and new exclusions that introduce a kind of cosmopolitan status into village life' (Pigg 1996: 173).

A rural restructuring process is taking place in the villages as a consequence of globalization, modernization and western idea based development interventions. My understanding of the term 'rural restructuring' is that it refers to rural change which occurs as the interconnected effect of technical, economic and social changes on a global level (Marsden et al 1990; Ilbery 1998; Woods 2005). It involves 'fundamental readjustments in a variety of spheres of life, where processes of change are casually linked' (Hoggart & Paniagua 2001:42).

My purpose, in this thesis, is to understand how these changes brought by rural restructuring processes, affect poor women in two *char* land villages, Char Khankhanapur and Decree Charchandpur, situated in south western Bangladesh. Male and female migration will be seen as an outcome of globalization processes and Western education and the use of mobile phones and television will be considered as aspects of modernity in rural people's lives, particularly women. By development interventions, I refer to the Government's policies and projects aimed at poor women's income generation and NGO interventions of microcredit.

1.1. Rural restructuring and women's work in Char Khankhanapur and Decree Charchandpur

Traditionally, women in Char Khankhanapur and Decree Charchandpur, similar to other villages of Bangladesh (Abdullah & Zeidenstein 1982), were expected to be in *pardah* (seclusion) and families did not encourage them to work outside their homestead. Due to such restrictions on women's free movement and economic involvement, men were the sole breadwinners for their families (Parveen 2007). However, nowadays, as more women are involved in paid employment and income generating activities, women's understanding of work and their aspirations for and notions of a good life have started to change. Many poor women, for example, may wish to send their daughters to school along with their sons with the hope that education could make their daughters' lives better. Migration to distant work places is common among some poor women from the villages. There are also women who

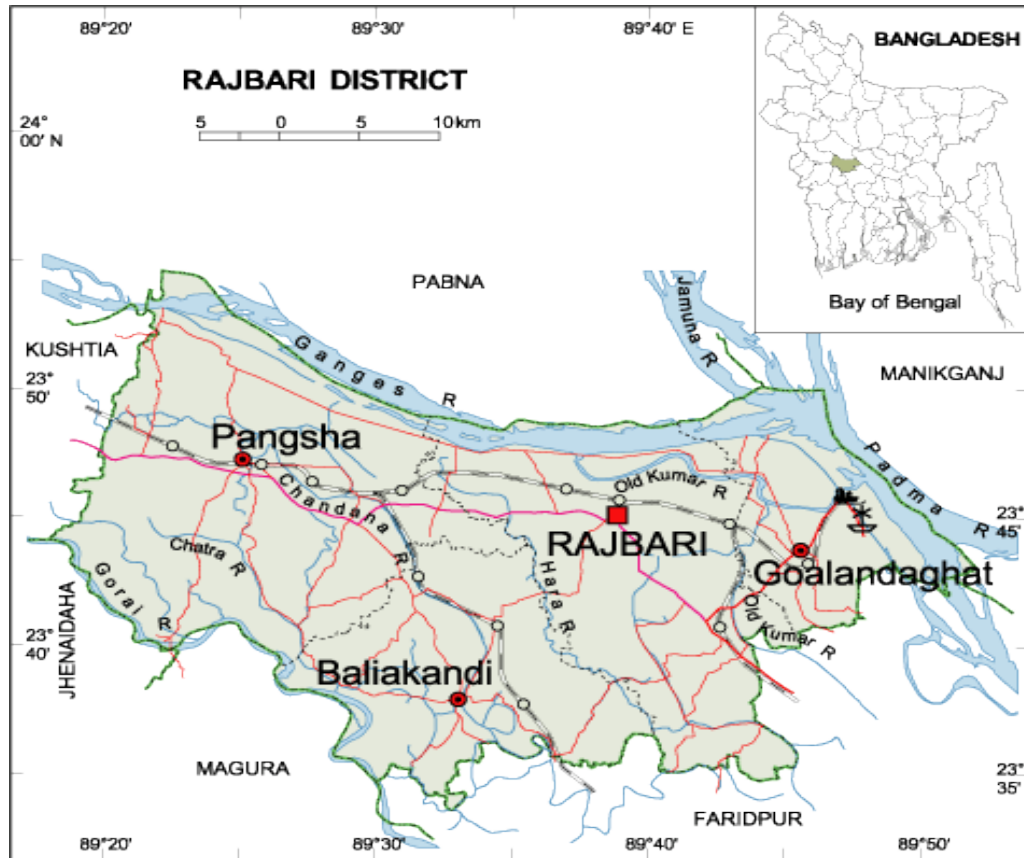
take advantage of microcredit facilities to set up or enhance small businesses. In families where there is male migration, women's work may include additional responsibilities such as buying household necessities and supervising farming land. Remittance money enables some women to become local moneylenders and engage in animal sharing businesses.

Modernization influences such as mobile phones and satellite television networks help disseminate a free flow of information about global trends of work and social life. For instance, when many poor women are viewers of Indian drama serials (based on trajectories of Bengali women's lives in Kolkata), some of them try to copy Indian Bengali women's lifestyles and dress patterns considering them as modern practices. In a similar vein, national and international newsfeeds from satellite televisions allow women to know about education, health and employment opportunities and the potential of such benefits in their lives. Awareness programmes such as campaigns against women trafficking, prevention of deadly diseases such as AIDS, promotions of voting rights and many others, as are broadcasted by satellite television channels, shape women's understanding of modern life. Western style education influences many women to search for better employment opportunities within locality or overseas.

The Government of Bangladesh, NGOs and many international agencies, maintain that, by planning employment projects for women, and letting them reap the benefits of globalization and modernization forces, women's lives can be improved. Therefore, many development agencies and practitioners are 'cast in the role of trouble shooters' (Gardner & Lewis 1996: 14) and create policies aimed at women's improvement. Such policies reflect rural women as 'key agents for achieving the transformational economic, environmental and social changes required for sustainable development' (UN Women 2014). However, the question must be asked: are all women's lives in rural areas improved by these Women in Development (WID) policies?

Many rural development programmes in Bangladesh often fail to recognize the significance of social relationships in rural livelihoods (Camfield *et al* 2006). According to some ethnographic researches, microcredit organizations such as BRAC and Grameen Bank, while aiming to help rural households, sometimes this 'help' can lead to social disruptions. For example, studies such as that of Rahman

(1999) and Mannan (2010) show that while some paid employment requires venturing out of *purdah*, it interrupts the existing patterns of gender division of labour, and thus causing the loss of women's honour and prestige (Westergaard 1983, Kumar 2002, Pouliotte *et al* 2006).



Map.1.1.1.Rajbari, Bangladesh (Source: Local Government of Rural Development, Bangladesh 2013)

To investigate how development interventions and globalization forces affect different women in Char Khankhanapur and Decree Charchandpur, this thesis first attempts to understand local women's perception of work and what constitutes *unnoyon* (development) for them. From women's individual standpoints, I explore women's understanding of work (Chapter 5), how they see enterprising work and microcredit (Chapter 6) and how they experience their work as migrants both nationally and internationally (Chapter 7) in order to examine whether all women uniformly experience development, globalization and modernization effects or their experiences vary.

1.2. Enquiries in development, gender and local knowledge

From a postmodern perspective, some scholars argue that development is a process of global hegemony by the West, dominating non-western societies. Escobar (1995), following Foucault (1970) and Said (1978), shows how the discourses and practices of development have been intellectually reconstructing the 'Third World' since the post World War II. He notes 'thinking of development in terms of discourse makes it possible to maintain the focus on domination' (Escobar 1995: 11). According to him, the Western idea of development is 'an extremely efficient apparatus for producing knowledge about, and exercise of power over the Third World' (ibid: 9). For Escobar, 'development amounted to little more than the West's convenient "discovery" of poverty in the third world for the purposes of reasserting its moral and cultural superiority in supposedly post-colonial times' (Reid- Henry 2012). He feels that development is an ideological export from the West which acts as a form of cultural imperialism, structuring the relationship between the 'developers' and the 'developed' in a hierarchical way.

Many post colonial critics attempt to analyze Western projects and link them to the history of colonialism. According to such critics, development is a consequence of European colonialism. Earlier works of post-colonialists like Bhabha (1984, 1991), Spivak (1987, 1990) and Mohanty (1991) consider the problem of the representation of the 'Third World' in development discourses. Bhabha notices that Eurocentrism and bourgeois academic privilege create neo-colonial forms of discursive dominance by the West over the non West, which can produce imagined constructions of cultural and national identity. Spivak attacks the very notion of a 'Third World' and concentrates on how the West shapes development thinking. Mohanty criticizes the Western feminist concept of 'the Third World Woman' as 'the native constructed into a narcissistic, truncated other' by some white, Western feminists (Watts 1995:54). Shiva (1989), being an eco-feminist, argues that development is a 'new project of Western Patriarchy'. For her, development is an extended form of the colonizer-colonized relationship where the former exploits the latter for cheap labour, raw materials and food. This, according to her logic creates a form of dependency of some countries on others (Mosse 1993).

Chakrabarty (1992:352) points out that Europe's acquisition of the adjective 'modern' for its own identity is a reflection of the history of European imperialism. Quijano

(2007: 171) also shows that when European colonial power was establishing itself, the concept of European modernity was emerging. Escobar supports this and argues that without colonialism there is no modernity (Escobar 2007:184). According to Omar (2012: 47), 'similar to the orientalist discourse, development is another style of Western knowledge designed for dominating, restructuring and having authority over the underdeveloped world'. This view supports the earlier work of Hobart (1993) who deplors that development is heavily controlled from the top, and that it silences the voices of local people.

As a response to the critiques of development outlined above, thinkers came up with 'alternative development' and focused to look at development from the point of the local, grassroots (Pieterse 1998). In the late 1980s some development discussions concentrated on 'useful local knowledge' (Pottier *et al* 2003) and proposed that indigenous people have their own knowledge system which needs to be understood. According to Sillitoe (2002) there is no single term for denoting local people's knowledge. It can be termed: 'local knowledge, rural people's knowledge, insider knowledge, indigenous technical knowledge, traditional environmental knowledge, people's science and folk knowledge' (2002:8). He gives a working definition of indigenous knowledge in development contexts. Suggesting that indigenous knowledge includes any related knowledge, and is held, collectively, by a group of people as regards their understanding of their world, he highlights the variation of local knowledge in terms of gender, age, class and status. Drawing on Clammer (2002), he identifies, also, the ever changing nature of local knowledge, which is reinforced through local people's negotiation with local, regional and global spheres.

The notion of integrating local knowledge with international development interventions has received some attention in development discourse (Sillitoe 1998). The objective of this initiative is 'to introduce a locally informed perspective into development, to challenge the assumption that development is something outsiders have a right to impose, and to promote an appreciation of indigenous power structures and know how' (Sillitoe 2002). Mostly, scientific and technical knowledge is privileged over local knowledge. The key message is that development professionals should not only look for technical solutions based on scientific research, in order to minimize the food and health crises in developing countries, but also see that indigenous knowledge can inform and complement their work.

Gender is a crucial issue in incorporating local knowledge in development. Often the politicization of 'knowing' focuses solely on male knowledge of farming, fishing or natural resource management. Women's everyday knowledge as household managers or environment stewards remains largely unnoticed. It is also taken for granted that 'those who control valued knowledge are experts and expertise often conveys authority and status' (Wayland 2001: 173). Women, despite having skills and expertise of their own, do not always have authority and status in public, or even within their families.

As development planners started to consider and evaluate women's skills, integrating women in development projects became a feature of the development policies of many countries. For example, in the 1970s Women in Development (WID) projects in Bangladesh aimed at ensuring poor women's economic advancement. In the 1980s, Gender and Development (GAD) began to realize that relations between men and women are 'socially constructed' (Moser 1995: 1114). Moser argues that as men and women have different roles in households and societies, their needs are also different. In the context of the GAD approach, Moser, therefore, marks a distinction between practical gender needs and strategic gender needs. 'Practical gender needs are the needs that women themselves identify with, in their socially accepted roles in society' and strategic gender needs are 'the needs that women identify because of their position in society' (ibid: 1115). According to Moser, strategic gender needs 'assist women to achieve greater equality in their relationship with men in society' and 'vary widely not only within different contexts but also between different classes and ethnic groups' (ibid: 1115).

I shall explain how, despite poor women in the villages are experiencing changes, because of globalization, modernization and development interventions, they have a distinct set of cultural values and practices that constitute their knowledge about their work in everyday lives. They have different realities, ideas and aspirations depending on their age and social status. Drawing on ethnographic evidence, I shall attempt to show how the Western liberal idea of development may not always fit in with the poor women's understanding of *kaaj* (work) and *unnoyon* (development). I shall also explore how such Western idea based development, instead of improving, causes *obonoti* (under development) for some poor women thereby undermining their living conditions.

I consider it important to understand rural women's own notions of work because it is often through work that they express their identity and concepts of the good life. Looking at work from their particular standpoints helps us to realize how notions of work vary from one woman to another in relation to her position in a family and within the wider society. I shall delve into the gender ideology of rural Bangladesh in order to discover what women consider to be work and why this is so.

1.3. Gender ideology in rural Bangladesh

Traditional norms of patriarchy and *purdah* (seclusion) generally pattern gender ideology in rural Bangladesh (Hartmann & Boyce 1983, Kabeer 1990, White 1992, Baden *et al* 1994, Karim & Law 2013). Hapke (2013:12) sees patriarchy as 'a set of social arrangements that privilege men, in which they, as a group, dominate women as a group, structurally and ideologically'. According to her, these arrangements, 'manifest themselves in various ways across space, and over time' and 'patriarchal structures and practices undergo transformations as broader economic and political processes unfold' (ibid:12). In the wake of social changes in rural Bangladesh, led by women's increasing participation in a market economy, some women can negotiate the traditional structure of patriarchy. For example, there are chances for women, to spend more time in paid work than in household chores, in order to secure a better income than that of their male counterpart and thus to enjoy heightened social status within their families. A modest income could mean better treatment for them by others, though it might not be the case in all instances. Opportunities to earn a living may allow some women to escape domestic violence and other forms of domination. Most importantly, outside employment affects the traditional gender ideology of women's *purdah* and maintaining separate spheres for men and women. Due to the restructuring of women's work, it is now not unusual to observe men participating in housework and child care. This signals a change in the patriarchal gender ideology of rural Bangladesh. My understanding of the term 'gender ideology' is corroborated by that of Judith Lorber and Shannon Davis & Theodore Greenstein (2009). Lorber (1994:30) defines gender ideology as 'the justification of gender statuses, particularly, their differential evaluation'. Davis & Greenstein (2009: 89) use the term gender ideology 'to represent the underlying concept of an individual's level of support for a division of paid work and family responsibilities that is based on the notion of separate spheres'.

The concept of *purdah*, being ingrained in the Islamist tradition, some Muslim women in rural areas, both rich and poor, prefer to put on *burka* (veiling cloak- long dress covering head to toe, with or without showing their face) in public over their customary sari when they go outside their homestead, particularly during making visits to natal homes, clinics, markets or other public areas with male presence. Well-to-do Hindu women do not wear the *burka* but some cover their head with one end of their sari to exhibit their decorum and social status. Balk (1996) and Mannan (2010) show that wearing the *burka* is a mark of social prestige for some Muslim women of affluent households. Balk (1996) also highlights that *burka* enables women's mobility outside the household.

White (1992) shows that some rural women may not follow their society's gender norms. For instance, some poor women not only act as intermediaries, gather information, bargain and make market transactions with the help of their kinship networks; they also participate in agricultural related activities such as post harvest work and contributed to household and village economy (Vasavi 1993: 26). Rahman (1994) demonstrates that poverty compels many poor women to get into paid employment. However, Balk (1996) explains that it is not always poverty that leads women not to conform to their prescribed gender roles. According to her, other factors such as age, residence pattern and household situation may lead some women to defy existing gender norms. For example, elderly women, women who do not live with their in-laws and women of lenient households possess greater authority and mobility and may not always conform to traditional gender norms (ibid:41). Kabeer (2000) and Shehabuddin (2008) find that poor women often struggle under difficult conditions of life and try to negotiate between the religious understanding of modesty and a requirement for them to do paid work (outside their house) for the survival of their households. Poor women, however, do not reject *purdah* but redefine it according to their interests. For instance, many of them follow the 'consistent version of *purdah* based on practical morality' (Kabeer 2000:90) and interpret it as 'a state of mind, a purity of thought; something that they carry inside them rather than an expensive outer garment' which allows them 'to present and even see themselves as pious Muslims, yet leaves them free to meet the basic needs of survival' (Shehabuddin 2008:4).

1.4. Women in *char* land

To understand the factors that shape women's lives on *char* land, I shall first outline some general features of *char* and *char* people. The formation of *char* in river channels is a common occurrence in Bangladesh due to its deltaic location on the major river systems of the Ganges (Padma) and the Brahmaputra (Jamuna) (Hussain & Tinker 2013). From a geographical point of view, as Sarker *et al* (2003) describe, development of *char* (island bars) requires deposition of layers of silt and clay over the sand layer. The dynamics of river bank erosion and accretion result in *char* emerging as islands within river channels or as land attached to riverbanks provide new areas for cultivation. While Jamuna river *char* show braiding characteristics, Padma river *char* are stable with more attached than island *char* (Chowdhury & Chowdhury 2006).

Rahman & Davis (2005) suggest that life on a *char* is different from mainland areas. Drawing on the ISPAN (1995) study, they show that social structures differ from *char* to *char* and so are experiences of the *choura* (dwellers in *char*). Control and access of land and other natural assets are critical to *char* livelihoods, and conflict and violence characterize the political dynamics of *char* areas (Zaman 1989). Since land disputes are common on a *char*, social networks are important for the *choura* to maintain control over land and manage seasonal livelihood crisis.



Fig.1.4. Padma *char* land

However, according to Chowdhury & Chowdhury (2006), ‘the socio-economic conditions of people living in *char* vary widely between rivers and sometimes even between the upper, middle and lower reaches of the same river. The lives of the *char* people are closely related to variations in the dynamics of river and *char* formation as well as the associated erosion and flood hazards’.

Seasonal vulnerabilities and fragile environment of the *char* define poor women’s lives. They live under harsh conditions and their access to land and other natural resources is often limited (Conroy *et al* 2010). They have few employment opportunities such as wage labour and post harvesting activities. Educational opportunities are few and early marriages, economic insecurity and illness are common. Men’s migration in search of better employment increases women's insecurity, exposing them to threats of violence within and outside households (IFAD 2009).

As poverty is widespread on the fragile *char*, poor women often need to participate in different activities to ensure their households’ livelihoods. The land to which they have access is usually limited to their homestead. Here they grow vegetables, which demands intensive labour: such as planting, irrigating, weeding and applying pesticide and finally harvesting (Hasan & Sultana 2011). They raise poultry and other domestic animals around their homestead. Sometimes, they take paid employment outside their households such as, working in brickfields, earth digging sites or local factories and migrate to cities in search of modest income.

Although poor *char* women are co-breadwinners of their households, they often have little opportunity to spend their income or to participate in household decision making except for activities related to cooking, cleaning and seed storage. Along with domestic and subsistence responsibilities, they work as agricultural labourers on cash crops, particularly on post harvesting tasks such as threshing, winnowing and parboiling rice and making rice flour and *muri* (puffed rice). They also store and manage crop seeds.

During natural disasters such as flood, drought and cyclones, poor women who dwell on fragile *char(s)* are seriously affected (Conroy *et al* 2010). They lack access to fresh water, fuel and health care facilities and are vulnerable to economic and sexual

exploitation, and even physical threats (Hessel 2013). In periods of seasonal flooding, if they want to visit relatives elsewhere, they need boats to transport them and male relatives to accompany them. Market access is also difficult. Though some women find employment at local markets, it reduces their social standing because frequenting such a public arena breaks the norms of *purdah* (seclusion). Many women have to rely on male relatives to make local market transactions for them, like selling of home grown vegetables, handicrafts, livestock and processed agricultural products (rice, flour, pickles, nuts and others).

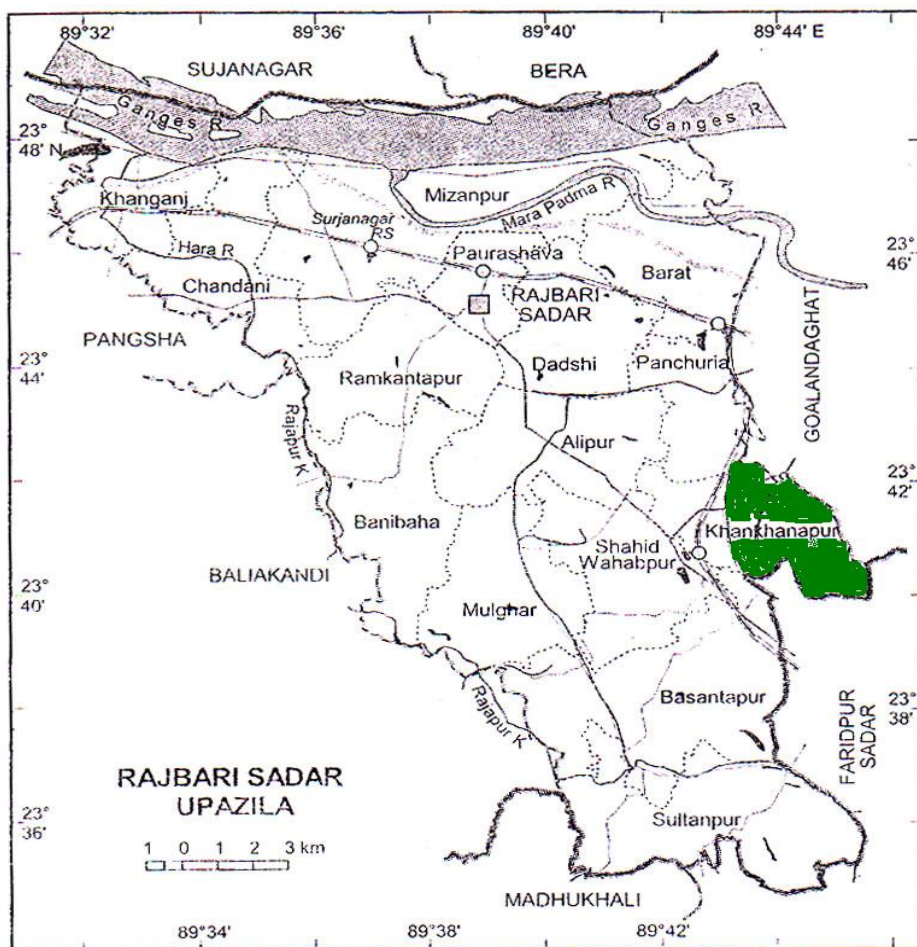
Social relationships remain one of the most important resources of *char* women. For instance, in seasons of flood or drought they rely on social networks and relatives, as well as on the social safety net programmes provided by government and non-governmental development organizations (Saha 2013). Some women eat less food than other members of their households to cope with food shortages. Sometimes poor women and children work for richer households or in extreme difficulties, resort to begging.

The lives of *char* women are not homogenous but vary according to age, social status and religion. There exists a patron-client relationship among them, involving reciprocal but unequal exchange of support in cash and kind. Sometimes rich women act as local moneylenders, so allowing poor women instant access to cash during crises but their loans often carry high interest.

Most poor women on *char* have no access to political networks, which could enhance their access to property and power. When aggrieved or offended against, they cannot get justice because of their limited access to law enforcement agencies such as police and local village courts. Well-to-do men and women consider poor working women as labourers, who possess low status (Baquee 1998). This is clearly reflected in ways they use '*choura*' for *char* men and women, as persons lacking social prestige and modesty (Baquee 1998). Men from the mainland do not like to marry women with a '*choura*' identity because they think that *choura* women do not observe *purdah* and do not possess good attributes and a modest behavioral etiquette.

1.5. Brief introduction of Char Khankhanapur and Decree Charchandpur

Char Khankhanapur and Decree Charchandpur are two revenue (colonial taxing) villages in the Rajbari district. Geographically, these villages are located in the river basin of the Padma and are surrounded by the villages of Mulghar, Bashantapur and Pachuria. The population of Char Khankhanapur is 3,000 with a density of 4.64 per square kilometres (Khankhanapur Union Council 2011-12). The population survey of Khankhanapur Union Council estimates the size of the population at Decree Charchandpur to be 1,200, having the same density of population as that of Char Khankhanapur.



Map. 1.5. Rajbari Sadar showing the Khankhanapur union (Source: Banglapedia 2006)

Decree Charchandpur is known locally as Fakirdanga (land of spiritual healers) because of its reputation for Islamic spiritualism. Traditional healing is a significant source of income for some people. The *fakir* (local religious healer) cures minor illnesses such as fever, joint pain and headaches, by using verses from the Quran

(Muslim Holy Scripture) and their knowledge of herbal remedies. The religious conservatism of the *fakir* is reflected in the village culture where many women are the followers of local *pir* (spiritual leader and saint). During the dry season, transport includes rickshaws (three-wheel pedal cycle), auto-scooter and bicycles. In periods of seasonal flooding, boats are the means of transportation. However, since 1986, when the Padma embankment was built, annual floods occur less, so reducing the opportunities for people to use boats as means of transportation.

Both Char Khankhanapur and Decree Charchandpur are each a stable *char* as opposed to an unstable *char*, which is prone to river bank erosion. Yet, life is hard here for majority of the poor, particularly the women. Seasonal fluctuations in economic opportunities determine livelihoods. Moreover, conflict over land ownership and land grabbing increase vulnerabilities. Feldman & Geisler (2012) notice that misappropriation of land by rural elites, and displacements of small and medium peasants, are features of a *char*. According to them, local elites hire thugs or gangs to take land illegally from small producers, reinforcing a culture of violence and harassment. At Char Khankhanapur and Decree Charchandpur poor farmers are constantly under pressure from *jotdar* (landlords) to sell their land for a low price. Violence over land proprietorship is a frequent phenomenon, which sometimes puts women at risk.

Although the two villages belong to the same union council of Khankhanapur, Decree Charchandpur does not have improved roads and transport facilities like Char Khankhanapur and its population does not comprise of any Hindus. Muslim people mainly live in this village. Hindu castes (e.g. few Brahmin, scheduled castes and the *Dalit*, untouchables) comprise the population of Char Khankhanapur. Modernizing influences such as satellite television and mobile phones are more prominent in Char Khankhanapur due to its connection to the local *bazaar* (market). I selected these two villages, instead of focusing on one of them, to avoid what could be seen as an isolated example of women's work.

1.6. Women in development in Char Khankhanapur and Decree Charchandpur

Governmental development projects in rural Bangladesh are usually administered by local government units, such as the union *parishad* (councils). *Parishad* comprise locally elected members and a chairman. Political positions are taken up by influential businessmen and wealthy landlords who possess money, power and

prestige. Being significant players in the rural power structure, they are the ‘patrons’ of rural development (Lewis & Hossain 2008). As political elites, they govern the way development is implemented and act as controlling stakeholders in the process.

Some of the development programmes in these two villages started here during the 1980s aimed at eradicating rural poverty and improving poor women’s wellbeing. Over the last thirty years development activities have included road construction and agricultural expansion projects. There are some health projects working towards upgrading the situation of maternal health and family planning. Participation of poor women in road construction projects is a common intervention of local government. Women work for a daily minimum wage. Their meager incomes ensure them at least two meals a day. Poor women from adjacent *char*(s) also work as migrant labourers on such projects. Sometimes the work is part of the government’s social safety net programmes (SSNP).

Social safety net programmes of the local government include elderly allowance, widow allowance, disability allowance, Vulnerable Group Development (VGD) and Vulnerable Group Feeding (VGF). The aim of some of these schemes is to improve *char* women’s lives and reduce their vulnerabilities by keeping them from utter poverty. However, access to social safety net programmes for poor *char* women is not easy. Corruption, bribes and favouritism lead to exclusion of deserving candidates (Saha 2013). Patron-client relationships work as important channels for regulating access to development schemes for poor women.

Many NGOs operate directly to support poor women through providing legal service, free education for their children and more commonly, microcredit. For example, BRAC (Building Resources Across Communities) runs free school for poor children and offers legal help to many poor women. SANGJOG, which literally means 'connection', also makes legal service available. Grameen Bank and BRAC operate as major microcredit organizations that give loans to poor women in order to help them develop small enterprises such as rearing livestock, setting up shops at local markets and investing in small scale farming (home gardening). Borrowers are supposed to repay loans with interest from the profit they make from their enterprises. Men access financial support from microcredit organizations through the women of their households (Rozario 2001). Well-off women take bigger loans to

invest in big business, while poor women take small loans to start small enterprises or pay for daily necessities.

1.7. Research questions

The aim of this thesis is to provide evidence to substantiate the argument that Western ideas of development are imposed on local women and that these processes can overlook indigenous concepts of wellbeing (Slee 1993). I focus on local understanding of rural development using Slee's notion of endogenous development which includes 'local determination of development options, local control over the development process and the retention of the benefits of development within the locale' (ibid: 43). I argue that development is not a uniform experience for all women, by exploring the indigenous experiences of wellbeing in relation to rural women's work in their households, their understanding of enterprising work and how they see their work as migrants.

While most *char* development programmes are aimed at improving poor women's lives, it is important to know how they perceive development in relation to their work. Moreover, widespread discussions on 'gender and development' issues have shown that development does not affect men and women in the same manner. My intention is to focus on the development ideas of women in comparison to those of men, and ask how, and to what extent, they benefit from development. I ask what do these women think of *unnoyon* (development) and perceive their access to aid and development programmes, such as aid allowances, land allocation for the destitute, income generation opportunities and microcredit schemes.

In relation to women's participation in economic activities, I explore the local meaning of *kaaj* (work). I investigate how *char* women perceive work and distinguish it from 'not work'. In this context I see how women construct 'becoming a woman' through undertaking daily chores and their skills as mothers, daughters and wives in households in contrast to working outside the households for a living. My aim is to see whether local understanding of women's work differs from that of Western liberal feminists, the Government and the NGOs of Bangladesh. How does incorporation of women into paid employment bring benefit for them? Does it promote wellbeing for all women equally?

Development experts and policy planners in Bangladesh believe microcredit to be a tool for empowering rural women, as a way to prevent them falling into poverty (Hashemi *et al* 1996, Kabeer 2009). I discuss and illustrate the workings of microcredit, and in particular investigate the impact of such non-governmental schemes on women as borrowers. The aim is to discover if women consider enterprising work in the same way it is perceived by the microcredit lending organizations such as Grameen Bank and if microcredit loans benefit women. My intention is to examine whether instead of improving poor women's lives, microcredit sometimes increases economic and social vulnerabilities. I strive to reveal gaps between promises and actual practices of microcredit schemes.

The Government of Bangladesh and international organizations such as the World Bank, European nation states and United Nations often consider migration as an aspect of economic development (Afsar 1998, Glick Schiller & Faist 2010), I throw light on female migration as a consequence of globalization in my study villages and look at its effects on some individual migrants and families left behind. I ask if migration brings positive change for all women and their families or whether experiences vary depending on individuals' circumstances. As village women vary in their social, economic and religious statuses, my concern is to learn about the diversity of local women's work and development, throughout the thesis, I link myself to the research in a reflexive way, so as to clarify my position as a Bengali Muslim woman and a female ethnographer, doing anthropology at home.

1.8. Researching rural women as a native, female ethnographer

It is a challenge for a female researcher, belonging to rural elite, land owning family, to investigate poor women's lives. The lives and daily experiences of rural women vary markedly between well-to-do and poor women, and young women's experiences differ from those of older women. My elite identity enables me to have easy access to the lives of affluent women more easily, and to investigate their ideas of development and wellbeing. Enquiring into rural elite subculture, characterized by its distinct pattern of living (involving use of luxury goods, modest clothing, better education and secure economic circumstances), I seek to understand well-off women's experiences as patrons of the less affluent on the one hand, and as being dependent on men on the other. My previous acquaintance with poor women, under

my father's patronage, allowed me to get into their lives and learn about their aspirations for a good life and their different worldviews.

At Char Khankhanapur I am identified as a married daughter and at Decree Charchandpur my identity is that of a daughter-in-law. Both of these identifications have reflexive implications for my research. I am aware that my social position has affected my methods of data collection and analysis during fieldwork. My concern is to show the complications brought about by my personal connections, and its relevance for the insider-outsider dichotomy that features in anthropological research.

As a Muslim woman, researching the life of Hindu women, be they poor or better off, is also a challenge. Purity and pollution are central to the Hindu belief system (Jones & Ryan 2007) of Char Khankhanapur. Except for a few lower caste Hindus, most consider Muslims to be polluted, given their different religious beliefs and culinary practices. Hindu people use the term *mlechcho* (impure) for the Muslims. It is common for them to safeguard their religious purity by restricting access of non-Hindus to their world.

Being a Muslim woman, perceived as belonging to an elite social background, also poses challenges for researching men. Backed by the ideology of *pardah* (White 1992), honour and shame (Rozario 2001), local expectations are that I should not engage in public discussions in 'male' spaces such as markets, roadsides and open fields. I felt that by talking to men publicly, I would have violated *pardah* and so would lose social prestige. This thesis reflects these feelings. For me, looking into women's lives was more acceptable. I recorded rural women's experiences of pain and happiness and tried to reveal their stories of wellbeing and ill-being. I shared with them some of my personal experiences to ensure mutual trust and link myself to them, when trying to find out our similarities and dissimilarities.

1.9. Relevance of research

This thesis originates from my interest in post-development, which critically examines 'the underlying premises and motives of development' (Pieterse 2000: 176). In theorizing post-development, many scholars from Western and non-Western countries speak about 'alternatives to development' (Escobar 1992: 27) where the plea is for a need for a 'more endogenous discourse' of development (Pieterse 2000:

178). Mathews (2004: 376), however, suggests that an end to development should not be interpreted as a 'call for a return to earlier ways of life'. Instead as she explains, it should be understood as a 'new way of improving, to be constructed in the place of the ruin of the post World War II development projects that often result in increased cultural homogenization and ultimately, westernization' (ibid: 377).

According to Parker & Dales (2014: 165), 'Asian societies are undergoing rapid social change, which includes the phenomena such as shift from arranged marriages to love marriages, a decline and delay in marriage in some countries, the emergence of new forms of intimacy, as well as new patterns of mobility, that impact on women's everyday lives'. They challenge the assumption that 'globalisation, greater mobility and autonomy automatically enhance women's agency, or that women's increased agency is uniformly evaluated as a social good' (ibid: 165). In their attempt to explore the consequence of such transformation in women's lives, they emphasise the 'enduring strength of local cultures' and 'the need to always take into account the specificity of local histories' that are subject to change (ibid:165).

The above points of view motivated me to undertake the current research, and contribute to the theory of post development in South Asia. In countries like Bangladesh development is motivated by Western liberal aims of introducing new technologies and incorporating women into the global economic markets. The underlying theme of such development is to improve living conditions of poor women. My research questions the idea that development always brings positive change in poor women's lives.

This research has significance for rethinking the development policies of the Bangladeshi government and international donor agencies such as the World Bank, Department for International Development UK (DFID), Asian Development Bank (ADB) and others. It is intended to help policy makers to better understand the different realities and development experiences of rural women and their perceptions of work and development based on indigenous cultural practices and ways of life. The thesis aims to contribute to the indigenous anthropology of women (Luis 2006) in Bangladesh and examines how globalization forces such as migration, modernization and evolution of rural consumer culture (e.g. increased use of mobile phones and viewing satellite television networks) are shaping women's lives and perceptions of work and development, in positive or negative ways.

The thesis critically investigates the liberal idea of involving women in development as a mechanism for improving poor women's situation in developing countries. According to Gardner & Lewis (1996:52), the anthropology of development, which aims to 'affect policy as well as add to academic debate', can be structured around certain themes, such as 'the social and cultural effects of economic change, the social and cultural effects of development projects and why they fail and the internal workings and discourses of the aid industry'. It challenges the 'key assumptions and representations of development, both by working within it towards constructive change, and providing alternative ways of seeing the very foundations of development thought' (ibid:50).

1.10. Outline of the chapters

The current chapter reviews notions of development, gender and local knowledge. It introduces the geographical and social features of riverine *char* in Bangladesh, and explains the process of rural restructuring that is taking place in Char Khankhanapur and Decree Charchandpur, and addresses its impact on the rural gender ideology.

Chapter 2 discusses the dominant discourses on women, gender and development in wider literature and their application to Bangladesh. This chapter reviews feminist interpretations of women's work, and some key literatures which examine links between women's work, microcredit and migration.

Chapter 3 describes in detail the field sites of Char Khankhanapur and Decree Charchandpur. This chapter also outlines the economic, social and political organization of the villages, in order to show how they affect on the women's lives. It critically demonstrates how some development interventions manipulate some poor women's lives and regulate access to schemes with differential impacts.

Chapter 4 describes the methodology used to collect data and clarifies my reflexivity as a researcher, on doing anthropology at home.

Chapter 5 deals with women's understanding of work, referred to as *kaaj*. It argues that the way some western feminists see work, differs from local women's perception of *kaaj*. It shows how these women employ their notion of *kaaj* in their everyday life. It goes on to scrutinize how the rural development interventions, that involve women

in income generation activities, affect women, depending on their individual circumstances.

Chapter 6 sketches the role of microcredit in promoting small scale enterprises for the poor women of Char Khankhanapur and Decree Charchandpur. It explores how women perceive enterprising work and their chances of getting involved in the market economy. I describe how microcredit benefits some rich women while forcing some poor women into a never ending cycle of debt. This chapter explains that microcredit can trap some poor women in poverty and distress and create tensions within their families, due to their inability to pay interest or repay the loans. I show that microcredit may turn into a *srinkhol* (chain) for some of them, instead of being *reen* (credit) but also draw on positive ethnographic examples to reflect the benefits of microcredit schemes to some poor women.

Chapter 7 explores how migration, as a consequence of globalization is promoting livelihood diversification for some poor women. It unfolds the stories of individual female migrants and their families and investigates whether the economic, social and psychological impacts of migration are causing ill-being rather than wellbeing. It attempts to identify reasons for the continuing expansion of migration as an aspect of changing livelihoods.

Chapter 8 concludes the thesis and explains how development can be a challenging process in a hierarchical society like Bangladesh. It examines how development could be reframed to the advancement of poor village women.

Chapter 2

Theoretical frameworks and review of key literatures

Since the 1970s, it has been evident that gender disparity hinders progress in some developing countries in the world (World Bank Policy Research Report 2001). Planners of development policies eventually became aware that not all women can access the same type or degree of resources as can men. Given this realization, to understand why rural poor women appear as development targets in Bangladesh, it is advantageous to look at the discourses in development literature, such as Women in Development (WID), Women and Development (WAD) and Gender and Development (GAD) found in development literatures. This chapter begins by explaining these discourses in general and their particular relevance to Bangladesh. The aim is to cast light on the factors responsible for persistence of WID as an approach to integrate women in development process in Bangladesh. It also examines some feminists' discussions of women's work and position in society. The purpose of this chapter is to provide a background for the research while reviewing some key literatures on women's work and its relation to microcredit and migration.

2.1. Women in Development (WID)

The Women in Development (WID) approach draws its strength from the Western liberal feminist movements of the 1970s, based on the idea of women's equality with men in the development process. Internationally, women's integration in development effort, accelerated by the United Nations' (UN) realization of women's integration in development was the 'glimmerings of a new consciousness' (Kabeer 1994:1). According to the UN report (1989: 9, p-41), in the 1980s, the UN development strategy declared women as 'agents and beneficiaries of all sectors and particularly of the development process' and during the 1990s it focused on women's empowerment, declaring that women's integration in development might bring 'high returns as increased output, greater quality and social progress'.

As Kabeer outlines, the official theme of women's equality in the declaration of the International Decade for Women (1976-1985) established the Women in

Development (WID) approach in an international forum. Before the 1980s, the UN considered women's issues in the context of human rights for women. However, by the end of the 1980s, the UN's central agency operated separate divisions for women such as the United Nations Development Programme (UNDP), UN Development Fund for Women, and the legal Committee for the Elimination of Discrimination against Women and others. Drawing on Buvinic (1983) and Moser (1989), Kabeer shows that WID approaches were based on welfare, anti-poverty and equality which gradually transited to efficiency and empowerment. Though these approaches were developed under different conditions, they were not mutually exclusive and could be seen as a transition from one stage to other.

Before WID stepped in, policies focused on men as heads of households and considered them as productive agents. Such policies undermined women by turning them into welfare beneficiaries. Kabeer explains that after the Second World War, development projects preferred to focus on women as beneficiaries of national and international relief. Women's roles as wives and mothers remained primary features of such projects. The First World policy considered that development resources should be market oriented while the welfare support was meant for the vulnerable and dependant. Women in this process of development entered as 'passively rather than actively, as recipients rather than contributors', clients rather than agents, reproductive rather than productive' (Kabeer 1994:7).

In 1970s, Easter Boserup's book 'Economic Role in Economic Development' acted as an influential contribution for WID. It challenged the orthodox idea of linking women with domesticity, and showed how women played important roles in farming. Boserup argued that portraying women as welfare beneficiaries simply reproduce the stereotyped image of their domesticity. The WID approach was inspired by this work and stressed the equality of women. In 1975, the International Women's Conference in Mexico proposed the World Action Plan. Its theme was to reassess women's social roles and incorporate women in economic production by providing them socially organized services. However, though such a general principle was established by governments, it was not necessarily put in practice.

According to Kabeer, the difficulty in implementing the equality policy for some governments lay in its requirement for the redistribution of resources, incurring economic and political costs. To overcome this difficulty, some governments turned

their focus on poverty alleviation and meeting basic needs; a strategy that saw poor women's roles as managers of low income households and providers of basic needs. This helped the welfare approach to return in a revised form by merging women's family and child care responsibilities with their productive roles. Seeing women's problems in terms of their families' needs was comfortable within male dominated agencies and such a perspective avoids questions of women's unequal access to resources.

The transition from welfare to efficiency approach, was taking place at the time when the world economy was undergoing economic crisis. The International Monetary Fund (IMF) and the World Bank (WB) were trying to solve the debt crisis for the third world countries. Guided by the neo-liberal ideology, they offered loans and development aid to the developing countries to deal with financial crisis and attempted to create free market forces by withdrawing bureaucratic controls. The WID scholarship considered this change in the international economic order as a vital force to liberate women. The free market philosophy provided women some chances of getting gender neutral work and self-improvement. In WID, women thus appeared as key agents in the development process, as 'new entrepreneurs' (ibid: 8) for export success of global sectors.

WID however encountered some criticisms. Razavi & Miller (1995:16) argue that WID's references of productive contribution in farming are often drawn from Africa. In Africa, women are responsible for food production and might have access to independent plots of lands. This may not fit with some other countries characterized by traditional patriarchal social structures, such as Middle Eastern countries and Bangladesh. In these countries, men usually own and control food provisioning and women have limited access to resources. In some instances, women's labour in farming may be male controlled. WID is also flawed for its exaggeration of women's productive roles at the expense of their reproductive and caring responsibilities. Drawing on earlier works of Vaughan (1986) and Guyers and Peters (1987), Razavi & Miller show that to serve women's needs, WID often sees women just in relation to their families and development to welfare. By involving women in productive work, for instance, in agriculture, women become overworked and this causes ill health. Though in economic returns, women's productive work might mean economic advancement and development; their increased pressure of work could bring miserable consequences for themselves. To criticize WID further, they refer to

Anne Marie Goetz (1994). Goetz's work shows that prioritizing women as development targets often overshadows the direct interests of women. Particularly, they highlight Goetz's idea that in many developing countries intensification of women's workloads extends women's care work.

Gardner and Lewis (1996:123) criticize WID as a fundamentally 'top down', ethnocentric approach because of its assumption that 'change is initiated first and foremost from the outside, through donor-led policies and planning'. They show that considering third world women in urgent need of policies to improve their status, reiterates the western colonial mentality of misunderstanding non westerns. Citing White (1992:15-22), they suggest that by portraying women as victims of their cultures, WID may 'negate and undermine the agency' of some women living in the developing countries.

Being wedded to notions of modernization and efficiency (Connelly *et al* 2000:58), another problem of WID was its consideration of women as a socially homogenous category, and so it failed to see women's differences within their social groups. Making assumptions about women's problems from western point of view, WID also ignores the contribution of Indigenous Knowledge (IK) in women's lives. For instance, in non-Western, developing countries women have distinct sets of ideas about their lives, dissimilar to that of Western women. Their aspirations may be connected to their understanding of their wider society and everyday lives. WID, as a Western liberal feminist based approach, hence, may not be suitable framework for improving the lives of poor rural women.

2.2. Women and Development (WAD)

Women and Development (WAD) emerged as a neo-Marxist feminist approach in the second half of the 1970s. It proposed women-only projects in order to secure women's interests and suggested that, for ensuring women's development, separate arrangements would be necessary to protect women's interests from patriarchal domination. The main concern that characterized WAD was also that women had always played an important economic role in their households and this did not appear suddenly in the process of development. Notions of class and patriarchy remained important to the WAD approach as it demanded that women's equality would be possible if inequalities in international systems could be removed.

This approach got much popularity among some NGOs as it helped them to design women centred projects. However, at policy level, WAD was unsuccessful for two reasons. First, it overlooked the wider social relations within which women were embedded and second, it exaggerated women's productive roles at the expense of their reproductive roles. Moreover, like WID, it considered women as a class and failed to see women as differentiated group along lines of race, ethnicity and social status (Rathgeber 1990).

2.3. Gender and Development (GAD)

Although WID identified women's lack of access to resources as the key to their subordination (Razavi & Miller 1995: 12) and WAD realized that patriarchy and global inequalities attribute to women's oppression, none of these approaches focused on gender relations. In 1980s, Gender and Development (GAD) therefore appeared as an alternative to these approaches. GAD realized that women's lives are conditioned by their material world, access to which is shaped by the patriarchal ideology. According to Connelly *et al* (2000:62), GAD starts from two aspects: study of women and development with special reference to women's material conditions and class positions and how patriarchal ideas and structures shape the subordination of women. This approach considers gender relations as key determinants of women's social position. In doing so, it identifies the distinction between practical gender needs and strategic gender needs, where the former comprise of immediate needs such as food, shelter, education and health; the latter correspond to a long term goal, such as gender equality. Connelly *et al* consider GAD as the 'empowerment approach' or 'gender aware planning' since it recognizes the importance of understanding global and gender inequalities and puts weight on women's equal participation in the development process.

Gardner & Lewis (1996:124), however, criticize GAD as an approach, as it 'makes ethnocentric assumptions regarding the content of relations between men and women in different societies, seeing only exploitation, subordination and conflict, whereas the women concerned might put more stress on cooperation and the important of familial bonds'. They indicate that the approach ignores the real causes of subordination and poverty of women in developing countries that are closely linked to colonial and post colonial exploitation and global inequality, instead of the cultural construction of gender existing in particular societies.

2.4. Why does WID persist in the policies of some developing countries like Bangladesh?

In 1980s, GAD got some prominence in the development discourses of many developing countries, but, as an earlier work of Rathgeber (1990:495) shows, governments of such countries found it difficult to put the GAD policy into practice. First, it would need restrictions on gender relations within societies, and would require a fundamental social change. Second, it would upset the political convenience of many developing countries that accrue benefits from the 'relation of dependence' on Western counterparts. Based on her examination of some multilateral and bilateral development agencies, such as, Development Assistance Committee of the OECD, Swedish International Development Authority (SIDA), Danish International Development Agency (DANIDA) and others, Rathgeber shows that WID remained powerful in their development strategies, as they wanted to benefit women in developing countries directly through their programmes.

Rathgeber's work can be useful for understanding why WID secures a powerful place in formulating development policies for women in Bangladesh. In addition to the 'political convenience' as Rathgeber suggests, Bangladeshi governments, NGOs and development agencies often find WID advantageous because it helps to sustain their aid dependent status. Since the liberation war of 1971, Bangladeshi governments have been upholding their position as the client of Western development aid and their concentration on women's problems often brings generous funding from the development fund. White (1992:4) supports this and suggests that 'women have a symbolic significance both for international aid agencies and for the various groups that compete for power within the Bangladeshi nation state'.

While discussing the politics of foreign aid in the context of Bangladesh, White points out that for both donors and recipients, aid is a 'political resource'. According to her, as 'donors allocate aid in accordance with their political and commercial interests, amongst groups as diverse as government ministries, foreign consultants, local contractors and village factions, there is fierce competition for access to aid resources' (ibid:12-13). WID's consideration of development as a 'government activity' (Connelly *et al* 2000: 58), is often responsible for this, as it allows governments to reinforce the state as a superior power to control and disburse development funds. By vesting the implementation process of development in the

hands of bureaucratic elites creates chances for misappropriation of development funds.

Adopting WID policies also helps governments and NGOs to target women as a development category which reinforces the patriarchal ideology of seeing women as vulnerable and 'malleable', so in need of development (Shehabuddin 2008:8). NGOs, may not always attempt to deal with women's rights and other feminist concerns but they want to pay attention to women's issues as western donors often make funds available for women related projects. The aid dependent status of Bangladesh, therefore, means that successive governments and NGOs are more accountable to the international financial institutions and donors than the local women whom the development projects target to benefit (ibid: 14).

Though gender relations are mentioned in policy discourses of Bangladesh, if one supports Connelly *et al*'s point of analysis, development polices often adopt gender as a 'fashionable label' (2000:64). They consider gender as a mechanism to assure men that they are not overlooked and excluded from the development process. The empowerment approach, which is adopted in Bangladesh as tool for vesting power in the weak, is indeed a reformulation of the WID approach in its aim to encourage the participation of grassroots women in market economy and see it as a method for achieving gender equality in society (Momsen 2004:14). Since the 1990s, 'gender mainstreaming' as an approach of integrating women in development, therefore, has generated much debate in the development discourses of Bangladesh. According to such discourses, it is important to investigate whether in practice, women just physically appear in such projects or can participate at the policy making level. It is also necessary to realize what participation in development process really means for women and whether they can ensure their participation and get enough support from their households and societies.

2.5. Women in development in Bangladesh

To understand how the Women in Development (WID) approach has secured its place in the development discourses of Bangladesh, it is crucial to see how 'women' has historically evolved as a 'development' category for the policy planners in government as well as in NGOs. For this purpose, I shall focus on development processes taking place in Bangladesh both in pre-colonial and postcolonial periods.

For the purpose of discussion, I have labeled them as ‘development in the pre-liberation war period’ and ‘development in the post liberation war period’.

2.5.1. Development in the pre-liberation war period

Development, understood as a means of planned change in Bangladesh, dates back its history to the pre-British colonial time. During this period, development, led by the Mughals, focused on material improvements and the economic welfare of the provincial states of the Indian sub-continent. It did not consider gender issues, such as dividing men and women into different development categories. In terms of women’s development, Western education appeared, in colonial times, as a crucial element for bringing changes into the women’s lives (Davies 2006).

Development during the British colonial periods concentrated on improving railway and postal services and charity; especially, that of the *zaminder* (feudal landlords) families, who used to help the victims of the natural disasters like flood, famine, and epidemics, as part of their philanthropic activities. Christian missionaries undertook welfare initiatives in terms of setting up hospitals, schools, and orphanages in poverty stricken areas (Haider 2011). The target of the missionaries was to initiate a social, as well as a religious change, in the region. Although the processes of British colonization of the Indian Subcontinent was marked by subjugation and economic exploitation, the colonial period is credited with the evolution of a comprehensive philosophy of rural reconstruction (BIDS 1979) with the development of local government, cooperatives, education, health, agriculture, irrigation and many others.

During the British reign in Bengal, indigo plantations devastated the economy of colonial Bengal by undermining indigenous subsistence production. The worst event that occurred at that time was the Bengal Famine of 1943. Yet, the British regime in Bengal ushered in development, denoting the colonial period as the ‘Renaissance of Bengal’ (BIDS 1979). Besides incorporating the use of the English calendar system, development then included the installation of an efficient administrative system and a separate land tenure system. English language and literature were introduced, which brought about the social development of a Western educated middle class. All these signaled modernization, in terms of the Westernization of the east.

In the early 1950s, the women of East Bengal (before 1971, East Pakistan and after 1971, Bangladesh) became the focus of family planning programmes of the Pakistani

government's village development projects (Feldman & McCarthy 1984). In 1953, the first large scale rural development programme was the Village Agriculture and Industrial Development (V-Aid) programme, which encouraged villagers to work cooperatively. However, as Haider (2011) explained, the V-AID programme, unexpectedly, collapsed in 1960, without a successor being installed. It did, however, create awareness among the rural population about their problems, and among the policy makers about the need for rural development, as the prerequisite for national development (Haider 2011).

The idea of community development, as a strategy, came about in the development discourse in 1956, in the Pakistan Academy for Rural Development (PARD), known, at present, as the Bangladesh Academy for Rural Development (BARD). This was also known as the Comilla Approach as it was based in the Comilla region. This approach became integrated into the rural development process, with its cooperatives and two-tier organizational structure (Haider 2011). The main characteristics of the Comilla approach were formations of *thana* (the lowest level of local government's administrative unit) with authorities acting as coordinators and planners and union councils, which emerged as vehicles for widespread participation in the planning of locally positioned projects. According to this approach, civil servants, as well as the locally elected leaders, should be learned and competent. Flood control, irrigation and drainage, became the focus of the projects, and information, and its publications were intended to serve as a channel for raising consciousness and preventing corruption (BIDS 1979). Women's issues did not receive any particular attention.

The liberation war of Bangladesh, in 1971, was marked by immense violence against women, many of whom were raped and killed. Poverty was widespread during the war, and so development was instituted with foreign aid, in an attempt to redress the marooned war victims of Bangladesh (Firdaus 2010). It was in the years following the liberation war, that women became an important focus of development policies of the Governments and the NGOs.

2.5.2. Development in the post-liberation war period (after 1971)

Immediately after 1971, both the government and NGOs undertook massive reconstruction works to help war stricken Bangladesh immediately after 1971. According to Islam (2011), during this time local and international NGOs not only provided voluntary service and medical assistance for war damaged victims, but they

also initiated programmes to support the government of Bangladesh. They centred their focus mostly on rehabilitation, community development, and hunger protection, food for work and infrastructure development for the war affected country. With the help of the foreign aid, local NGOs such as BRAC (Building Resources across Communities), Grameen, ASA (Association for Social Advancement), Proshika and many others attempted to re-establish the society and economy of the country. Though BRAC later focused on education, most of the NGOs continue to act as microcredit lending organizations for rural women, mostly poor, and support rural business entrepreneurship through development aid (Kabir 2007). Since the mid 1980s, many NGOs began programmes for the benefit of women, which were concerned with education, training, and credit systems (Islam 2011).

At the government level, women's issues came into focus when the Sheikh Mujib government took the initiative to honour the sacrifice of the women who were raped and assaulted by the Pakistani army and its collaborators during the war. In 1972, the government gave them the title of *Birangana* (the brave women) and founded the Bangladesh Women Rehabilitation Board. The aim was to reestablish the *Birangana* and the daughters and wives of the martyrs of the war by making provisions for their employment and allowances. Women's development, in the form of social welfare, received much importance in the First Five Year Plan (1973-78) and emphasized education, health and family planning and women's economic self-reliance. In 1974, the Government reorganized the Women's Rehabilitation Board into Women Rehabilitation and Welfare Foundation. It supported building up the physical infrastructure for women's development, provided vocational training and employment opportunities for women, offered medical treatment facilities to the war affected women and introduced scholarships and stipends to enhance the education of the children of these women (GoB 2011: 4-5).

In 1976, the military government of Ziaur Rahman established a division for women's affairs which later (in 1978) took the form of the Ministry of Women's Affairs (Shehabuddin 2008: 115). Although, in the 1980s, Ershad's military government demoted the women's affairs division as a department under the Ministry of Social Affairs, the successive governments of the early 1990s, formed through democratic elections, reestablished its ministry status (ibid:116). According to the National Women's Policy (2011) of the Government of Bangladesh, women's development was identified as part of the socio-economic development of the

country in the Fourth Five Year Plan (1990-1995). The plan included 'ensuring increased participation of women in education, health, agriculture, industry and commerce, service and other sectors, elimination of poverty, improvement of skill, self-employment, expansion of credit facilities, increasing gender awareness and expansion of supportive facilities like hostel, child daycare centre and giving legal aid' (GoB 2011:5).

In 1997, Prime Minister Sheikh Hasina declared the National Policy for the Advancement of Women which made some essential recommendations aimed at ensuring equality in personal rights, property, land, and at work (Hossain 2009). The policy explicated the government's 'commitment and policies for women on human rights, education and training, health and nutrition, political empowerment, administrative reform, violence and the oppression of women (CEDAW 2003:8 cited in Shehabuddin 2008). Later, in 2004, the four party alliance along with BNP (Bangladesh Nationalist Party) and Jamaat-i-islami (religious political party), made changes in the 1997's women's advancement policy and devised a Women Development Policy based on the principles of the Quran and Hadith (Nazneen 2009:6). In 2008, the caretaker government attempted to restore the idea of equal opportunity for women in their 'Women's Development Policy', but could not get enough success at its implementation level. The policy encountered reverse reactions of the religious based political parties who termed it as 'anti-Islamic' (Hossain 2009).

In the electoral manifesto in 2008, Bangladesh Awami League (AL) restated its promise to ensure women's equal rights and opportunities. To put this in effect, the government, led by Prime Minister Sheikh Hasina, devised the National Women's Policy in 2011 (GoB 2011:3) in order to 'improve the socio-economic condition of women in Bangladesh' (Gayen 2011). Section 23 of the policy highlights women's active role in all national economic activities. In sections 25 and 26, women's economic employment and empowerment has been prioritized. However, like the policy of 1997, the religious parties of the country, particularly Jamaat-i-islami and its allies, scrutinized the 2011's Women's Development Policy. According to them, as the provision of women's equality in property rights opposes the Islamic notions of property distribution among men and women, the policy is 'anti Quran' and so should not be enacted (Gayen 2011). The government of Sheikh Hasina, henceforth, has to agree that during the implementation of the policy, 'anything contrary to the Holy Quran and Sunnah shall be void' (GoB 2011:29). This indeed poses a challenge for

the government when seeking to integrate women into the national development process and ensure their equal rights and opportunities.

2.6. Women's work represented in Western feminist perspectives

Women Development policies in Bangladesh are often guided by Western feminist perspectives that focus on women's subordination and promotion of their equal opportunities in all spheres of life. In the following sections, I shall, therefore, discuss how the liberal and social feminist perspectives interpret women's work and their status. I shall also draw insights from the perspective of feminist standpoints, the Black/Asian feminist perspective and the subsistence perspective, in order to illustrate the varied interpretations of women's work in relation to development.

2.6.1. The Liberal feminist perspective

The liberal feminist perspective aims to achieving equal rights in legal, political and social aspects of women's lives. It intends to bring equality into all public institutions and puts emphasis on the creation of knowledge so that women's issues cannot be ignored. It campaigns for equal civil rights, equal access to education, to health and welfare and equal pay for women (Phillips 1987, in Humm 1992:181). Betty Freidan (1983) is concerned with the unwaged, white, middle class American women's housework and consumption. She believes that women who have no public career and are just involved in domestic spheres experience psychic distress. She adopts the concept of equal entry of women into professions and into higher education. Viewing women as commonly forming a weaker social group, she argues for self-help programmes for women, which can enable them to enter the labour market through increased educational opportunities. However, she fails to address the sexual division of labour in the home and the work place, and the structural change needed by society if women are to have choices about careers and about motherhood (Stacey 1986, in Humm 1992: 182).

Zillah Eisenstein (1981) argues that capitalism may not replace patriarchy but instead extend male power to further curtail women's options in the family. She explains patriarchy as denying capitalism's economic possibilities through limiting women's access to labour by failing to provide adequate child care. She claims that 'while

patriarchy controls ideology and capitalism dominates the economy, it is development in capitalism caused by women's massive entry into the work force, which will change patriarchal ideology' (Walby 1990, in Humm 1992:184). It is, however, not clear how such a claim that women's participation in paid work force, evidently leads to changes in the existing patriarchal ideology of some other countries. For instance, this sociological diagnostic is not universally applicable in Bangladesh, though it is mistakenly assumed to be so. In Bangladesh, where child care is socially considered as women's work, if women decide to participate in the paid work force, they have to depend on domestic helpers or extended female relatives. Though some better off women can afford to get benefits of private child care institutions, for others, getting into paid work in absence of family support, is often challenging. The Western liberal approach is blind to variations of women's realities and undervalues their roles as mothers. The approach fails to realize that participation in paid work may not always alleviate the burden of women's unpaid care work. Therefore, the Western model, which relies on developing an infrastructure for childcare, may not be a possible solution in Bangladesh.

2.6.2. The Social feminist perspective

This perspective argues against the idea that because women's housework and child care does not produce any surplus economic value, it is according to classic Marxist theory, unproductive labour. Social feminists criticize traditional Marxism for 'exaggerating the importance of wage labour outside the home' and insist that 'the unpaid care giving and home making that women are expected to perform are equally indispensable forms of labour and that the sexual division of labour that assigns most domestic work to women is exploitative' (Meyers 2014:2). The social feminist perspective reexamines the relationship between women's paid work and domestic labour and shows that women perform major part of the domestic work which contributes to the advancement of capitalism. For instance, as Hensman (2011:8) shows, 'a housewife is not paid wages, but her labour is paid for out of her husband's wage, so his employer pays her indirectly. If the amount paid for her labour is the same or more than what her husband would have to pay to buy the services she performs on the market, then she would not be producing surplus value. But if the amount paid for her labour, is kept by her husband's employer, what he would

otherwise have had to pay out as wages, her labour would contribute indirectly to the employer's surplus value.

In the 1960s and 1970s, the 'domestic labour debate' grew up in the West and looked at domestic labour 'in terms of the processes that constitute a capitalist society's reproduction, including the reproduction of labour power' (Vogel 1982:94). While it referred to domestic labour as 'unpaid work done by and for members of households' (Banerjee & Goldfield 2007:62), social feminists made an attempt to integrate women's domestic labour into economic analysis, and to consider it as a form of economic activity, comparable to paid work. The arguments, put forward in the debate, were based on the idea that women's subordination in society and in paid work is related to their domestic labour within the household (ibid: 62). For instance, if women's participation in paid work is affected by their reproductive role, they may prefer part time and less skilled work so that they can care for their children.

Social feminists, such as Sheila Rowbotham (1973), argue that women collectively have a special and unique relationship to economic production in most societies which have varied historically. According to her, the sexual division of labour and men's possession of women predates capitalism (Rowbotham 1973, in Humm 1992:96) and it is the working-class women, who fully experience the double oppression of the sexual division of labour, both in work and in home (Basnett 1986, in Humm 1992:92).

Michele Barrette (1980) considers the nuclear family as the institution which allows men to dominate women. She points out that the family-household system controls women's access to paid labour in terms of limiting their roles as mothers and wives. According to her, 'the institution of family creates and constructs a sexist gender ideology making inevitable the sexual division of labour because women's role at work and in the home reinforces each other' (Brenner & Ramas 1984, in Humm 1992: 111).

Heidi Hartmann (1983) describes the ways capitalism replicates the patriarchal segregation of men and women. She points out that women reproduce capitalist relations in a double way at home and at work through the 'dual system' theory of economics. As Walby (1990) notes, Hartmann's dual system theory argues that 'the

two systems of patriarchy and capitalism are distinct but these are interacting terms of oppression because both help men to maintain power by wage differentials, by segregation at work, by the concept of a family wage (capitalism) and by assigning women to the domestic sphere and appropriating her domestic labour (patriarchy) (in Humm 1992: 98). While Hartmann believes patriarchy to be the premise of capitalism, she emphasizes the eradication of sexual division of labour as a preventative against male domination.

Juliet Mitchell (1984) claims that women's subordination comes about as a consequence of historical changes in structures of reproduction, production, socialization of children and sexuality. She argues that, since these structures are interdependently combined in families, the demise of patriarchy will not automatically follow the end of capitalism. For Mitchell, women's liberation will be possible only if these structures are radically transformed (Walby 1990, in Humm 1992: 89).

2.7. The Feminist Standpoint perspective

The feminist standpoint perspective questions the objectivity of traditional science and proposes that social position determines knowledge. It rests on the idea that while societies are stratified by race, class, gender and other divisive categories, one's social position structures what one can know (Borland 2014). It is a 'way of understanding the world, a point of view of social reality that begins with and is developed directly from women's experiences' (Bilic 2011:146).

In the late 1970s and early 1980s, influenced by Marxist insights, the feminist standpoint perspective emerged as an epistemological view which Ruddick (1995:129) describes as 'an engaged vision of the world opposed and superior to dominant ways of thinking'. It challenged the claims of the dominant and powerful modes of social enquiry such as positivism and empiricism and their epistemological biases and started from the standpoint of the marginalized women. The aim of the feminist standpoint perspective was to provide an alternative theory of knowledge which was based on the idea that 'starting off research from women's lives will generate less partial and distorted accounts not only of women's lives but also of men's lives and of the whole social order' (Harding 2004:128).

Nancy Hartsock (1983) develops the concept of the feminist standpoint and suggests that the position of women is structurally different from that of men given that women's realities are also different from those of men. As she puts it, 'women's work in every society differs systematically from that of men's' and 'the activity of women's work served as the ground or standpoint for her analysis' (1983:289). Her point is that women's work, taken with the sexual division of labour, which includes 'mothering, home making and other emotional and relational labour such as nursing and social work' allows women 'to interpret the material world from a unique standpoint' (Ratcliff 2006:335). The inherent assumption underlying such an idea is that 'men are the ruling class and the dominant world view is masculine' (ibid: 335).

The perspective of the feminist standpoint is shaped by Dorothy Smith. In *The Everyday World as Problematic: A Feminist Sociology* (1989), she argues that sociology ignores and objectifies women as 'the other'. She suggests to posit sociological work on women's daily experiences and claims that as women have been society's care givers historically, men can make valuable and important contribution in knowledge obscuring the activities of women (cited in Borland 2014). According to Longino (1993:203), Smith advocates an alternative sociology that accentuates 'insider's knowledge', that is 'personal knowledge of one's own lived experience'. In *Texts, Facts, and Femininity: Exploring the Relations of Ruling* (1990), Smith maintains that 'power is not located in texts but exercised through texts by those who rule' and 'the lived actuality beyond the texts is accessible' through the women's standpoint (Longino 1993:204).

Stanley (1990:36) however criticizes Smith on the grounds that her feminist sociology 'proceeds from the standpoint of women who are like her' and it provides a false universalizing of all women. She argues that Smith's concept of the feminist standpoint is complicated and may not be suitable to acknowledge multiple standpoints. Mentioning the perspectives of Black feminism and Lesbian feminism in the UK and in North America, Stanley and her collaborators, suggest the concept of 'standpoint pluralism' to understand the varied realities of women's lives (cited in Longino 1993:205). Hekman (1997:363) proposes that 'women speak from multiple standpoints, producing multiple knowledge', therefore, theorizing women today becomes problematic. She proposes that whether 'given multiple standpoints, the

social constructions of reality and the necessity of an engaged political position' it is possible to produce 'better accounts of the world' and 'less false stories', and challenges the potentials of talking about 'accounts of the world at all if the multiplicity of standpoint is, quite literally endless' (ibid:358).

2.8. The Black/Asian Feminist Perspective

The Black/Asian perspective proposes that Black and Asian women have their individual standpoints for understanding their lives. It contends that some white, Western feminists are likely to universalize women from their own experiences and end up in portraying an essential model for use in understanding women in other parts of the world. This universalizing 'serves to obscure the many differences such as those in racial, ethnic, and class positioning that exist between women, and has thus in fact harmed some women rather than helping them' (Freedman 2001:76). For example, in her research on Puerto Rican immigrant women in New York city, Morales (1981) shows that 'the false universalism in much of feminist theory is particularly damaging to the women of color' (Humm 1992:144).

Black/Asian feminists suggest that some white feminists' ethnocentricity fail to notice the wisdom of Black women and perceive them as victims of their cultures. They argue that though, in many instances, Black women's experiences in family and market may reproduce inequality, family is also a means of support and peace for them. As Humm (1992:123) puts it, for many Black women, 'community is not a fragile concept but a source of care and emotional strength'. Others, such as Joyce Ladner and Angela Davies attempt to reproduce the views of ordinary Black/Asian women regarding the importance of family and child rearing in their lives. For instance, Joyce Ladner (1972) argues that Black women have their own perception of womanhood in which they consider reproduction and childrearing in a positive way. Certain factors such as their mother's histories, the influence of the Afro-American culture and their individual economic and community environments shape such perceptions. According to Rodgers (1989), the main point of Ladner's argument is that Black women's concepts of work, womanhood and the meaning of their lives are not only different from white, Western values but are expressed strongly, and provide a positive identity for them (in Humm 1992: 124). Angela Davies (1981) similarly points out that for Black women in slavery, childrearing was not an

oppressive mechanism but a means of securing themselves in a community. She realizes, also, that the strength of a Black woman lies in her family, community and her reproductive roles (Giddings 1984, in Humm 1992:128).

The Black/Asian feminist perspective claims that the Eurocentric way of understanding women 'undervalues the lives and experiences of women in the Third World, and the way in which these lives have been affected by the conditions of colonialism' (Freedman 2001:77). It challenges the white women's ability to speak for Black women and proposes that viewing family as a site of oppression may not fit with all women's situations. For instance, many Black women are the main earners in their families when men remain unemployed. Such scenario opposes the universal white, Western feminists' way of seeing family as a site of economic dependency for women and suggests that men are economically dependent on women (ibid: 79).

Some feminists such as Vandana Shiva (1989), Cynthia Enloe (1990) and Chandra Mohanty (1991) are concerned with the impact of colonialism on women around the world. Shiva considers development as a 'post colonial project' which is 'equated with the Westernization of economic categories- of needs, of productivity, of growth' (1989:1). She explains that it entails the commercialization of resources for commodity production and enhances the colonization of many Third World countries. According to her, the UN Decade of Women's assumption that the development process brings improvement into women's economic position is problematic. She identifies economic growth as 'a new colonialism' (ibid: 2) and suggests that 'while gender subordination and patriarchy are the oldest of oppression, they have taken on new and violent forms through the project of development' (ibid: 3).

Shiva equates development with maldevelopment since maldevelopment sees all work that does not produce profits and capital as non productive work. She argues that such concept of surplus exhibits patriarchal bias (ibid: 4) and devalues women's work, that is not performed for financial gain, but for meeting the daily needs of people and families (Brinker 2009). In Shiva's analysis 'maldevelopment as the death of the feminine principle', she indicates that maldevelopment reinforces gender inequality and shows how modernization introduces 'new forms of dominance' to subsistence cultures (Shiva 1989:5). According to her, modernization reflects a

reductionist mentality and dominant modes of perceptions of good life. Such reductionist mentality, as she explains, 'superimposes the roles and forms of power of western male-oriented concepts on women, all non-western peoples and even on nature, rendering all three "deficient", and in need of "development" (ibid:5).

Enloe, in a similar vein, argues that representations of colonized women justify the domination of the Western imperialist idea that these women require 'the protection and civilizing influences of the Westerners' (Freedman 2001:83). Mohanty, also, shows that the Western feminist discussions of certain issues such as genital mutilation, Islamic family code and others practiced in non Western countries often present Third World women as 'powerless victims' (Mohanty *et al* 1991:57 cited in Freedman 2001:85).

2.9. The Subsistence Perspective

Developed by Maria Mies and her collaborators Claudia von Werlhof and Veronica Bennholdt-Thomsen, the subsistence perspective appeared as a critical response to global capitalism, in the mid 1970s. It attempts to take a 'view from the below' and is focused on everyday life and politics (particularly of women). It emphasizes the importance of control over land and the means of production, on self autonomy and the capacity of the ordinary people to be independent and self- provisioning' (Morris 2001:346). Starting with the standpoint of the rural women and poor urban women of the developing countries, it suggests that the idea of good life for these women might be different from that of the affluent women of the Western countries. The perspective claims that the Western perception of wealth cannot be generalized for the rest of the world and is responsible for the destruction of local people's idea of good life. Challenging the dominant economic model of the West, it offers a 'new vision' based on subsistence orientation (Mies & Bennholdt- Thomsen 1999:3).

According to Mies and Bennholdt-Thomsen, the subsistence perspective helps to demystify the idea that the lifestyle of the ruling class is the best possible representation of future for all. Instead, it shows that only a minority can achieve such lifestyle 'at the expense of others: of nature, of other people, of women and children' (ibid: 3).The good society, as they suggest, therefore cannot be 'modeled on the lifestyle of the ruling classes, rather it must be based on subsistence security for

everybody' (ibid: 4). In this context, subsistence does not only refer to hard labour and marginal living but represents also joyful life.

The subsistence perspective focuses on the idea that the devaluation of women's work, culture and power is related to colonization which is maintained by the 'catch-up development' and 'catch-up consumerism' as features of global capitalism (ibid:5). It implies empowerment is something that comes from within and notions of 'good life' and 'social change' should not be imported from outside agencies (ibid: 7). As Mies and Bennholdt-Thomsen put it, 'rural women in Bangladesh and other countries of the South do not need any empowerment from the White House or from other sections of the rich world. They are strong women. What they really need is that varied kinds of oppression to get off their backs: patriarchal men in their own country, transnational corporations, the World Bank and the International Monetary Fund (IMF) with their structural adjustment programmes, national bureaucracies who follow the order of these guardians of international capital' (ibid:5).

Mies & Bennholdt-Thomsen argue that globalization, as a process of capital accumulation and colonization is not new and it had long been part of the capitalist patriarchy. According to them, 'catch up development is a myth', as it represents progress for one place and poverty and regression for the other (ibid: 6). They suggest that though modernization, industrialization and urbanization are assumed as the processes of promoting gender equality, in reality, it reinforces patriarchy and capital accumulation and enhances 'an asymmetrical sexual division of labour within and outside the family, the definition of all women as dependent housewives and all men as breadwinners' (ibid:30). Such sexual division of labour, as they put it, 'is integrated with an international division of labour in which women are manipulated both as producer housewives and consumer housewives' (ibid: 30). The subsistence perspective, however, is not free from criticisms. It is criticized from the grounds of being apolitical, moralist, essentialist and not women friendly (ibid. 14-15). It is, also, accused of failing to emphasize that wage labour is a form of colonization 'involving exploitation and oppression' (Morris 2001:347).

Mies & Bennholdt-Thomsen caution that the subsistence perspective is not a new economic model (Mies & Bennholdt-Thomsen 1999:7) and does not imply the romantic return of the economy to the medieval past (Morris 2001: 349). Instead, it

claims the rejection of 'patriarchal relations, the utilization of appropriate technology in developing a small scale integral agriculture and thus, the need to re-invent a subsistence oriented form of economy and existence that is suited to conditions at the end of the twentieth century' (Mies & Bennholdt-Thomsen 1999:83, cited in Morris 2001: 349).

2.10. Local knowledge: western science vs. people's science

As understanding the local constructions of people's everyday realities became increasingly important in post development discussions (Gardner & Lewis 1996), theories of local knowledge appeared as an attempt to offset the demise of the grand development theories of the 1970s and 1980s (Wayland 2001, Briggs 2005). Sustainable development debates, guided by the post development perspective, were centred on understanding local customs and practices, which collectively constituted local knowledge. Such debates were crucial, in the sense that they 'represented a shift from preoccupation with the centralized, technically oriented, solutions of the past decades, that had failed to alter the life prospects for a majority of the peasants and small farmers around the world' (Agarwal 1995:414 cited in Briggs 2005). According to Briggs (2005), in the binary division of people's knowledge systems into Western knowledge and local knowledge, Western knowledge represents science's claims to be objective and systematic, whereas local people's skills such as their expertise in small scale farming, fishing, harvesting, animal husbandry and others correspond to intuitive, traditional and subjective form of knowledge. Such division between the knowledge systems represents the politicization of knowledge.

Local knowledge, as an apparatus for expressing power, is often underrepresented in Western development dialogues, because of the fact that local knowledge is not considered to be expert knowledge and, hence, is not a possible means for exerting power. As local knowledge is demonstrated in ordinary daily skills and know-how, Western knowledge consider it to be nothing more than people's science or local science.

Nevertheless, local knowledge represents practical solutions to technical problems, found in many development projects related to indigenous cultures, and in traditional practices around the world. Development policies, therefore, now see local people as

key managers of their natural resources, and recognize that local people's knowledge exhibits sets of practices, skills and knowledge, useful for maintaining environment sustainability. Western science in such contexts tends to prefer indigenous knowledge, in order to help maintain the shared platform of development expertise, where local science is the equal partner in understanding endogenous development.

2.11. Local knowledge in Bangladeshi development literature

Bangladesh, as a developing country, has realized, in recent decades, the need to incorporate local knowledge into development planning. Its government is recognizing the importance of indigenous knowledge in development policies related to natural resource management (Sillitoe 2000b, Ahmed 2004). For instance, in 1995 the National Environmental Management Action Plan recommended making use of indigenous land use practices in the expectation that it would increase production. Similarly, in 1996, in the New Agricultural Extension Policy, the Bangladeshi government evaluated Indigenous Technical Knowledge (ITK), as being sustainable, and recommended the integration of local farmers' practices into formal farming research policies (Sillitoe 2000b).

At the nongovernmental level, a progressive development organization, known as UBINIG, (Policy Research for Development Alternatives) has been working since the 1980s towards making room for more localized and indigenous forms of development. Its first initiative was to work with local handloom weavers in Tangail to enhance their local skills and improve livelihood conditions (Finley 2010). Similarly, in 1997 a group of development practitioners, researchers and social workers established BARCIK (Bangladesh Resource Centre for Indigenous Knowledge), an NGO for undertaking research in the fields of environment, biodiversity conservation and natural resource management. This organization explores and integrates local practices and expertise into contemporary development programmes. BARCIK aims to understand the farming practices of very poor farmers in rural areas, and creates scope for poor farmers to discuss their indigenous technical knowledge of land management and farming, with farmers in other regions, development practitioners and academics by arranging regional workshops. Through the use of these workshops, it aims to provide knowledge of local development projects, and highlights the problems experienced by very poor local farmers, in order to give them empowerment and livelihood sustainability.

In recent years, many international development agencies concentrate on integrating local knowledge into development initiatives, while channeling development trends in Bangladesh through local NGOs. For example, the DFID (Department for International Development, UK) through its projects in Bangladesh has attempted to incorporate the understanding of local knowledge of the Bangladeshi flood plain into suitable methodologies for natural resource management research, in order to ensure sustainable development, by empowering the local people (Sillitoe *et al* 1998). To illustrate this, the Char Livelihood Project (CLP) aims to improve the rural livelihoods of the fragile *char* lands (discussed in Chapter 1) of north-western Bangladesh, by accentuating the local knowledge systems.

2.12. Review of key literatures on women's work and development in Bangladesh

A number of studies that accentuated women's traditional work in rural Bangladesh took place during the 1980s (Abdullah & Zeidenstein 1982, Abdullah 1983, Begum 1983, Westergaard 1983, Farouk 1979, 1985, Halim & Mc Carthy 1985, Ahsan, Hussain and Wallace 1986, Chowdhury 1986, Safilios-Rothschild & Mahmud 1989). Most of these were concerned with women's activities that involved household production and agricultural post harvesting. A major finding, central to these studies, was the invisibility of women's role in economic development, reinforced by the patriarchal social norms and the notion of *purdah*. Such a traditional image of women's work influenced many Bangladeshi NGOs to intervene into the lives of the poor rural women through income generation projects.

2.12.1. Women and paid work

Kabeer (1991) shows that even no external intervention is available, many rural women in Bangladesh take part in income generation opportunities within the domain of their households. These range from the practice of animal share rearing to performing domestic chores and post harvest processing as wage labourers in wealthy households. She notices, also, that because of the mechanization of agriculture and the expansion of working opportunities, the customary division of labor is changing as many poor women enter into paid employment sectors such as public rural works projects, small mills and workshops and petty trading activities in the local market economy (1991:253).

White (1992) similarly focuses on the growth of the rice business in Kumirpur village of Tanore district, Rajshahi and shows that many rural women participate in minor markets through animal caring, share tending, money lending and wage labour. She argues that women engage themselves in market activities without the need of external development interventions to increase their participation in market. She identifies the role of development programmes as mere agents of increasing women's options to get involved in the market. Looking at the Hindu artisan groups such as sweet makers, blacksmiths, metal workers and midwives, she explains that women's work is required for many small businesses run by individual households. Though men may take trading goods to market, women's work 'underlies the market transactions' (1992:79) and 'adds value' to such businesses (ibid: 72). Her argument is that the man-market bias devalues women's work and their involvement in business. In terms of paid employment outside the homestead, she notices the role of women's work is to contribute towards households' interests instead of representing women's autonomy from the households. Yet, according to her, paid employment opportunities may appear as liberating for some poor women by freeing them from exploitative domestic work for wealthy households.

Rahman (1994:430) depicts how 'the need for survival' compels some poor women to overturn their traditional roles and accept paid work in the public sphere. He identifies religion as the dominating ideology which guides the gender division of labour. According to him, many women in rural areas attempt to break the normative structure of the work imposed on them and join the labour force whenever suitable opportunities arise. He notices that certain women, mostly women from landless and nuclear families are benefitted from paid employment opportunities, since they do not need to negotiate with the hierarchical authority of extended family members. Though women, who work in public, encounter challenges within and outside the household, because of them defying *pardah* norms, paid work provides them with a material resource base for survival and develops new power relations within society in general and in the household in particular (ibid: 437).

Amin (1997), in her study of two villages in northern Bangladesh, finds that though women are engaged in long hours of work in domestic chores and agricultural production, their patterns of work are changing. She identifies a shift in women's employment towards non-traditional work because of the growing garment districts in Dhaka and Chittagong districts. She shows that few women who work outside the

house 'assert greater role in household decision making' (ibid: 229). However, if women's work does not generate cash, it is not visible as 'men's work', which is an economic activity (ibid: 237). Whether women's work is for cash or not, it is explicit in her findings that mothering is the most important role in women's lives. Family and society act as the 'viable support structure' for the women in order to ensure 'protection and welfare' for them (ibid: 229).

While assessing the impact of women's empowerment performance of income generating activities supported by Rural Women Employment Creation Project (RWECP) in Dumuria, Khulna district, Parvin *et al* (2004:49) show that income generating work allows poor women to be more self reliant and encourages them to get involved in 'economically productive activities'. This eventually leads to women's empowerment and enables them to become decision makers in economic matters. They argue that women, empowered through income based work, not only experience improvement in decision making within their households, but also they have better control on their lives as well as that of their children.

Feldman (2010) notices changes in rural Bangladesh as a consequence of the neo-liberal reform. According to her, rapid economic changes put greater demands on women's time and labour for the purpose of providing subsistence for their families or managing their own production expenditures (ibid:309). Her findings, however, show some ambivalence as she discusses the effects of the changing notion of work in women's lives. For instance, in the modern economy women are vulnerable to a volatile labour market under exploitative conditions. While paid work brings greater autonomy, civil freedom and negotiation power for women, it also leads to an increase in private and public violence against them in their families, on streets and in the work place (ibid: 307).

Kabeer *et al* (2011)'s research among 5198 women of eight districts in Bangladesh is concerned with the understanding of the impact of paid work on rural women. Drawing on survey data and qualitative interviews, they focus on the changes in women's position in recent years. They find that because of the planned development interventions and globalization process, though women's economic activities have increased, those remain extension of their domestic roles (ibid: 7). In this context, they do not find any significant correlation between women's income generation and reduced burden of unpaid domestic labour.

To capture the variation in women's available work opportunities, Kabeer *et al* have organized their analysis around two 'cross-cutting' categories of work: paid and unpaid work and 'inside' and 'outside' work which is further sub categorized into: paid work outside the home, paid work within the home, unpaid subsistence production or expenditure saving work within the home and economic inactivity (ibid: 8). They identify the paid work within home as conforming to the *pardah* ideology and is the socially accepted notion of women's work in rural Bangladesh.

Like Feldman, Kabeer *et al's* findings also show some ambiguities in understanding whether paid employment improves women's lives. While paid work (formal paid work) increases women's ability to exercise agency across 'a range of significant and less significant income related decisions' (ibid: 15), women working outside their home also experience greater chances of abuse and harassment than those who work within their household premises. Moreover, women who work in informal outside work may suffer from illness because of their long working hours (ibid: 10). Kabeer *et al* argue that paid work may not be the only 'route to positive forms of change in women's lives' (ibid: 39). Rather, it is the positive evaluation of women's work by family members which can turn women's work experiences into 'enhanced voice and agency' (ibid: 44). This finding reveals the significance of marriage and family in women's lives.

The relationship between rural women's work and their prioritization of male guardianship and protection is well documented in White's (2013) research in two villages of Dinajpur and Manikganj district. According to her, since marriage is the core social institution which regulates men's as well as women's lives, home remains 'central to imagine male-female relations' (ibid:10). The social meaning of work is embedded in the interplay of these relationships. For example, if men's work relates to the construction of the house, women's work involves caring and maintenance of it. White, however, notices that in rural Bangladesh, increasing landlessness, modernization of agriculture, and the accelerated pace of urbanization, are replacing the traditional 'gender complementary', with the greater demand of 'cash' (ibid: 11).

White argues that though many women take part in paid work because of poverty and available economic opportunities, they do not tend to challenge men's 'breadwinner status' and may not consider their paid work as a mechanisms for overturning the concept of male provision. Rather, they emphasize their vulnerability

in the absence of any male guardianship in their lives. Her research shows that the evaluation of women's work by the wider society depends on 'the kind of work, what and where it is done and how women conduct themselves within it' (ibid: 11). For instance, since office work or teaching can take place in a confined location, and does not require non manual type of labour, they conform to the existing gender norms and symbolize 'moral intelligence and formal qualification' (ibid:11). Such work is considered as enhancing women's status. On the other hand, a woman working in rice mills or on road construction sites which needs heavy manual labour, pays meager wages, and involves exposure to the public, is seen as reducing women's status on the grounds of violating gender norms and female modesty. Yet, many working women, despite experiencing such differential evaluations of their work, continue their paid work because 'the new economy requires women's labour and their families need the income it brings to defend or advance their economic position' (ibid: 11).

2.12.2. Women's enterprising work and microcredit

In order to make women's work visible in the market economy, one of the significant development interventions in rural Bangladesh is microcredit. The basic idea of the promotion of microcredit is to enable poor women to become entrepreneurs of small businesses, which will allow them to generate some income and improve their lives. However, does microcredit always ensure women's participation in enterprising work and bring better consequences in their lives?

Goetz & Gupta (1996)'s study of women' control over microcredit loans suggests that men's use of loans and their unwillingness to repay, often jeopardizes women's lives, by imposing on them the liability of loan repayment. Based on their research on 275 borrowers of microcredit organizations such as BRAC, CIDA funded Government's Rural Poor Programme, Grameen Bank, Thengamara Sabuj Sangha (TMSS) and Shaptagram Nari Swanirvar Parishad (SNPS), they device five indicators of loans use. Full control is at one end of the indicators, which involves women's participation in production and marketing of goods, and at the other end, there is no involvement, where women provide no labour in production and do not have any knowledge about the loan use.

In the context of rural Bangladesh, many women may see microcredit as a positive opportunity considering its certain advantages. First, it allows them to congregate

with other women in borrowers' weekly meetings. Second, it serves as a survival strategy to secure marriage by transferring loans to husbands or male relatives. Third, it increases women's confidence, bargaining power and economic security. Fourth, it may entitle them to positive evaluation by their husbands or other male relatives since 'women's access to credit represents a source of capital acquisition for men' (ibid: 54). The findings of the research however show that if women are unsuccessful or experience delay in loan access, microcredit can turn into a course of increased violence. This signals that microcredit may lead to women's manipulation by men in terms of pressurizing women to hand over the credit money to them. Moreover, if men take away women's loan leaving women dependent on men for repaying weekly installments, it can cause tension within the household. Women's liability to repay loans without any productive support also depletes their existing assets such as livestock, jewelry and other personal belongings. Given such a context, Goetz & Gupta criticize the attempts of women's inclusion in development projects, such as microcredit schemes, and ask whether such attempts aim to 'harness women's labour for development' or promote 'development for women'.

Hashemi *et al* (1996), on a positive note, argue that credit programmes empower women in terms of strengthening their economic roles and increasing their chances to contribute to their families' support. Their study on Grameen Bank and BRAC loans shows that the microcredit offered by these organizations enhance the ability of women to control assets and income which help them to have individual identity and self confidence in the public sphere (ibid: 636). Many women use their loans for self employment activities such as paddy processing, poultry, livestock, traditional crafts and small trade. Such enterprising work of women indicates social change and women's empowerment.

Hashemi *et al* develop eight indicators to assess the impact of microcredit on women's empowerment. They are: mobility, economic security, ability to make small purchases, ability to make larger purchases, involvement in major decisions, relative freedom from domination by the family, political and legal awareness and participation in public protests and political campaigning (ibid: 638). They suggest that since microcredit helps women to get involved in small and medium scale entrepreneurship opportunities, it improves women's status and their bargaining power in family (ibid:648). Moreover, the agency that women attain through such

self employment opportunities empowers them to interact with male authority figures of the society (ibid: 649).

Schuler *et al's* (1998) research on six villages of Bangladesh also finds a positive correlation between women's contributions of microcredit and reduced violence against them. They show that women microcredit borrowers experience less physical beating by their husbands because of their ability to provide cash towards their families' advancement (ibid: 152). Like Hashemi *et al*, they too note that microcredit allows women to get public exposure through weekly meetings, makes their lives more visible, ensures solidarity and provides them with some protection against domestic violence (ibid:153). Their findings, however, show that some ambivalence exists in the relationship between women's access to credit and violence, similar to that of Goetz & Gupta. For example, if men take their wives' loan and fail to use it productively, chances of tensions within families increase. There are also possibilities that women experience beating by their husbands over control of the loan money (ibid: 152).

In her evaluation of the Small Enterprise Development Project (SEDP) in Faridpur in 1990 and Mymensingh district in 1992, Kabeer (2001) reports the positive opportunities of credit in women's lives. She shows that women use the project's loan to commence new enterprise or secure their pre-existing business (ibid: 68). For women, credit facilities and enterprising work mean pride rather than shame. It is credit that enables them to gain a new identity 'as bearers of values economic resources' and provides them with self confidence (ibid: 69). Although the entrepreneurial work increase their work loads, many women consider the additional work as positive.

According to Kabeer, credit facilities benefit women on certain grounds: i) they release women from demeaning economic relationships with male household members ii) enhance women's economic value and reduces tensions in conjugal relationships iii) allow women to experience greater social inclusion due to economic prosperity iv) increase women's self worth when others positively evaluate them v) enable women to support their husbands and other male relatives economically vi) let women register male assets (such as land, agricultural machineries, rickshaws and others) in their own names and vii) in case of marital conflicts, their use expresses

women's individuality and agency to challenge men's irresponsibility as breadwinners (ibid:72).

In her assessment of loan use, Kabeer notices that it is women of the well-off households who accrue the benefits of credit facilities rather than their poorer counterpart. While rich women get large loans, poor women receive smaller amounts. Though, credit, as such, can reproduce social inequality, she suggests that purposive credit interventions can help overcome barriers that suppress women's entrepreneurial potential and promote their 'efficiency and equity' (ibid:83).

Rozario (2002a) vehemently criticizes Grameen Bank's idea of microcredit. She relates it with the neo-liberal idea of global capitalism and considers its role in women's enterprising work as a contribution to the global economic system (ibid: 70). She argues that though microcredit is praised for its potentials for improving women's lives, in reality, it often brings unexpected consequences. Many poor women are not allowed to participate in the decision making process of the loan sanctions as it is heavily 'top down' and executed by a complex bureaucratic structure and rigid repayment schedule (ibid:67). Moreover, microcredit forces poor women into levels of debt which they may not afford to repay. It increases their work load, deteriorates their diet and increases their marginalization in the society. Though, in some instances, microcredit strengthens their position in the family, as a source for obtaining loan, the loan's appropriation by husbands or other relatives leaves them vulnerable and responsible for repayment.

Rozario opposes Grameen Bank's concept of enhancing women's solidarity through credit. Her findings show that the bank's emphasis on 'repayment discipline' increases peer group pressure rather than 'mutual support' (ibid: 68). For many women loan repayments not only trigger routine conflicts but also reinforce women's dependency on other microfinance institutions. This, as she explains, replaces the existing patron-client relationship of the rural areas and reflects the 'neo-liberal theory of the international financial establishment' (ibid: 68). In recent years, the requirement of men's signature before sanctioning loans to women also reproduces women's dependency on men instead of enhancing their autonomy.

According to Rozario, not all women who take loan from Grameen Bank become successful entrepreneurs. Many women from poor, lower middle to middle class households use microcredit to improve their consumption capacities and repay their

dowry. While marriage is of crucial importance in women's lives, many women may not be interested in enterprising work considering that it can be a 'threat and challenge' to men's honour and the 'honour of the community' (ibid: 68). Yet, there are women who benefit from microcredit in terms of increased sense of self worth, but it is 'limited and individualized form of empowerment' and may not be necessarily 'sustainable in the long run' (ibid:69).

Focusing on the microcredit policies of Grameen Bank and three other NGOs, Karim (2008) interprets microcredit as a 'modernist discourse' expanding globalization and neoliberalism in Bangladesh (ibid:5). She examines how NGOs that provide microcredit manipulate rural women's honour and shame for 'the welfare of their capitalist interests' (ibid: 6) i.e. the recovery of loans. For instance, when NGOs file case against defaulter women, who are held in police custody overnight, it not only undermines their modesty and virtue, but brings shame on their husbands and their community. According to Karim, such a situation represents 'economy of shame' (ibid: 7).

The idea of microcredit to advance women's entrepreneurial capacity is an expression of the ideology of neoliberalism. Not all women can benefit from it. Women from the rural middle class households who possess marketable skills, women whose husbands have marketable skills or whose husbands have regular sources of paid employment to pay weekly installments and women without husbands (widows, divorced and abandoned) are likely to become successful entrepreneurs (ibid:14). Some asset-less poor women also take advantage of microcredit to accumulate assets, form undertaking a money lending business. However, as women's position in their families is determined by their ability to repay installments without bringing shame for the family members. This signals that 'microcredit loans and women borrowers do not operate outside of local patriarchy but within it' (ibid: 19).

Based on the in-depth interviews with forty women borrowers and sixteen branch managers of Grameen Bank and BRAC in Dhaka, Chittagong, Rajshahi and Khulna districts, Sultana *et al* (2010) emphasize the empowering potential of microcredit. They show that microcredit provides poor women with small capital, creates an opportunity to conduct small businesses and increase their economic empowerment (ibid: 1). They argue that small scale business opportunities build women's social capital, create awareness and uplift their position in society. Women's

entrepreneurship is also significant for gaining the financial capabilities required for involvement in economic activities, and it creates an impact on the country's socioeconomic development through financial improvements (ibid:2). In this context, Sultana *et al* provide a list of common entrepreneurial activities of women in rural Bangladesh. These are: poultry and livestock, traditional handicrafts, small shop business, village phone business, cultivation and supplying of vegetables and fruits, traditional sweet dish business, rice/paddy trading, rent of rickshaws, clothes business and others. They suggest that involvement in such economic activities enhances women's empowerment and development where 'empowerment implies economic power and control over resources' (ibid: 8).

Chowdhury (2013), in an assessment of the impact of women's participation in the microcredit programmes on entrepreneurship development, does not find that microcredit helps women to start their own businesses and create employment opportunities for others. Building on the analysis of 920 rural households where women are borrowers of microcredit, they suggest that rather than promoting women's entrepreneurship at the household level, microcredit increases the capital of their existing family business. This finding overturns that of Habib & Jubb (2012) which provides evidence that microcredit promotes women's entrepreneurship and improves their lives.

2.12.3. Migration and women's work

While microcredit aims to increase women's entrepreneurial capacity and enhance the progress of neoliberalism by actively involving women in the market, the globalization process also extracts women's labour for the advancement of global capitalism. Many poor women in rural Bangladesh are pushed by their life circumstances and pulled by the promises of the global work opportunities. They migrate either from rural to urban areas to work in garment manufacturing and other industrial sectors or to international locations (preferably to the Gulf States or countries of southeast Asia) for contractual work as domestic or industrial workers. In most cases, the reason of becoming migrant workers for women is to earn a better living and raise the status of themselves as well as their families. However, working as migrant labourer may not always improve women's situation and confirm their development.

Majumder & Begum (2000) illustrate that migrant women, who hold low skilled jobs, often work in substandard working conditions and risk greater chances of occupational hazards. As garment factories are often congested and not properly ventilated, women working on the factory floors have to inhale the toxic substances of dye and other fabric particles (ibid:15). Moreover, except for the Export Processing Zone (EPZ) factories, most local garment factories do not have adequate toilet facilities for women. During work, women are also denied breaks from work in order to visit a toilet. This creates detrimental effects on women's health conditions. There is, also, evidence that female garment workers experience the dangers of rape, verbal abuse, grabbing and physical assaults, in the work place and on the streets. Long hours of monotonous work on the factory floor, and performing domestic chores upon return at home shorten their leisure and sleep time (ibid: 21).

It is true that garment work has allowed many women to experience improvement in their self esteem and self confidence and has enhanced their decision making power in their households (ibid: 22). Earnings in cash have secured the future for many women and their families. It has enabled them to spend money on medical care and luxurious items such as cosmetics and clothing and make some savings in banks, business and asset ownership. However, it may also trap them, due to the family pressure, into providing money for household economic security (ibid: 23-24).

That sexual harassment is a threat to industrial women workers is vividly documented in Siddiqi's (2003) research on three groups of women who work in EPZ, non-EPZ and electronics factories. The research focuses on the relationship between globalization and the increasing vulnerability of women in the labour force. The more women participate in industrial wage work, the more women become visible and fall prey to sexual harassment. In particular, women working in the night shifts are at the highest risk of sexual assault and rape inside the factory (ibid:35). While honour is the most valuable asset for a woman, sexual harassments in the work place as well as on the streets negatively affect women's mental health and their ability to concentrate on their work (ibid:47).

Although many women observe *purdah* by wearing *burka* (veil), 'social identities of female industrial workers continue to be suspected in the prevailing cultural environment' (ibid: 49). For instance, when industrial work is socially regarded as sex work, working in factories appears as a source of tension, abuse and fear for

some women. The research does not solely suggest that wage work, enhanced by the globalization process, always leads to painful consequences for women. Rather it underscores that 'the effects of globalization are not uniform and highly uneven and inconsistent' (ibid: 18).

According to a study undertaken in 2000, by the International Organization for Migration (IOM) and the UN International Research and Training Institute for the Advancement of Women (INSTRAW), short term migration not only helps women to escape from unhappy social situations such as bad marriages and torture by abusive husbands but it also increases their independence and self confidence. Siddiqui (2001, 2003) supports this finding and examines both the social and economic aspects of female short term international migration. According to her, the social impact of migration on women is mixed. While for some women migration affords better opportunities of education for children, but for others their children's education suffered in absence of them. Some women emphasize the increase of their self worth because of the migration but others express their guilt for the unexpected consequences of their absence in family affairs. There is, also evidence that migration can be the source of marital breakdown for some female migrants. Some women who work as domestic workers abroad are isolated from others by their employers. They do not get sufficient opportunities for contact with others and experience verbal and physical abuse. Yet, Siddiqui proposes that in terms of reducing rural poverty, the short term international migration of women plays a significant contribution towards the country's development process.

Building on the survey data of 1322 women workers of both the garments and domestic sectors, Kabeer & Mahmud (2004) examine the relationship between globalization and women's employment and household poverty in Bangladesh. They suggest that trade liberalization expands women's working opportunities and recognizes the significance of women's paid work for the livelihood sustainability of poor families. It has helped women to achieve self confidence and economic empowerment within the family. Working as wage labourers also makes women's economic contribution visible, which challenges the 'myth' of men's 'breadwinner model' in families of Bangladesh (ibid:108).

However, the survey reveals that in garment factories women need to work for long hours, which puts a strain on their health and domestic responsibilities. Employers

tend to exploit unskilled female workers, and are likely to dismiss them, for minor faults, as they can be replaced due to the 'unlimited supply' of the rural female migrants (ibid:108). Many women, therefore, do not wish, or be able to work in the garment factories in the long term, as they have to leave their jobs in sickness, marriage and childbirth. Therefore, while they are employed, they work hard and try to save some money for the future, before they have to leave the garment factories. Some women who are successful in saving money, set up their own business, while those who are unsuccessful, get involved into informal wage work with flexible working hours.

Alam *et al*'s (2011) interviews with 41 garment workers show that women are denied of their legal entitlement and maternal rights at work by their employers. Many women are separated from their children for a lengthy period of time. In some factories, women are not paid during pregnancy and employers either replace them with new workers or force them to work at the final stages of pregnancy to meet shipment deadlines. Moreover, when women are culturally assigned to perform unpaid household work, they have to complete that work either in early morning or late evening. Long working hours increase their workloads and do not allow them to have sufficient rest. Such situation adversely affects their family life and reproductive health.

Recent research by Harder (2014), on the collapse of the Rana Plaza garment factory, highlights how factory owners and managers exploit female migrant workers in Bangladesh. It reveals that the industrial accident took lives of 1129 people, where 80% were women. According to the research, the collapse was the consequence of the negligence of the factory management committee. Despite, noticing signs of potential hazard, garment workers were forced to take the risk of working on the factory floors. Because of the fear of losing their jobs, many workers had to come to work and, consequently, became victims of terrible injuries and loss of life. This tragic incident of the Rana Plaza collapse provides one of the harshest examples of the working condition of garment workers in Bangladesh.

Afsar (2009) explores the working condition and rights of the Bangladeshi male and female workers migrating to the Gulf States. Her interviews with 60 migrants from Dhaka, Narayanganj, Sylhet and Laxmipur districts show that international migration decisions take place in the context of economic scarcity, debt, decreases in income,

unemployment, marital discord, domestic violence and family feud. Many women decide to migrate to international locations to get away from family conflicts and debt crises. As they depend mostly on local money lenders to pay for migration costs, 'debt traps exacerbates multiple vulnerabilities' for them (ibid: 13).

According to Afsar, working as international migrants has mixed impact on women's lives. For instance, it enables women to get more income, send remittance to their families, repay loans, repair or construct new houses and purchase assets such as land (ibid:45). On the other side, a majority of female migrants do not have any prior information about the working conditions at their destination places. Often they are vulnerable to verbal and physical abuse at their work places. They also do not receive sufficient treatment or adequate facilities during illness. Many women experience the breakdown of marital relationships and domestic violence upon their return. Therefore, material success in migrant work may not necessarily be to the women's mental satisfaction.

Siddiqui & Farah (2011) evaluate the new Migration and Overseas Employment Act 2011 of Bangladesh and identify a rise in the female migration for semi-skilled and low skilled work in the Gulf countries in recent years. They argue that though female migrants experience harassment and confinement in their work places, many returnee migrants are able to establish their own businesses to generate employment for themselves and their families. The new businesses create markets for goods and services produced locally. Their consumption patterns are also improved compared to non-migrants. In addition to these advantages, remittances also enable access to better education and health care arrangements for their households.

Belanger & Rahman's (2013) research is based on the in-depth interviews of 23 former female domestic workers, who migrated from Bangladesh to the gulf countries. It argues that women are not passive victims of migration but actively negotiate the patriarchal barriers before going abroad or after their return to the home countries. The findings reveal a certain degree of ambivalence in explaining the effects of international labour migration on women. For example, for some women transnational migration acts as a chance to challenge gender hierarchies and establish new identities (ibid: 357), but for some others, it brings stigma of having a 'loose lifestyle' related to sex work (ibid: 366). This suggests that the experience of female migrants is not homogenous.

According to Belanger & Rahman, international migration and paid work transform many women's lives in rural Bangladesh. Women who migrate abroad for paid employment opportunities tend to defend their position from religious backgrounds. In most cases, they attempt to take advantage of the opportunities to work abroad without challenging the social image of 'a good woman' (ibid: 362). As returnee migrants, they possess the agentic capacity to protest against men's abusive behaviour against them. Working as a migrant labourer also enables unmarried women to provide financial support for their parents and siblings. For many married women, chances of transnational migration may serve as an avenue to escape from unhappy marriages, conjugal conflicts and conflicts with mothers-in-law (ibid: 363).

The underlying concept of providing paid employment opportunities to women, either by globalization process or microcredit interventions, is to promote gender equality. Development agencies such as the Asian Development Bank (ADB) and United Nations Development Programme (UNDP-Bangladesh), emphasize gender equality and enhance women's participation in income generation programmes so that women can access equal employment opportunities as men in society. ADB has formulated a new long term strategic framework 'strategy 2020' which identifies gender equality as 'one of the drivers of social change' (ADB 2010: x). According to ADB's Women in Development agenda, gender equality appears as an essential tool to alleviate poverty, improve women's living standards and ensure sustainable economic growth. Similarly, gender equality is central to all development interventions of UNDP-Bangladesh. Like ADB, UNDP-Bangladesh 'prioritizes gender equality and women's empowerment as a core concern for 2014' to encourage sustainable human development (UNDP-Bangladesh 2014:51). Such liberal ideas of promoting gender equality in countries like Bangladesh aim to bring women out of their house and make their work economically visible. It often fails to realize that local women's lives are shaped by their distinct patterns of knowledge of a 'good life', which varies according to class, age, religion and social status. Imposing a different way of life may have ambiguous repercussions on their lives. For some it may prove beneficial, while for others it may appear as detrimental.

2.13. Indigenous knowledge and perception of local women's everyday practices and life experiences

According to Sillitoe (2000), the prevalent understanding, regarding indigenous knowledge among scientists and researchers, is of its application to technical skills, related to natural resource management, climate change and disaster preparedness. However, as anthropologists become more engaged in research, a more sophisticated understanding of daily practices and their alignment with indigenous worldviews is beginning to emerge. Several studies have shown that in rural Bangladesh, both men and women of varying ages, castes and class, have diverse skills which they deploy in carrying out their daily activities (Begum 1983, Feldman & McCarthy 1984, Bentley & Nash *et al* 2003, Werner 2007).

In Bangladesh, the rural economy, society and politics are generally male dominated, and so is knowledge. Men are usually the key decision makers, inside as well as outside the household. Since 'it is not possible for power to be exercised without knowledge, it is impossible for knowledge not to engender power' (Sarup 1988: 74). Oakley and Momsen (2005:196) argue that, 'gendered knowledge is often considered to be embedded in relations of power, culture and context'. This does not, however, mean that all women should have to be considered as subordinates, who need to obey, care and carry out the tasks and orders, in order to please their male counterparts (Feldman & McCarthy 1984). In actual practice, many women in rural areas are the decision makers in household affairs. Yet 'women's knowledge, has been considered, mainly, as local and traditional, subsistence oriented, contextual, communal, uncorrupted by the influence of the market, and passed on informally' (Oakley & Momsen 2005: 195).

Due to the eco-feminist movements, led by Vandana Shiva and Maria Mies, women's knowledge, along with that of men, is gaining attention. Although, for a long time, many development practitioners have considered that women's knowledge in natural resource management is naïve and traditional, nowadays women are seen as active agents of sustainable environmental management (Oakley & Momsen 2005).

While men in rural Bangladesh usually are engaged in agriculture, fishing and other livelihood activities, some women from high and medium income households, work within as well as outside the domain of their households. There are many women from low income households, who are often pushed, by their economic hardship, to participate in income generating activities. In addition, divorce and desertion, and male out-migration, force the so called docile wives/mothers to become the sole earning member of their families (Duza & Begum 1993). Many women, irrespective of class, caste and age, work in their home gardens which are useful sources of their food in good times and essential in lean seasons. Some researchers have shown that women's participation in agriculture, within as well as beyond the homestead, is common in rural Bangladesh (Miranda 1990, Kashem & Islam 1999, Akhter *et al* 2010).

According to Akhter *et al* (2010), there are rural women who not only possess considerable knowledge as farmers, home gardeners, cattle raisers as well as small traders, but, also, have significant skills in the conservation of the forests within the proximity of their home garden area. Some older women possess specialized knowledge as *dai* (birth attendants). Many younger women also know how to heal the minor ailments of their household members, specially the children, since they have good knowledge about herbs as natural medicines (Werner 2007). Women have their own interpretations of what they do and why they do certain activities. Such interpretations vary and are shaped by their individual circumstances and life experiences. I shall be looking in detail at factors that guide women's understanding of work and development in Bangladesh in a specific location in Chapter 3.

Chapter 3

Introducing Char Khankhanapur and Decree Charchandpur

Women's livelihoods in a *char* land are shaped by its geographical location, social organizations, and political institutions. This chapter will introduce Char Khankhanapur and Decree Charchandpur, two permanent *char* villages located in the river basin of the Padma. The first section describes the geographical features of the villages. The second section focuses on social organizations, such as *bari* (house), *para* (neighbourhood) and *samaj* (community), in order to show how they define women's lives. The third section explains economic structures, and how they govern the villagers' actions. The fourth section investigates how women's lives are affected by the political institutions. The final section deals with on-going development programmes in the villages, and their impact on the women.

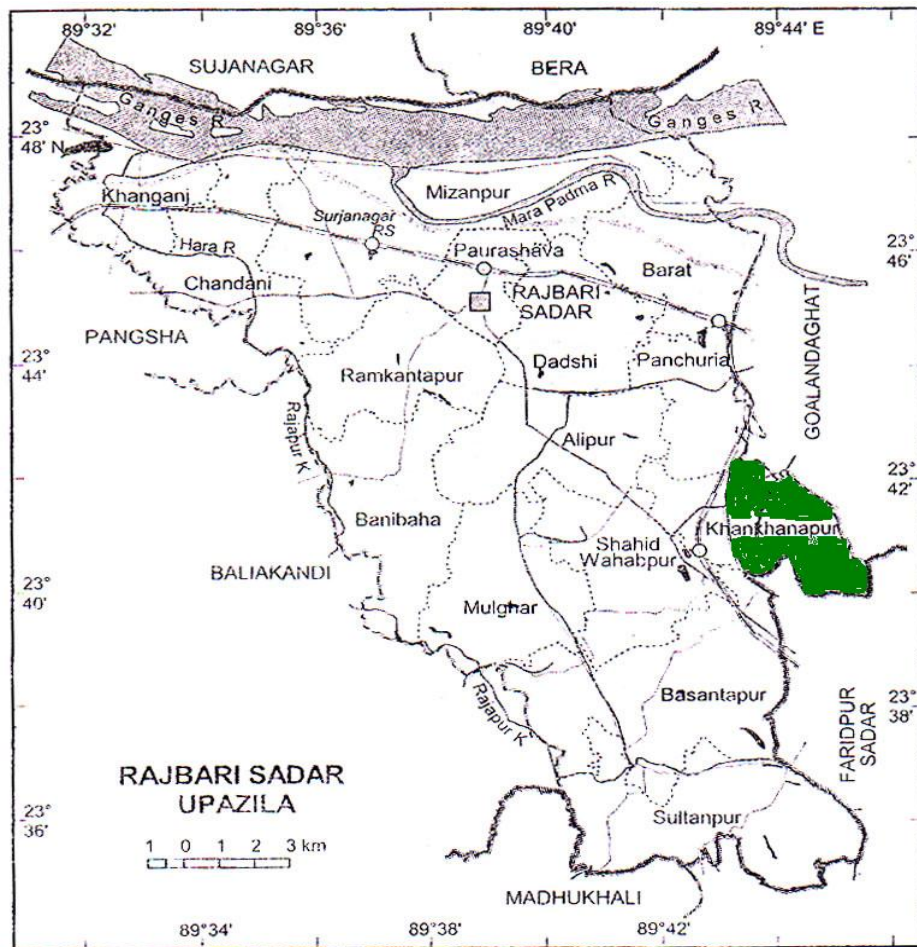
3.1. The Location of Char Khankhanapur and Decree Charchandpur

These villages are located in the east of the Rajbari district, within the Dhaka administrative division. They are situated at a distance of 6 miles from the nearest ferry depot, the *Goalundo ghaat*, and 23 miles from the town of Faridpur. Char Khankhanapur and Decree Charchandpur are under the management of Khankhanapur Union Council. The union council office is responsible for managing revenue collection and implementing rural development programmes.

The China-Bangladesh (C&B) highway cuts across the northern and southern portion of Char Khankhanapur, which contributes to its suburban features. Pitched roads, satellite dish antennas and telecommunication towers of mobile companies display the visible modernization of Char Khankhanapur. Newly brick built houses exhibit the affluence of the immigrants' households in Decree Charchandpur.

The poor people of Char Khankhanapur depend on non-farm activities, such as trading and shop keeping, whereas in Decree Charchandpur, most of the poor people's livelihoods are related to agriculture and, in some cases, opportunities for temporary migration. Health and educational opportunities differ in each of the

villages. There are only two community health clinics at Decree Charchandpur, and two primary schools, while Char Khankhanapur has six community clinics, five primary schools and two high schools (one for boys and one for girls). Most people, being followers of *pir* (magico-religious guides), are motivated towards religious teachings, rather than Western education in schools and colleges. Girls at Decree Charchandpur, therefore, go to local *madrasah* (school with Islamic teachings and curricula) which stresses the religious importance of learning the Quran.



Map.3.1. Rajbari Sadar showing the Khankhanapur union (Source: Banglapedia 2006)

3.2. Village social organizations

Social organizations such as *gusthi* (lineage) and *samaj* (community) govern social, economic and political life in most villages in Bangladesh. Briscoe (1979) thinks that the *samaj* can be identified not only during religious ceremonies, but can also be recognized as an important economic unit, regulating the exchange of labour, land and useful resources in rural areas. Cain (1978) sees the household in north-central

Bangladesh, as an important social organization involved in shaping the economic circumstances of the villages. According to him, the household starts its cycle with marriage, and fulfils its development by having earning sons. This highlights the fact, that the presence of men is a dominant factor in maintaining a smooth household economy in rural Bangladesh.

The social organizations of Char Khankhanapur and Decree Charchandpur are patriarchal, and exhibit a patrilocal residence pattern (Cain 1978). Descent lines are traced through males, which mean that property such as land, house and other economic resources, are passed on through the male generations. Although women are, legally, entitled to claim property shares, often they do not do so, for sake of maintaining a smooth, relationship with their natal households (Islam 1974). In many cases, women consider that the maximum they could receive from their parental economic resources are their dowry, and the other small gifts they might receive during or after marriage. Social relationships play a significant role in women's lives, on which they can rely during periods of crises, such as widowhood, and abandonment by their husbands (Islam 1974). Mutual relationships among women themselves are also significant for the daily survival of their households (White 1992: 88).

Most women belonging to the landowning class, and a few of the landless women, see it as mark of social prestige to stay within the household domain, and to wear a *burka* (veiled cloak) to maintain *pardah* (seclusion). Although liberal development discourses regarding rural women in Bangladesh, believe that *pardah* is a means of secluding women from male spheres, I argue, following Shehabuddin (2008) and Feldman (2010), that *pardah*, as a state of mind, instead of subordinating women, enables them to have mobility, and has opened up chances for them to enter public places such as markets, schools and health clinics.

3.2.1. Bari and ghor

Most people identify themselves as belonging to a *para* (special neighbourhood), certain *bari* (homestead) and a distinct *ghor* (household). I rely on Abdullah & Zeidenstein's (1982) attempt to define *bari*, *para*, *ghor* and other social organizations to describe those of Char Khankhanapur and Decree Charchandpur. According to them, people do not always define *gram* (village) by the official definition of the

administrative and revenue collection departments. When people speak about their *gram* they name their *para* or *bari* instead of using the official name of their village.

The *bari* (homestead) is made up of *ghor* (households). Households refer to people who share a common *chula* (hearth). *Ghor* plays an important part in people's lifecycle (Cain 1978), as it acts as an essential economic unit for a family (Abdullah & Zeidenstein 1982). *Ghor* or household is comprised of the family, which includes a man, his wife and, commonly, his unmarried sons and daughters, or sometimes married sons with their wives and children. Aziz (1979) defines *ghor* as the housing unit which accommodates all members of any type of family. At Char Khankhanapur and Decree Charchandpur, many *ghor*, both among Muslim and Hindu families, comprise nuclear families. The reasons behind young men's separation of households after marriage are to avoid conflicts between their wives and mothers, and/or shifts from farming to nonfarm professions. Besides these, inspired by cinemas and dramas, as shown in satellite channels, many women also aspire towards a 'modern' nuclear family as a symbol of happiness. These considerations signal the influence of modernization and globalization forces on changing household structures in rural Bangladesh.

Ghor is important when seeking to understand the social dynamics associated with gender and power. Men are usually considered to be the decision makers in *ghor*, though some *ghor*'s women take major decisions in household affairs. Such assertion challenges the stereotypical notion of women's status in South Asia. Abdullah & Zeidenstein (1982) show that members of households or *ghor* are responsible for production and processing of food, although all women of well off or middle class households, do not earn money themselves to support their families. In poorer households most women struggle for their families' sustainability, women may undertake any available paid work outside the home. This implies that in maintaining household food security, the sexual division of labour is sometimes flexible.

Bari is comprised of attached or detached *ghor* constructed of bamboo and straw or tin roofed with a mud base, or brick, exhibiting the different class and status. Each *bari* has a courtyard, around which the *ghor* are built. Sometimes a *bari* has orchards or a few fruit trees. In a *bari* where people's main occupation is agriculture and/or producing confectionary, cowsheds are common. In Char Khankhanapur and Decree Charchandpur, wealthy households are known as '*grihastha bari*', literally meaning

householder's place. Such *bari*, ideally, have a grain storage place in a corner, a cowshed, a spacious courtyard used for piling of grains and post harvesting activities, and sometimes a pond for bathing or daily cleaning.



Fig.3.2.1. *Bari* with courtyard and cowshed in Char Khankhanapur

Traditionally, while decision making processes involved the participation of the elders in the *bari*, increased participation in modern education, paid work and entrepreneurial activities has enabled some women to take major decisions regarding marriage, rituals, ceremonies, conflict resolution, property management and land redistribution. In such cases, an influential and well-to-do male relative, with good leadership potential, may be consulted or asked for necessary support.

Aziz (1979) found that a *bari* gets social approval according to the name of a successful living or dead member of that *bari*. If a *bari* member does something unpleasant, that this not only discredits the *bari* but also that of the *gusthi* (lineage). Such misconduct is locally termed as '*gusthir nak-kan-kata* (act of cutting off the nose or ear of lineage' (Aziz 1979: 24). As Fricke *et al* (1986) suggest, marriage marks a critical event in a person's lifecycle. During bride and groom selection, villagers prefer to consider the economic as well as social position of the married-to-be's *bari* (homestead) or *gusthi* (lineage). This is done, mostly, to strengthen the social network of respective households. Many villagers think that better the social and economic position of the affinal kin, greater is the chance of getting support during times of crisis.

3.2.2. *Gusthi* or *bangsha* (lineage)

Gusthi or *bangsha*, terms used interchangeably to mean lineage, play a significant role in women's lives in terms of shaping their social relationships, access to material resources, personal identity and understanding of a 'good life'. In a general sense, while *gusthi* or *bangsha* mean a set of people connected through descent, literally it refers to 'a group of households or families all of whom are agnatically related, with the exception of in-marrying wives and out-marrying daughters' (Aziz 1979: 24). Ghosh (2002) finds in a floodplain village of northern Bangladesh that *gusthi* members may not always belong to a common ancestor. However, I noted that among both Hindus and Muslims, membership of a *gusthi* or *bangsha* is recognized through having a common patrilineal ancestor. If a family has no son, people consider it as becoming '*nirbangsha*' (closed line of lineage). In-marrying wives though becoming members of their husbands' *gusthi*, are commonly termed as '*barirbou*' (wife of the house), but at the same time they retain the membership of their natal *gusthi* (Aziz 1979) with the status of '*gusthir meye*' (daughter of the lineage).

<i>Gusthi</i> of Char Khankhanapur	<i>Gusthi</i> of Decree Charchandpur
Pradhan	Fakir
Mollah	Pramanik
Sardar	Mondol
Pramanik	Kazi
Sheikh	Chowdhury
Bepari	Mridha
Khandakar	Sardar
Khaa	-----
Haque	-----

Table.3.2.2.1.Prominent Muslim *gusthi* (lineages) in Char Khankhanapur and Decree Charchandpur (Source: Fieldwork 2011/12)

It is only among the Hindu people of Char Khankhanapur that after marriage women lose their natal *gusthi* membership and become integrated entirely into their husbands' *gusthi* or *kul*. *Gusthi* is important for Hindus as they worship their *kul devata* or ancestors, who are connected patrilineally to a particular *kul* or lineage. It

is also significant for them to maintain caste or *gotra* endogamy and *kul* or lineage exogamy.

Kundu	Bagdi
Shaha	Monirishi
Pal	Karmakar
Ghosh	Shwarnakar
Chakravarty	Baidya
Sutradhar	Hariya
Jamadar	Dutta

Table.3.2.2.2. Hindu lineage groups in Char Khankhanapur (Source: Fieldwork 2011/12)

The *gusthi* is important for Muslims and Hindus when arranging marriage. It is expected that all *gusthi* members are informed about prospective match fixing before a final decision is made. I observed, that some *gusthi* members consider marriage as a social weapon to use to take revenge on any previous misbehaviour by remaining absent from a marriage ceremony. Such a silent revenge often imposes strains on kin relations within their *gusthi*. While examining marriage practices in rural Punjab, Pakistan Fricke *et al* (1986) find similar importance attached to the patrilineal kin during selection of prospective marriage partners. They identify it as ‘*biradari*’ which I term as *gusthi*. They accentuate, also, the significance of ‘*rishtadari*’ (kin relations) which may not be always connected through descent. They show that *biradari* and *rishtadari* members help each other when a member is not affluent enough to provide marriage or livelihood costs.

It is evident that the *gusthi* works as cohesive social unit (Aziz 1979), during times of economic or political crises. In this context, I argue with Zaman (1991) who claims that in *char* lands *gusthi* cannot provide even limited mutual support, because of seasonal displacement. I found several cases at Char Khankhanapur and Decree Charchandpur where the *gusthi* played a significant role in dispute settlement. As one of the examples show, Hazi Mollah, an influential person from the Mollah *gusthi* of Char Khankhanapur was struggling with a land related dispute with Hasham Pramanik, a well-off farmer of the same village. Hazi Mollah’s *gusthi* members extended their physical as well as mental support during his crisis, and worked for

him as *laathiyal* (muscle men). This, also, reflects the importance of correlating an individual's power with existing patterns of patron-client relationship in the *samaj* (community), which Bertocci (1972) refers to as the 'little society' for the villagers.

3.2.3. Samaj and Para

Samaj (community) is a vital social and political unit for local conflict resolution. Literally, it means community. According to Bertocci 'in the context of particular events, the village emerges as a structural unit of larger social groupings, of which the *samaj* is one of the most important' (1972: 31). *Samaj* comprises of 150 to 200 households living in close proximity. Aziz (1979) understands it to be a place where people, not always related by blood, are mutually interdependent, socially as well as politically, and are part of a designated territory, not always related by blood. White (1992) defines *samaj* as the unit which regulates social order in a community, and is characterized by community hearings referred as *bichar* or *salish*.

Zaman (1991) identifies a *samaj* as a locus for understanding patron client relationships. I illustrate this with two examples of Eid-ul-Azha celebration (the holy occasion of the Muslims when they sacrifice animals such as cows and goats, held once a year). At Char Khankhanapur, there are six *samaj*, of which the Sardar *samaj* is most influential. It is headed by a local *matabbar* (leader) (Zaman 1991) named Manik Sardar. During Eid-ul-Azha, meat of the sacrificed animals (either goat or cow) gets distributed into three portions – one third for own family, one third for relatives, and the remaining third for other *samaj* members and the destitute. Hasan Sardar, a well-to-do and influential member of Sardar *samaj* sacrificed a cow and with the assistance of Manik Sardar, and prepared a list of *samaj* members to whom to distribute meat, but Alimuddin Khaa, one of the *samaj* members somehow got excluded. This annoyed the other *samaj* members, and put the prestige of the Sardar *samaj* at stake. In another instance, I heard that during 2009's *Eid*, Hasan Sardar could not sacrifice even a goat, due to his recent financial hardship. He considered his inability to make a sacrifice as shameful for himself as well as for his *samaj*.

The above examples show that the *samaj* is not only important for reinforcing social solidarity among villagers, but also acts as a locus for exhibiting power and social status. At Decree Charchandpur, land relationships among Baten Mondol, Rezawan Fakir and Kashem Sheikh illustrates the *samaj*'s role in shaping patron-client relationship. Baten Mondol, a well-off farmer and a leading member of his *samaj*,

once planned to lease out five acres of his land for sharecropping to a skilled farmer, Rezawan Fakir, from Mallikdanga (an adjacent village), who had requested Baten Mondol to give him the land to sharecrop, but Baten Mondol, after consulting the *samaj matabbar*, Nuru Fakir, decided to give the land to a small farmer, Kashem Sheikh who belonged to his own *samaj*. According to Baten Mondol, the reason behind such a decision was to maintain social solidarity, and to provide patronage to *samaj* members. He explained how he had planned to contest for the upcoming local union council election; he would need *samaj* support for campaigning and voting. In this context, I agree with Zaman (1991) who finds the way the relationship between *samaj* leaders with their followers is shaped by the insecurities of village life.

Like the floodplain *char* villages of northern Bangladesh, the *samaj* do not always control land grabbing practices in Char Khankhanapur and Decree Charchandpur. To maintain patronage in the *samaj*, well-off landlords keep control over their followers' labour (Zaman 1991) and wish to give economic benefits to the poor ones. Poor members reciprocate such help with their labour and social support. Poor women, for example, help well-to-do women of the same *samaj*, with household chores and post harvest activities, which signals exploitation as well as social solidarity and mutual interdependence (White 1992:86).

Aziz (1979) argues that the *samaj* exercises social control. If any *samaj* member deviates from existing social norms, leaders hold a *shalish* (informal dispute settlement) to seek resolution or to punish the guilty person. These punishments include *dorra mara* (thrashing with whip), and *ekghure kora* (social exclusion). For the Hindu people of Char Khankhanapur *samaj* is maintained by their respective lineages and headed by *thakur moshai* (religious leaders). They control *samaj* members by preserving Hindu codes of life such as prohibiting out of caste marriage and regulating social behaviour.

As well as *samaj*, village people's identity is also associated with *para* (neighbourhoods). *Para* refers to clusters of houses where the members of households are not consanguinal or affinal kin. In each *para* there may be cohabitation of the well-off and the poor. *Bari* (homestead) in *para* connects through narrow mud roads, sheltered by trees and vegetation. This allows women to move freely within a *para* without wearing a *burka* (Abdullah & Zeidenstein, 1982).

Women of same *para* help each other in child care, caring for illness and during crises, which increases women's households' social capital. However, it is not uncommon for them to quarrel over trifle issues such as children's fighting and cattle grazing. At Char Khankhanapur, I noticed that for the Hindu the *para* represents a caste designation. For example, The Kundu businessmen and their families live in Kundu *para* while Monirishi weavers live in Monirishi *para*. *Dalit* Hindus live in Nama *para* which is subdivided into Notun Bazaar Methar Patti (sweeper's community) and Muchi *para* (leather worker's neighbourhood). Though upper castes, such as the Brahmin, Kundu and Shaha, define the *Dalit* Hindu living in these *para* as polluted, the *Dalit* see their habitation, in a separate *para*, as rejection of the values of the upper caste Hindu. Such rejection of the upper caste authority resembles the experiences of the *Dalit* Hindu of South India (Kapadia 1998). I noticed many small temples in the Nama *para* in Char Khankhanapur, which the *Dalit* Hindus consider as their space to worship and perform their rituals. Ranganayakamma (2002) finds that the lower castes Hindus of India do not possess the means of production. My observation of 10 *Dalit* families refutes such a finding and highlights the regional difference. I found that *Dalit* households not only possess land and small shops at Namapara, and that many *Dalit* women are also engaged in paid employment at Khankhanapur *bazaar* (market).

Para also functions as local economic unit. Almost all *para* have a *dokan* (small shop) (Abdullah & Zeidenstein 1982). These shops sell groceries and fancy items such as ladies bangles, earrings, and lace hair bands. Some *para* have tea stalls and *maktab* (religious institutions) where children have their primary religious lessons.

In Decree Charchandpur, people do not identify themselves with their *para*. Instead they locate their place in relation to the *beel* (local water body). Often they recognize themselves as people of '*beel-er- e par*' and '*beel- er- opar*' meaning this side or that side of the *beel*. Such identification is important for them as it regulates their access to local markets. For example, people of *beel-er- epar* go to Khankhanapur *bazaar* (market), whereas those living in *beel-er opar* go to Samratnagar *bazaar* or Arif *bazaar* for weekly and bi weekly *haat* (bi-weekly markets).

3.3. Economic structure of Char Khankhanapur and Decree Charchandpur

Agriculture is the dominant pattern of livelihood for many villagers. According to the agriculture extension office record of Khankhanapur, almost 75% of the households

of Char Khankhanapur and 80% of Decree Charchandpur are engaged in agricultural work. Though economic resources are scarce (Jansen 1986) it does not correspond to Foster's (1965) understanding of peasant societies. Foster (1965) claimed that in traditional peasant societies if one person or a family is improving, other individuals and families feel threatened, and one's wellbeing at the expense of others. The village people, I observed, do not conform to Foster's claim. Rather, happiness and wellbeing is communal and if someone is successful, people consider it to the credit of the entire village. Foster (1965) noted that to minimize the sense of being alienated from others' success and achievement, people in peasant communities practice strict sanctions against individualism. Some villagers in Char Khankhanapur and Decree Charchandpur maintain similar behavioural pattern.



Fig.3.3. *Haat* (bi-weekly market) in Char Khankhanapur *bazaar*

Haat and *bazaar* (markets) are important economic places for connecting people with the growing national economy, as well as wider international markets. Although *haat* (bi-weekly markets) offer good opportunities for local farmers and craftsmen to sell their products with profit, but due to existence of middlemen, they often fail to make even a minimal profit. I found many women to be involved with the minor and major markets (White 1992:70) in terms of wage labour, money lending and small scale trading. A majority of the well-off women observe *purdah* (seclusion) and get involved in the major markets such as *haat* and *bazaar* through male intermediaries. Many women as well as men consider *haat* and *bazaar* as male domains unsuitable for *meyelok* (women).

3.3.1. Property ownership, patron-client relationship and class formation

As land, is a key asset in Bangladesh, it is necessary to focus on the way property ownership, especially land ownership, determines class status in rural areas. In this context, I do not use the term 'rural proletariat', which Khan (1972) uses to define the landless. The reason behind disagreeing with Khan's usage of such term is that though people may not own land, they possess small shops, three wheeler motor rickshaws and other economic resources.

To identify the economic class structure in rural Bangladesh, many researchers have used land possession as an important indicator of economic status. For example, White (1992) classifies households into four groups as 'strong' and 'vulnerable' on basis of their ownership of land and other economic assets and possession of social and human resources. Jahangir (1979) classifies farming households into four categories as rich, medium, poor and landless, based on land possession. Ghosh (2002) categorizes people as wealthy farmers, medium farmers, small farmers and poor families depending on their land ownership. According to Ghosh (2002) the vulnerability of households depends on seasonal variations, as well as livelihood opportunities. For example, if a household has no access to land, but depends on income from working on the farms, the household may not be considered as economically vulnerable. Again, if a wealthy household, which possesses land, has poor social relationships with relatives, neighbours and *samaj* members, it might be, socially, more vulnerable than landless households.

I classify households, firstly, as farming and non-farming (Schendel 1981) on the basis of their livelihood patterns. Secondly, I classify them as upper, middle and poor in relation to their access to economic, social, and political opportunities. I categorized farming households as well-to-do, medium, small and landless, according to their possession of land.

Land is differentiated as *dhani jomi*, which is fertile and cultivable, and *potit jomi* or fallow land, which is not as fertile as the cultivable ones. Well-to-do farming households possess more than 100 *bigha* (*bigha*= one third of an acre, 1335 sq.meters), medium households possess less than this, but not below 20 *bigha*, small farming households have possession of less than 20 *bigha*. As Jahangir (1979) shows, small farmers tend to have the greatest possibilities of becoming landless, because of livelihood vulnerabilities.

Wealthy farmers are engaged in cash crop cultivation. Absentee landlords either leases out their lands for sharecropping or hire wage labour (Baqee 1998). According to Baqee (1998), they are ‘non-cultivating aristocracies’. Medium and small farmers work on their own farmlands, though they sometimes hire agricultural labourers for harvests. Labour in Char Khankhanapur and Decree Charchandpur is not cheap as Jansen (1986) found to be the case in the Bhaimara village. Currently, *khoraki poirat* (agricultural labourers who work in lands in exchange of food) are rarely found, and if they are, they demand the minimum wage of 400-500 BDT per day. Poor women get less (about 200-250 BDT per day) as agricultural labourer, because employers think them weak, and not as capable as men.



Fig.3.3.1. *Dhani jomi* (cultivable land) in Decree Charchandpur

Based on land ownership, and income from farming, as well as out of farm activities, I categorized classes as follows:

Upper class: Households owning lands of more than 100 *bigha*, with a modest agricultural income, and substantial outlets at local markets represent the upper class. Most influential business men, landlords and political elites of the villages belong to this class. Women of this class enjoy having a low work load, as they can hire labourers for household work. Sometimes, upper class women act as money lenders to poorer households, and have access to land.

Middle class: Medium farmers and small traders belong to the middle class. They own land, cattle and small enterprises in the local markets. Women of these households (farming households) work in their own fields as contribution to

household labour. Except for a few who work as teachers, as bank or NGO staff, most women of this class prefer not to work outside their homestead.

The rural poor: Landless destitute and female headed households comprise this class. Men are wage labourers and earn meagre amounts to eke out a living. Women work for well-to-do households, local markets, migrate to cities and work in construction projects. To minimize household crises they are the main borrowers of microcredit, and serve as clients for the well-off, powerful households.

Some landless farmers are upgrading themselves to become small or medium farmers. For example, Afzal Sheikh, a landless farmer of Decree Charchandpur, worked as an agricultural wage labourer for 10 years, and pulled a rickshaw at Rajbari town for five years. Recently, he bought 10 decimals of land, and cultivates it with the help of his sons. This has improved his social status. He is now no longer a *poirat* (wage earner) and has become *krishak* (farmer having own land).

Many poor men and women are temporarily migrating to other villages, towns or cities to seek better economic opportunities. Male members of some middle income households are also migrating to the Gulf States, such as Oman, Qatar, and United Arab Emirates, by which they aim to improve their livelihood. This migrating population is emerging as a wealthy class, by spending their remittance on land purchase, and the purchase of luxury goods such as colour televisions, freezers, and setting up brick built houses, as symbol of the *shamman* (prestige) of their households. Some invest in small trading opportunities in the local markets and some buy land and appear as absentee semi-peasants.

3.4. Political organizations

The political atmosphere of Char Khankhanapur and Decree Charchandpur is shaped by the activities of local government units, such as union *parishad* (union council), *gram adalat* (village courts) and *shalish* (traditional local dispute settlement system). Baqee (1998) suggests that rural elites exercise power through these local political units. While Chambers (1983) uses 'elite' to describe people who are 'less poor and more influential', I consider progressive farmers, village leaders, businessmen, religious leaders and others of high social status, as elite.

3.4.1. The Union *Parishad* (UP)

The union *parishad* (union council) is the smallest unit of local government, responsible for revenue collection and dispute settlement. It is through this channel that government's rural development fund reaches the local level (Huque 1992). It is, also, an important place for gaining information about the local power elites and patron client relationship patterns.

Iqbal Hossein, aged 58, is currently the chairman of the Khankhanapur union *parishad*. He is assisted by Gafur Rahman and other members. Both Iqbal and his members are elected and obtain *shamman* (prestige) because of their influence on the village courts and local dispute settlement. According to the Local Government Act of 1997, although there are three reserved seats for women, as members participating at local union *parishad* (Khan & Ara 2006), in Khankhanapur union council, there are only two female members, named Rokeya begum and Meherunnisa. Their presence is only observed at union council office when there is an important dispute settlement case, or when they need to sign any official document. Men believe that women should spend their time looking after their households, instead of getting involved with official work. Such an attitude towards women by men represents the patriarchal gender ideology of considering women as home makers.



Fig.3.4.1. Khankhanapur union *parishad* (council) office

Disputes usually concern land ownership, criminal offences and problematic family relationships. The *parishad* sits weekly to deal with such cases. To assist the

committee, Sanjog, an NGO that provides legal aid to the poor, records the cases. Afsar (2010) points out the increasing trend of NGO participation in maintaining good governance. She notices, also, that the union *parishad* is heavily dominated by the unequal power politics of patron-client relationship. Such power politics are evident in the context of the *gram adalat* (village court).

3.4.2. The *Gram adalat*

For many poor men and women in rural Bangladesh access to justice is governed by *gram adalat* (village court) and *shalish* (traditional dispute settlement system). While *gram adalat* (village court) is the lowest formal court in the district's judicial system, most people who find it difficult to access district courts, approach this court with dispute cases. Das & Vivek (2011) suggest that although *gram adalat* includes the traditional system of *shalish*, most villagers see it as an impressive, formal system for gaining social justice for minor disputes. It is constituted by union *parishad* (council) chairman and at least two members from the groups involved in dispute (Wahab 2009). In the absence of the chairman, any union *parishad* member can execute *gram adalat* hearings. Complicated cases are forwarded to the district courts of Rajbari and Faridpur.



Fig.3.4.2. *Gram adalat* (village court) in Khankhanapur union council office

According to Wahab (2009), the *gram adalat* generally deals with disputes regarding family conflicts, recovery of money, threat to someone, battering of wives, killing of domestic animals, dispute regarding use of community tube wells and land ownership. Sometimes poor people do not approach the *gram adalat*, because of their dependency on the *shalish*, headed by the *samaj matabbar* (leader).

Schuler *et al* (1998) identify poverty and gender inequality in the legal framework, as mechanisms for limiting women's access to justice. It is evident in Khankhanapur *gram adalat* that some poor women may not get justice. I illustrate this with the case of Hasina, a poor woman of Char Khankhanapur, who had filed a case at the *gram adalat* involving a family dispute. Her complaint was against her abusive husband. However, as her brother-in-law was working for the union *parishad*, the verdict of the *gram adalat* was found in favour of Hasina's husband, denying her justice.

As Wahab (2009:22) shows, *gram adalat* is gradually losing its effectiveness in some areas of Bangladesh such as Dhaka, Comilla and Rajshahi. The main reasons responsible for this are lengthy dispute settlement procedure, lack of accountability by the union *parishad* chairman and members and unfair judgements. The purpose of introducing the *gram adalat* was to ensure that poor villagers can have access to justice, with less expense involved and fewer legal complications (Wahab 2009), but I noticed that in Khankhanapur justice for poor men and women is dependent on bribing the powerful elites. The more that a person is able to bribe the chairman and his members, the quicker he or she can expect their cases to get resolved.

3.4.3. *Shalish*

Shalish, which literally means mediation, is a traditional and informal dispute settlement system in rural Bangladesh. It is similar to *panchayat* of India and *lok adalat* of Pakistan, where it is headed by local elites (Ahsan 2009, Jahan 2009). Though village courts were introduced in 1976 (Biswas 2008), to ensure rural justice, *shalish* remains as a specimen of the age-old practices of conflict resolution (Alim & Rafi 2003). Disputes that are brought to the *shalish* include dowry, maintenance, sexual offences and domestic violence (Siddiqi 2004: 58).

According to Golub (2003), *shalish* takes three forms - *shalish* induced by the local village leaders, *shalish* governed by the union *parishad* and NGO based *shalish*. Though I noticed that *shalish* was headed by the *samaj matabbar* (leader), the union *parishad* chairman is the most preferred person in *shalish* hearings. Sometimes, influential persons such as businessmen, political and religious leaders are invited to execute the process. I found about 10 cases in Char Khankhanapur and 15 cases in Decree Charchandpur where disputes were resolved through negotiations among the disputing parties, without the interception of the *matabbar* (leader).

Golub (2003) observes that the *shalish* is involved in resolving a wide range of problems, similar to *gram adalat*. When a dispute arises, villagers ask *matabbar* (leader) to arrange a *shalish*. Unlike *gram adalat*, a *shalish* can take place anywhere, as it does not require any formal setting (Hossain 2012). It can either be in the dispute litigants' courtyard, school ground or somewhere else that is convenient. Golub (2003) finds, also, that *shalish* does not only involve *matabbar* and disputing parties, but that the general public is able to express their personal opinions.

Although many poor people depend on the *shalish* for 'restoring harmony and securing reconciliation' (Siddiqi 2004: 50), I found that in some instances it endangered social justice for some of them, particularly the women. Alim & Ali (2007) find similar cases where the *matabbar* misuse power (Alim 2006) and reinforce *fatwa* (Islamic regulations). Often poor women are victims of *fatwa*, as they are powerless to offset the verdicts of the *matabbar*. Alim & Rafi (2003) illustrate the role of hush money (cash gift) in *shalish* decisions. I noticed a similar situation, where the *matabbar*, union *parishad* chairman and members were reluctant to arrange *shalish* for poor litigants, because of poor people's inability to bribe the *matabbar*, chairman and others responsible for arranging *shalish*.



Fig.3.4.3. *Shalish* at a dispute litigant's courtyard in Char Khankhanapur

If a poor woman is accused of a particular misdemeanour, a *shalish* verdict against her is easily manipulated, by bribing the *samaj matabbar* and members present at the *shalish*. For instance, Momena, a poor woman of Decree Charchandpur, was accused of stealing money from a well-to-do household where she used to work as a maid. Majed and his sons (owners of the house) arranged a *shalish*. Momena was not

allowed to say anything in her own defence. She believed that the *shalish* decision had already been made by the *matabbar*. The *shalish* decision was to fine her 50 TK and thrash her with a whip 20 times. Momena was very upset at this decision, not only because she would lose her job, but also because of the injustice metered out to her, a poor woman. This finding got relevance with Feldman (2010:311), who similarly observes that in some cases women are charged without proof and village elites 'secure the legitimacy of the *shalish* as a site for appropriate adjudication'. Sometimes disputes arise among the *matabbar* concerning the situation. They try, initially, to resolve such conflicts by themselves (Alim & Rafi 2003), but if the case remains unresolved, local political leaders' support is required.

3.5. Ongoing development programmes

Development programmes are carried out at the government and nongovernmental level. Government development projects are administered by union *parishad* (union council) aiming to develop roads and culverts, and to ensure poor people's livelihood sustainability. The chairman and the members of the union *parishad* are responsible for monitoring the development fund to be used in construction projects, and for introducing income generation opportunities for the poor. Besides these, agricultural extension projects and social safety net programmes, such vulnerability group development (VGD), and *boyoshko bhata* (old age allowance) are also part of the government's development projects.

According to Khankhanapur union *parishad* records, major development programmes, that have taken place during the last five years, are the local construction of eight roads and twelve culverts. Social safety net programmes, with an average budget of 400000 BDT (approx. GBP 4000) are currently working to alleviate poverty, with special attention being paid to poor women (widows, divorced, or abandoned by husbands). In VGD programmes union *parishad* members prepare lists of the beneficiaries, on the basis of their economic condition. Once selected, each of them receives 30 kilograms of wheat or rice per month. I observed that some poor women sell their shares in local markets to buy their daily necessities. I realised also that listing of beneficiaries of such programmes is not always fair.

According to union *parishad* records of Char Khankhanapur, about 55,00,000 BDT (approx. GBP 55000) was allocated for local agricultural development in Char Khankhanapur and Decree Charchandpur in last five years (2010-2015). This budget

included price of obtaining 'free' samples of improved high yielding seeds, low cost fertilizer and insecticides, plus the training of agricultural extension workers and their salaries. The Agricultural information office at Khankhanapur union complex dispenses a high yielding variety (HYV) seeds for exhibition and experiments among local farmers. Periodically, agriculture extension officers visit and assist these farmers. However, most poor farmers complain that such support is only for wealthy, big farmers, who can afford large scale cash crop cultivation. Blaire (1978) also finds similar instances where largest landowners benefit most from community development projects.

NGOs, such as BRAC (Building Resources Across Communities), Grameen Bank, Sanjog and ASA (Association for Social Advancement) target poor women and provide microcredit. Researchers like Hashemi *et al* 1996 stress the close connection between microcredit and empowerment of rural women in Bangladesh, but, according to Goetz & Gupta (1996), not all women can have control over their loans. Schuler *et al* (1998) claim that NGO's providing microcredit to poor women are, indirectly, creating household conflicts and aggravating domestic violence. I will discuss this issue in detail in chapter 6.

3.6. Summary

Though Char Khankhanapur and Decree Charchandpur vary in their geographical locations, the people's lifestyle is similar. They have developed certain social, political and economic patterns - where *bari* and *ghor* are important social units that regulate people's lives. Social identity is formed by a person's membership of *gusthi*, *para* and *samaj*. I explain, in this chapter, how *gusthi* and *samaj* shape patron client relationships when dispute resolution is required, sharecropping of land, and in faction politics. Focusing on some poor women's participation in paid employment opportunities, I show how traditional gender roles are changing in the rural area. Based on possession of economic resources such as land, cattle and small trading, I classify households as upper, medium and poor, in accordance with their economic structure and patron client relationships. I believe such a classification is significant, because development affects people according to their particular economic and social class.

The poor *Dalit* Hindus are not always proletariats, as I observed. They can possess the means of production, such as land and small shops, and most of them take part on

an equal basis in household decision making. They have their own subtle ways of opposing the upper caste domination, and do not consider themselves as completely oppressed and powerless.

I have shown how access to political arenas such as union *parishad*, *gram adalat* and *shalish* are not straight forward for some women. In this chapter, I also highlight ongoing development programmes and NGO activities and explain how they benefit certain women, both poor and affluent. In next chapter, I discuss how the social, economic and political organizations of the villages influence my research process, particularly, the selection of informants and the choice of data collection methods.

Chapter 4

Methodology

While much research, focussing on women, has been undertaken in rural Bangladesh (Abdullah & Zeidenstein 1982, Begum 1983, Blanchet 1984, Jansen 1986, Ahmad 1991, White 1992, Rozario 2001, Shehabuddin 2008, Kabeer 2009) and some concentrate on rural women's indigenous technical knowledge (ITK) (Shah & Nuri 2000, Rozario 2002b, Afsana 2005, Afsana & Rashid 2009, Perucca 2012), studies on women's perceptions of work have received limited attention in the context of development interventions, modernization and globalization processes and their impact on women's lives.

Many foreign researchers, who carry out ethnographic research in Bangladesh and elsewhere such as Pakistan, experience difficulties in accessing rural women's lives, due to the practice of *purdah* (seclusion). Learning the language can also be a challenge and understanding local dialect is difficult (McCarthy 1967, Papanek 1974, Westergaard 1983). Bangladeshi scholars may also have problems gaining village women's trust, despite their roots in Bengali culture (Islam 1982, Rizvi 1982, Begum 1983). Both local and foreign researchers discuss the associated methodological issues and emphasize the use of a broad spectrum of methods in order to try to understand women in traditional rural settings (Islam 1982:2).

This chapter discusses the research methods that I employed during my fieldwork in Char Khankhanapur and Decree Charchandpur villages. The fieldwork occurred in three phases: from November 2011- March 2012, December 2013- May 2014 and December 2014- February 2015. In the first phase, I spent a considerable time in building rapport through informal discussions with women about their ideas of a 'good life', and I also enquired into village social and economic organizations. In the second phase, I explored women's lives in details to learn about their work and the impact of microcredit and migration on their lives. In the third phase, I sought to further my understanding of women's work and the factors that shape its meaning. During the three phases, I employed a combination of anthropological methods, such

as participant observation, individual and group interviews, life histories and case studies. I used participatory methods also, such as the seasonal calendar to understand variations of women's livelihoods.

My research focuses on the 'anthropology of development' rather than 'development anthropology', which involves a critical analysis of development initiatives guided by the western economic paradigm. The research also features 'auto-anthropology' since I worked with the people of my own and my in-laws' villages. According to Strathern (1987:17), auto-anthropology is where a person works in his/her own society. It is important to consider my engagement with the villagers during my fieldwork, and to focus on reflexive issues as an insider researcher (belonging to the study community) while working in an outsider institution (belonging to a UK university). I shall clarify my 'positionality' (Gupta & Ferguson 1997: 38) in relation to the people I studied, and discuss my ethical concerns in the field, which relate to my social position belonging to a certain class, gender, age and educational group (Bell 1993:2). In addition, I will discuss the role of village factional politics and family rivalry, in shaping my research experience.

4.1. Doing 'anthropology at home'

According to Pierano (1998:105), 'throughout the twentieth century, the distances between ethnologists and those they observed – once seen as "informants" - have constantly decreased'. This was the result of 'native anthropology', which is studying one's own culture that became a major concern among the contemporary anthropologists in Asia and the Pacific region. Kuwayama (2003:8) sees it as an attempt by natives of developing countries 'to represent their people, usually in their own language and from native points of view'. The underlying idea of native anthropology, according to Kuwayama, was a response to their exclusion as active participants in ethnographic research. He notes, however, that scholars of developing countries prefer to call such research 'indigenous anthropology' rather than 'native', in order to avoid the historical Western colonial representation of colonizer versus colonized, and researcher versus researched. Sillitoe (2015:13) suggests that indigenous scholarship challenges Western ideas of what comprises knowledge and allows indigenous scholars tap into their communities' experiences, when formulating their research agendas. Engaged anthropology, however, seeks to further

its aim by advancing 'participatory approaches' and by building up meaningful partnerships with indigenous representatives and scholars 'to gauge progress and access local concerns' (ibid:7).

Jackson (1987) identifies certain factors that attract Western anthropological researchers to work at home. According to him, when anthropologists found that new states object to research into their people's lives, and suspected that it was an expression of 'neo-colonial imperialism', they turned their attention towards doing research at home. He points out that knowing one's own culture in depth and ease of access to one's own society, which requires less time and resources to conduct fieldwork, may also influence some anthropologists to select home as their field site (1987: 9). Strathern argues 'anthropologists on familiar terrain will achieve a greater understanding than elsewhere, because they do not have to surmount linguistic and cultural barriers' (1987: 17). However, she suggests that anthropologists may overlook things as 'obvious' and not question native assumptions such as religious beliefs.

The concept of native is contested (Narayan 1993, Rahman 1999, Kuwayama 2003). Kuwayama, for instance, argues that native anthropologists are native in a secondary sense. Moreover 'insider' or 'outsider' is a shifting identity, as their identity 'shifts according to the situation in which researchers find themselves' (Kuwayama 2003:9). With the postmodernist turn in anthropology, the reflexivity of researchers has gained importance for 'analyzing how their identity has shaped the process of knowledge construction' (Kempny 2012: 39-40).

Narayan (1993) in her essay 'How Native is a "Native" Anthropologist' also focuses on the shifting identities of anthropologists. She stresses the subjectivity rather than objectivity of anthropological research. She explains how 'knowledge is situated, negotiated and part of an on-going process', and argues that like all humans, anthropologists are shaped by life experiences and professional background, which assigns to them a 'hybrid and positioned nature' (1993: 682). According to her, having roots in a locality does not always mean that an indigenous anthropologist is 'returning home to blend smoothly with other natives' (1993: 675). Ergun & Endemir (2010:34), in their self reflexive accounts of fieldwork in Azerbaijan and Turkey, also assert that being an insider is not a 'straightforward' process for native

ethnographers. They suggest that a native researcher who is 'suspended in a betwixt and between position, often ends up with a fluid status that does not lead to either inclusion or exclusion'. Such claims reflect Weil's argument that while anthropologists can be 'natives – as strangers', they can also be 'strangers-as natives' (1987: 197). I am an insider-outsider in Char Khankhanapur and Decree Charchandpur, as a Muslim woman working with Hindu men and women, and having a city up-bringing, and being the daughter of a wealthy landowning family studying the rural landless. Following Narayan (1993) I question my position as a 'native', having power and prestige as an 'outsider-insider'.

Though I belong to Char Khankhanapur by birth and Decree Charchandpur by marriage, I have only visited the villages for a few days in vacations, and for social occasions such as relatives' marriages, births or circumcision ceremonies. I follow Narayan and consider myself as a 'partial insider' (1993: 678) rather than an 'insider'. I am not an outsider because of my frequent visits to the villages for different purposes and my father's constant influence on village politics. Such partial membership allows me to see the villages, partly from an outsider's perspective. For example, it was difficult for me to understand and interpret the rural custom of *pardah*, and also poor women's ideas of farm work. I learned about aspects of rural life, such as local farming practices, as a novice because of my city socialization and lack of agricultural knowledge.

4.2. Multiple identities in the field

According to Kusow (2003: 597), the status of researchers in the field emerges 'from the interaction between the researcher and the participants as well as the social and political situation within which the interaction occurs'. Though I identified myself as an anthropologist, such identity was understood in different ways, at various times, by different people, which following Rosaldo, I term as having a 'multiplex subjectivity' (1989:168-195) with 'many cross-cutting identifications' (Narayan 1993: 676). For example, in Char Khankhanapur some men and women accepted me as *gramer meye* (daughter of the village) while others considered me as *bidesh ferot otithi* (guest coming from abroad). Poor men suspiciously labelled me as *boroloker meye* (well-to-do man's daughter) enquiring into their lives. Hindu men were often dubious about my intentions, when I made repeated visits to their places, and passed

hours in conversation with women. Some thought I was in the village doing a job assigned by a foreign government, and would be distributing *bideshi taka* (foreign money) to poor men and women.

When I visited affluent, middle class women (like the local union council chairman's wife), they took it as a *berate asha* (informal visit), whereas many poor women were unsure how to take my visits. Some poor women saw me helping them to solve their problems, notably those related to land disputes (as the local union council chairman was my father's friend), and also to mediate with Grameen Bank over microcredit installment payment difficulties, because of my good relations with the bank officers. Hindu upper class women regarded me as polluting for being Muslim, despite my social status, and previous acquaintance with them. They did not allow me to enter the inner sections of their houses and swept their houses immediately after I left. I responded gently to these reactions and did not force them to let me enter into their private spaces against their will. I talked with upper class Hindu women on their balconies where they allowed me to sit without hesitation. Poor Hindu women did not display such attitudes, and accepted me as being naive about their culture, encouraging me to learn about their lives, I could talk sitting in their kitchens, living rooms or elsewhere.

In Decree Charchandpur, my identification was *barir bou* (wife of the house) for all villagers. Some affluent families welcomed me as *borolok barir meye* (daughter of well-off household) because of my prosperous paternal family. Many poor women saw me as *shohorer ahladi bou* (posh, urban wife) and were puzzled to find that I had no children even after eight years of marriage. Some of them were sympathetic to me as a wife with no child and advised me to try to have children, thinking me *oshustho* (sick due to infertility), *bajha* (infertile) and *porakopali* (unfortunate). This particular identity issue of motherhood upset me, though I knew they were saying these things, because they had difficulty relating my position with theirs as wives and mothers. The reason that I have since become a mother is the consequence of such fieldwork pressure. When I visited the field for the second phase (December 2013-May 2014) of my fieldwork and let those women know about the birth of my daughter, they seemed to be happy about the increased similarity between them and me. They shared with me their experiences and aspirations as mothers which they never shared before (for example, childbirth and child care experiences).

In both the villages, as a partial insider, I was thus ‘drawn closer in some contexts’ and ‘thrust apart in others’ (Narayan 1993: 676). These shifting identities shaped my fieldwork experiences, affected my attempts to establish a rapport with the respondents, and influenced my choice of research methods.

4.3. The reasons behind the choice of field sites

For anthropologists, fieldwork is often likened to a rite of passage (Van Gennep 1960) as they pass through the stages of separation, liminality, and reincorporation (separated from usual life, immersed in the study community, and then reintegrated in the academic community to analyze the data and write up the ethnography). It reflects the process by which an outsider tries to be an insider (Rahman 1999). Although I did fieldwork in my native village, the fieldwork was indeed a rite of passage for me as an anthropologist.

Fieldwork often ‘purports to be about a whole society or culture, but it is usually undertaken within a single community – typically a village within that society, and it is assumed (often on shaky grounds) that the particular community is somehow “representative” of the wider society’ (Ellen 1984: 66). I think Char Khankhanapur and Decree Charchandpur represent similar Bangladeshi villages because they share characteristics such as common patterns of social, economic and political organization.

The reasons why I chose the villages include working in my home village should allow me to gain in-depth understanding of rural culture; it let me revisit the women, and their lives, whom I had known since my childhood, and that I could communicate fluently with people in their own dialect (slightly different from the formal *Bangla* language). It would require more time and resources to build rapport and interview women, than if I chose to work elsewhere. Researching women already acquainted with me also meant that I did not have to begin research from scratch. Moreover, doing the research at home enabled me to cope with both a limited budget and time. I was funded only GBP 600 for the first phase of the fieldwork by the Commonwealth Scholarship Commission, UK. The second and third phase of my fieldwork was self-funded.

I had worked in Char Khankhanapur previously, in 2005, when carrying out one month's research for my Master's degree in anthropology. I interviewed Hindu women and men of different castes about their views of womanhood. I found evidence of a clear division, not only between men and women, but also among women of different class and caste. The views of Hindu women are not homogenous, as they perceive the world from different social positions. In my PhD research, I sought to understand how Hindu women of Char Khankhanapur conceptualize their work and development, and compare such perceptions with those of their Decree Charchandpur Muslim counterparts.

A significant reason for selecting the villages was my family's honour. As Rozario (2001, 2004) points out, maintaining women's purity and honour is integral to the Bengali value system. Despite modernization and globalization processes, 'female chastity and *purdah* are fundamental principles' of Bangladeshi culture (Rozario 2001: 104). My family was not comfortable with me conducting fieldwork in an unfamiliar place since it would compromise the family's honour. I did not attempt to challenge such social concerns because doing so might jeopardize relations with my family. By conducting the research at home, I could convince my family that I was not defying the 'norms of *purdah* and *izzat* (honour)' in my academic pursuits (Rozario 2001: xxiii). Moreover, it ensured me male guardianship, which is important for Bangladeshi women.

A foreign female researcher may not be concerned about *purdah* considerations and other rural customs, which might reduce her ability to appreciate aspects of Bengali women's lives. Many villagers may accept foreign female researchers as *bideshi* persons and not expect them to follow such customs. However, the expectation for a *deshi* (local) woman is that she will follow rural norms and values. In many instances, such a researcher may find it difficult to get people to accept her, if she went to undertake fieldwork in a strange village. Many female researchers in Bangladesh therefore, commonly, do 'anthropology at home'.

4.4. Selection of sample households

Maxwell (1997:87) defines purposive sampling as a technique where 'particular settings, persons or events are deliberately selected for the important information

they can provide that cannot be gotten as well as from other choices'. According to Teddlie & Yu (2007: 83), 'a purposive sample is typically designed to pick a small number of cases that will yield the most information about a particular phenomenon'. I used non-random, purposive sampling to select households for data collection because a land dispute took place in Char Khankhanapur in February 2012 (the first phase of fieldwork) that involved my father and another influential family of the village. Because of the dispute, not all women were willing to participate in my research. Moreover, researching rival households would endanger my personal safety. Purposive sampling enabled me to select sample households from the village faction which belonged to my father's patronage. Though I was aware that such a sampling technique might not be 'representative' of populations because of my 'subjectivity' (Black 1999:118), it allowed me to get 'greater depth of information from a smaller number of carefully selected cases' within the limited time frame (Teddlie & Yu 2007:83).

I also made use of snowball sampling to get information from female migrant workers who had returned home either permanently or temporarily for a visit. As I was away for lengthy periods from the villages, I did not know all the women who had migrated for work, either locally or internationally. In snowball sampling, I asked some respondents to nominate others, who could provide me with useful information, and it proved an effective way of selecting my purposive sample (Morgan 2008). While using such a sampling technique can be risky, as there is no way of knowing how representative the sample is of the population (Black 1999:118), it was one way to proceed without having a list of female migrants' names.

The records of the Khankhanapur union council (2011-12) show that there are 320 households in Char Khankhanapur, of which 87 households comprise Hindu families and 233 Muslim ones. In Decree Charchandpur there are 105 Muslim households. For the purposes of my research, I selected 40 households in Char Khankhanapur and 20 households in Decree Charchandpur using a combination of purposive and snowball sampling. Among the sample households of Char Khankhanapur, 15 were Hindus and 25 were Muslims. I avoided the rival households and based on my personal acquaintance, I purposively chose 25 households in Char Khankhanapur and eight households in Decree Charchandpur where women were engaged in enterprising work. Using snowball sampling, I selected 12 female migrants'

households in Char Khankhanapur and 11 in Decree Charchandpur to learn about their experiences of work.

Households	Rich	Upper middle class	Lower middle class	Poor
Numbers	3	10	12	15
Percentage	7.5	25	30	37.5

Table 3.4.1. Sample households in Char Khankhanapur on the basis of income, housing and lifestyle (Source: Fieldwork 2011-2012)

Households	Rich	Upper middle class	Lower middle class	Poor
Numbers	2	5	6	7
Percentage	10	25	30	35

Table 3.4.2. Sample households in Decree Charchandpur on the basis of income, housing and lifestyle (Source: Fieldwork 2011-2012)

Although I spoke to women in the sample households in the villages about their perceptions of work, guided by my research interests and previous acquaintance with women, I selected 10 Hindu women and 15 Muslim women in Char Khankhanapur to enquire in detail into their work activities and the impact of microcredit on their lives. I also selected 11 Muslim women and 1 Hindu woman to explore their experiences as migrant labourers (three migrated to the Gulf States as domestics, four worked as labourers in a brick field near Dhaka, three worked in Dhaka garment factories, one worked as bank clerk and one worked as school teacher). In Decree Charchandpur, where migration is increasingly occurring among poor women, as a common livelihood strategy, I chose cases of 11 migrant women, where four of them worked as domestic workers in the Gulf States, five worked as Dhaka garment workers Dhaka, one worked as NGO official and one emigrated as nurse. I asked eight women about their work experiences, and if they were microcredit borrowers, and explored whether microcredit helped them to improve their lives by generating income opportunities.

4.5. Fieldwork and rapport building

During my fieldwork I noticed that the people we study are equally curious to know about our motives and to learn about our lives. Outside researchers often do not take this into consideration. They try to conform to the norms of behaviour and try to fit in with the community, so although they are strangers, they show familiarity with the culture. It may be necessary to learn new skills, of which they have no experience. However, doing so, they may not become insiders and understand local concerns as insider researchers do.

Being a partial insider, I was aware that I should not select informants whose social positions that might influence my work. I did not ask union council members and other influential, well-to-do people to introduce me to poor women. I knew that many of them might feel uncomfortable in the presence of the rural elites. I tried to meet them informally with them and ease into relations. For instance, I started conversation with some questions regarding their children and other family members. Sometimes, I shared my own life story and personal feelings, in order to develop relations of mutual friendship.

I consider correct addressing as an important aspect of starting conversation with informants. In order to understand the hierarchy in social relations, it is, therefore, necessary to understand how people address each other based on their degree of relationship. We use *apne* (you) to address senior persons such as grandfather, father, mother, elder brother, elder sister, uncles and aunts. People also use *apne* to show respect and for formal as well as informal correspondence with strangers. *Tumi* (you) is a more familiar term used when speaking with people of the same age, or younger people, such as siblings, cousins and friends. Sometimes *tumi* is the preferred way to address older relatives, to express love and intimacy and it is often used when talking to grandmother, sister-in-law and brother-in-law. Men often use *tumi* to address their wives, expressing their close relationship. *Tui* (you) is commonly used to refer to informal relationships with juniors, such as younger siblings, children and occasionally close friends. However, sometimes affluent people use *tui* to address poor people such as maids, labourers and farmers whom they think are of low social status. Many poor men use *tui* to address their wives, sisters-in-laws and daughters-in-law since signalling that these women are inferior.

I used *apne* to address my respondents, customary *Bangla* usage to show respect. Older men and women who knew me from my childhood addressed me as *tumi* but some of them addressed me *apne* reflecting my social position as a university teacher and my father's influential position in the village. Some affluent men and women addressed me *tui* to express their affection towards me or as a token of their long term relationship with me. Variations of usage of these terms of address defined the different types of relationships when engaged with my informants.

Sometimes I used terms like *chachi/kaki* (aunt) for middle aged women, *bhab/boudi* (sister-in-law) for younger women and *dadi/thakurma* (grandmother) for elderly women. For men I used similar terms like *chacha/kaka* (uncle), *bhai/dada* (brother) and *dadu/thakurda* (grandfather) depending on age. Older respondents called me by my name, while younger ones identified me as *apa* (sister) or *bhabi* (sister-in-law). Such cordial terms helped me get closer to people and often let me participate in their daily conversations.

During interactions with the chairman and members at the union council, I had to be formal. I discussed my proposed research with them, assuring them that I was not an audit officer, inspecting their activities. Although I did not receive much cooperation from them at first, they started to help me when they were convinced that I was doing academic research which would not cause any harm to them. My professional identity, as a lecturer at the University of Dhaka, helped in this regard. For example, when I first visited the *upazilla nirbahi* (sub-district officer), he was not willing to talk to me regarding development issues. However, when I approached with my professional identity as a university teacher and researcher, he let me access much useful information in the government database.

As government officers were sceptical about my work, and they were available only for limited hours, I adhered to pre-set, structured questions that focused on development projects aimed at improving poor women's lives. The problem of asking such structured questions was the 'social desirability bias' that Bryman (2012: 227-228) defines as when 'some respondents' answers to questions are related to their perceptions of the social desirability of those answers'. I noticed that the officers often answered 'yes' to questions related to the impact of development on women.

They also misinterpreted some questions. For instance, when I asked whether they think that government supported income generation projects improve poor women's lives, they thought that I was requesting statistical information about the project beneficiaries. Personal conversations with them helped sort out such problems and let me raise more complex questions about the development projects designed for poor women.

Discussing personal experiences of microcredit and migration was not easy at first, but by January 2012, the third month of my fieldwork and during my subsequent visits to the villages, when women stopped misinterpreting my presence as a government or NGO official, things improved. While rapport building, I did not rush to collect data, nor did I press them to tell me about themselves. I let women talk about their lives. Not everything they told me had relevance to my research. Conversations with older men and women took longer, when they wished to talk about many personal issues, such as their relationships with other family members, particularly sons and daughters-in-law. Poor women, who thought I could solve some of their health or money problems, shared many of their daily experiences, which included stories of happiness as well as deprivation. Such conversations sometimes helped me understand their perception of 'good life'. For example, many women told me how they concentrated on maintaining harmonious social relationships within households, which was important to them, as they saw their happiness linked to their ability to maintain peaceful life.

Seasonality influenced my fieldwork. Like Islam (1982), I found meeting farm women difficult during the post harvest period, when they were busy with paddy husking, rice parboiling and drying and seed and grain storage. At this time, the men were at home, and the women did not feel comfortable speaking to me in their presence. The men were eager to talk to me, and often took control of conversations. While doing fieldwork in winter, the festive season, many women offered me *pitha* (handmade cakes) as a token of their hospitality; sharing *pitha* helped to build rapport. I asked them to show me how to make *pitha* and realised that they were proud to teach me such skills. I noticed that they not only taught me how to make *pitha*, but also talked more freely about their lives, their hopes and aspirations.

In the winter, when many poor women were engaged in work at brick kilns or earth digging sites, I struggled to meet them. They were busy in the evenings too, cooking dinner, and had little time to talk to me. In some instances, I tried to visit them at their work places, but their employers did not like it, as they stopped working to gossip with me. I managed to convince some road construction contractors and brick kiln owners in Char Khankhanapur through the intervention of the local council chairman, to allow the workers to talk to me.

Sometimes, I gave poor women a small sum of money gifts for the time they spent with me, but often, I found that poor women tried to solicit such monetary gifts by telling me what they thought I wanted to hear. 'Most ethnographers are involved in gift-giving; to establish rapport, to maintain relationships and to repay moral and material debts' (Ellen 1984: 109). For rapport building within a short period of time, I also tried giving money to some poor women, who were in real need of help with their health costs, or paying for children's school fees. Sometimes, I gave them some clothes and stationery for their children such as pens and pencils. For small children, I always took sweets. They were happy to see me, and accompanied me while I walked through the village. For old women, I took *paan* (betel leaf). Besides rapport building, I also gave gifts to the poor women and children because of their expectations of me. My social status and affluent family background made them think that I should give them money and some *bideshi upohar* (foreign gifts) such as chocolate, soap, shampoo and other toiletries. Such expectations sometimes acted to pressure me to give gifts to exhibit my family's *borolok* (affluent) social status.

Though I gave gifts to some poor women, I was careful not to be manipulated. Some poor men at Char Khankhanapur asked me to negotiate their personal disputes with the local union council, and a few women pursued me to help them get benefits from Vulnerable Group Development programmes (VGD), widow allowance and other social safety net programmes. I had similar experiences with some poor women at Decree Charchandpur, who tried to manipulate my acquaintance with the Grameen Bank officers to reduce loan interest rates or allow them more time to repay loan instalments. I handled such situations tactfully, politely declining their requests. Though it created some frustration, in the long run I managed to make them understand my position.

Sometimes, I walked and chatted with poor women when they were returning from work. Often I was escorted by one of my male relatives on these walks. Firstly this was because of *purdah* demands, secondly because local understanding of *shamman* (prestige) meant that a respectable woman should not go out of home alone in the evening, and thirdly because of my father's concern for my safety (to minimise chances of physical attacks by his rivals involved in an ongoing land dispute).

4.6. Methods of data collection

Sillitoe (2000b) observes that methodologically it can be challenging for Bangladeshi researchers to work in their own culture. Firstly, he argues, if they occupy a privileged position in farming communities as landowners, affluent farming households, or absentee landlords, they may not wish to research into the knowledge of poor farmers, or the landless, as it may undermine their own 'authority' or 'power'. Secondly, it may be difficult for indigenous researchers to overcome their class status and minimize the unequal power existing between them and those they research. Thirdly, given their religious beliefs, indigenous researchers may not dare to engage themselves in research which is considered blasphemous. Being a daughter of an influential landowner, it was also challenging for me to research poor women. My father hesitated to allow me to interview poor women of farming households because he thought that my frequent interaction with them might reduce his prestige as a patron. Some poor women also did not find it easy to let me participate in their daily activities such as farming, cooking and post harvesting. In some instances, because of my class status, I could not take part in poor women's lives. For example, I was not certain to accept to eat with poor women and *Dalit* Hindu women, as whether it would be an appropriate behaviour, given my father's social position.

During my first phase of fieldwork, it was not easy to conduct fieldwork in Char Khankhanapur because of the ongoing property dispute between my father and another better off family (pseudo named as the Khandaker). As land based violence is a common feature of *char* lands in Bangladesh, avenging family members is ingrained in the local culture. I was not free from the risk of possible physical attacks by his rivals. To ensure my security, I followed my father's request to interview people who were under his patronage. For example, I talked to women of the Muslim and Hindu households belonging to our faction, because of accessibility and for my

physical safety. Such limitations had considerable influences on the data I collected. For instance, I could not be certain whether the information they provided was reflection of their realities or attempts to make satisfactory answers to my questions. Moreover, it was impossible for me to compare their information, with that of other women who belonged to different factions, and so get a clearer understanding of women's perceptions of good life.

The dispute did not, at first, start with violence and was limited to filing dispute cases in the district court, but, gradually it led to physical fights that triggered the politics of revenge and counter revenge between the two rival parties. During my second field visit, I had to be very careful to maintain the same strategy of selecting informants, as the property dispute was unresolved. Though my third field visit was less stressful, access to the households of the rival faction remained difficult.

The way my insider status affected my fieldwork had implications for my data. For example, there were some people in Char Khankhanapur who were envious of my father, and would not cooperate with me. Knowing that my research was required for my PhD degree, they hindered my fieldwork, and spread rumours that I had some evil intentions and would get some people in trouble. They represented me as someone who was shaming local women, by asking personal questions, and misguiding them, by telling them about women's empowerment. Some people thought that I was fuelling family conflicts. Such non-cooperation was because that I was identified as the daughter of an influential person in the village, more than as an outsider anthropologist. I noticed that some women were reluctant to let them interview, being misguided by such rumours.

Being a Muslim, I found it difficult to conduct research with some Hindu women in Char Khankhanapur, who restricted my access into their lives despite belonging to our faction. My interviews centred more on Muslim women as we shared a common religious background. This is reflected in my data, which more representative of Muslim, than Hindu, views of development. This supports Narayan (1993)'s point of view, that although having roots in the locality, it is not always possible for an anthropologist, to do anthropology at home, and to interact in others' lives, either as an insider or as an outsider. An outsider Bangladeshi researcher, who is neither Muslim nor Hindu, might experience similar difficulties because of his/her religious

identity. However, the situation may be different for *bideshi* (foreign) researchers because of local women's expectations of getting financial help from them.

I used various methods to 'ensure the integrity of the data' (Fetterman 1989: 42), changing them according to situations. For example, I chatted with poor women who relaxed in collective settings in the afternoons. It was difficult for some of them to manage time with their busy work routines and participate in formal focus group discussions. I found it convenient to talk to women while they were doing daily chores (such as cooking, washing utensils and clothes in ponds). For collecting data on the experiences of microcredit and migration of both poor and better off women, I relied on individual, in-depth interviews.

To enquire into women's perceptions of development who were microcredit borrowers and migrant labourers, I relied on life history interviewing focusing on their own interpretations of their life events. A life history is 'a fairly complete narration of one's entire experience of life as a whole, highlighting the most important aspects' (Atkinson 1998:8). Fielding (2006) describes life history interviewing as 'an approach that uses a form of individual interview directed to documenting the respondent's life, or an aspect of it that has developed over the life course'. I preferred to collect women's 'naturalistic' life stories, which according to Plummer (2001), were stories of lives told without any research intervention. Though using life history interviewing was time intensive, it allowed me to delve in greater depth into women's experiences and provided me with significant information about their lives over long periods.

4.6.1. Field notes

Researchers take notes in the field to record and retain information of the behaviours, activities, events and other features of life (Shwandt 2015). Sanjek (1990) and Emerson *et al* (1995) emphasize the importance of making rough notes during fieldwork, which can, later, be developed into more comprehensive field notes; Sanjek refers to such rough notes as 'scratch notes', Emerson *et al* consider them as 'jottings'.

Field notes are the core of my ethnographic records. I preferred to take notes of my daily observations. For this purpose I used a pocket note-book, jotting down useful

information while I spent time with people and engaged in conversations. I also used a field diary to document my daily activities. I transferred notes from notebooks to laptop. To make interviews easier and less time consuming, I organized them thematically, for analysis after returning from the field.

During the first phase of field work, I avoided taking notes publicly, as it could be embarrassing and cause suspicion among informants. Many women were dubious about it and misrepresented it as census work, and sometimes as NGO activity. In such situations, I preferred to take mental notes (Lofland & Lofland 1995, Thorpe 2008) which I wrote down when alone. The reason for doing this was not only that the respondents were suspicious about my note taking in their presence, but also because I was worried that doing so might discourage them to share their experiences with me.

While analyzing the field notes, I realized the limitations of taking mental notes. For instance, it was difficult to ensure the accuracy of some quotations by respondents. Moreover, I was unsure whether I could achieve a depth of analysis from these notes. During the second visit, I shared the analysis of my field notes with many men and women, and asked them if I had interpreted things correctly. They were happy to learn that their conversations were important in my research and assured me that I represented them correctly or at least the way they would like to represent themselves. Sharing my records with people had a significant impact on my relationship with them. When I visited them during my second and third field trips, many of them cordially accepted my presence. Such acceptance eased my worries about public note taking and encouraged me to make rough jotting during my interviews and observations.

4.6.2. Participant observation, unstructured and semi-structured interviewing

On the understanding, that participation in peoples' lives can promote relationships (Davies 1999), I worked as a 'participant observer' (Gold 1958). Since I was not brought up in the village, it was not always possible for me to participate as an 'insider' in all village affairs. I did not want to make a sudden appearance in people's lives and start doing strange things beyond their expectations. For instance, I could not participate in women's post harvest activities in Char Khankhanapur, such as threshing, drying and parboiling, or care for domestic animals, because such participation would be questionable, and doing so might influence people to think

that I lacked *shamman* (prestige) unlike other members of my family. I refrained, also, from participating in such work because I worried that people might ridicule me as a *dhongi* (pretender) making fun of them. Once I tried to help some poor women to grind rice with a *dheki* (wooden foot pounding device), but they interpreted it as *boroloker ahlad* (artificial showiness by a well-off person). It revealed their class consciousness. I noticed similar expressions by some other poor women who did not allow me to take part in their daily cooking and household chores. They thought that by letting me do their household chores would be *beyadobi* (bad conduct). Occasionally, however, they let me make *pitha* (seasonal cakes) after repeated requests. In such instances, I had to be an ‘outside observer’ (Ellen, 1984: 103).

My partial insider status had several limitations, which significantly affected the collection and interpretation of data. For example, I could not learn how some poor women prepare organic manure fertilizer and cow dung fuel sticks and decide what local crop varieties to plant. I failed, also to understand how they cope with seasonal cropping difficulties. Sometimes, I found it difficult to get answers from them regarding the effect of agricultural modernization on their traditional farm work. Some of them thought that if they said anything against modern farming, they would have trouble securing benefits from the government's agricultural projects.

Not being able to participate in the lives of Hindu women of certain occupational castes (such as Betei, Ghosh and Bagdi), it was not possible for me either to learn about their cultural conception of work, or their knowledge of craftsmanship. For example, I could not learn how some poor Betei women weave bamboo mats and baskets, the Ghosh women prepare *mishti* (sweets) and Bagdi women catch fish in shallow ponds. Often I did not understand why during crop processing women separated certain portions of seeds for storage instead of others and how they identified the quality of good seeds. It was also difficult to understand crop processing work such as rice threshing, jute harvesting and *gur* (date palm sugar) manufacture.

Despite these limitations, my insider-outsider status had some advantages. For instance, as I could speak the local dialect, many poor women found it easy to understand my questions during interviews. My previous acquaintance with some of them opened up opportunities to share personal experiences and aspirations. For instance, because of my prior relationships with them, I could obtain a deeper

understanding about their experiences of working as migrant labourers. Some women also discussed their experiences of enterprising work supported by microcredit and its impact on their lives. The stories they told me, expressed their *apon bodh* (feeling of one's own) towards me. I could understand the lack of such *apon bodh* in testimonies of other women, unknown to me as I noticed their hesitation to share some of their experiences, in particular, that of sexual harassment at work.

My family's influential status enhanced my access to well-off women from upper and middle income households. Some admired my professional and academic identity as a teacher and researcher and supported me because they had leisure time and had good relations with our family. Often I was allowed to interview them for lengthy periods of one to two hours. They could manage this time for interview sessions, as they had domestics to do the household chores.

My influential, insider status as *gramer meye* (daughter of the village) also enabled me to access some women's experiences as microcredit borrowers of Grameen Bank, some of them telling me about their difficulties in repaying loan instalments and the unsympathetic attitude of the loan collection officers. To ensure the accuracy of their accounts, I visited their households repeatedly to compile detailed case studies of loan use.

During casual, unstructured interviews (Bryman 2008), I was careful not to impose any specific topics on the conversation nor pushing the interviewees to think in certain ways. Semi-structured interviews focussed on certain topics, central to my investigation, such as women's work, the effect of seasonal crises, choices of livelihood activities including migration, and their access to microcredit and its effect on their work.

Davies (1999) argues that since those in power are not readily available for informal discussions, common ethnographic research methods may not be for them. Keeping this in mind, I arranged to interview some upper class women at their work places. If it was not possible to set up a formal interview, I invited them to my place for tea, and engaged them in informal discussions about their understandings of work and development. These interviews were mostly conducted in upper class Bengali (as spoken in cities), as I was aware of their expectation that I should speak it as a university lecturer. Sometimes, using dialect Bengali troubled our communications as they tried to use the same with me, and ended up misinterpreting the questions I

asked. For instance, when I used the term *nari unnoyon prokolpo* (development projects for women) in our conversations, they thought I was talking about some *bideshi shahajjo* (foreign funding support) to help the poor women. Communications worsened further when they tried to speak in English with me, in order to show their elite identities. Often I could make little sense of such conversations. In such cases I maintained a 'multiple native strategy' (Mascarenhas-Keyes 1987), speaking formal Bengali with a mixture of a few English and local dialect words.

4.6.3. Group Interviews

According to Judi (1994:2), group interviews are 'a semi-structured discussion of a given topic by a homogenous group of 6-10 individuals'. It is not 'rigidly controlled as an interview using a standardized questionnaire', neither can it be characterized as an 'unstructured conversation' (ibid: 2). As it was convenient to interview some women in groups, I decided to conduct group interviews to stimulate ideas and discussion (Stewart *et al* 2009). Such interactive group discussions enabled me to investigate how women's worldviews varied. The central theme of the conversations was that a 'good life' is not always about individual welfare, but depends on shared happiness.

Group interviews helped me to collect information from different women within a short period of time. However, there were some shortcomings to this method. For instance, I noticed a tendency among some respondents to agree with others in the group rather than putting forward their own ideas. Some of them felt too embarrassed to share their personal experiences and opinions in front of others, and the data collected through group interviews might not represent all the women present. However, one of the main advantages of this method was that it inhibited women from providing any false information, because others would correct a woman if she said something wrong.

I used group interviews in first two months of my fieldwork to get an impression of how local women, generally, understood 'development as a process', and in the subsequent months, to delve into specific topics such as their perceptions of work in respect of migration and microcredit. In such interviews, I aimed to single out respondents' similarities and differences with respect to their interests and attitudes towards 'development'.

When selecting groups for interviews, I preferred to interview young women and older women separately to avoid potential conflicts (e.g. between young wives and mothers-in-law). I did not interview poor and better off women together, as the better off would dominate the conversations and silence the poor, reflecting patron-client relationships. During the focus group discussions among poor women, sometimes some of them silenced others, and I had to facilitate discussion by gently requesting them to allow everyone to speak, and encouraged shy participants to take part in the conversations.

I used timelines (May *et al* 2009) to identify life events, particularly those that might impact on local livelihoods. I preferred to employ the seasonal calendar to evaluate livelihoods, and see how different farming seasons shape them. The seasonal calendar that I constructed was used ‘to draw out and further explore the timing of a number of significant activities, and the potential relationships between different biophysical and social economic event domains, which are cyclical’ (Sillitoe *et al* 2005: 142). For example, it helped me to understand both men’s and women’s seasonal labour migration.

4.6.4. Photography

With the consent of research participants, I took photographs of various activities such as post harvest work, microcredit meeting sessions, and craft making. I sought to capture aspects of women's work. Often photography helped me to ease my relationships with individuals. There were situations, for instance, where they asked for my camera to take pictures of themselves, or their relatives during festivals such as weddings and religious gatherings (such as *eid* and *puja*). It helped with rapport building. Sometimes taking pictures of their children and other family members made them feel proud, as they could not dream of having a camera of their own.

I used a digital camera with a high quality data storage capacity. I tried to involve local women in decisions about what photographs to take, and find out how they interpreted them. In some instances, I handed my camera to them to take photographs, and tried to understand what issues were interesting to them. To get an idea of the dynamics of household relationships, I asked them to take pictures of people whom they considered important. For example, some poor women often took pictures of their children, showing that their wellbeing included their children. In using photography as a method of collecting data and rapport building, I was

conscious that images could have multiple meanings and different people could view them in different ways (Bryman 2008).

4.7. Ethical considerations

In participatory research, the anthropologist may seek to provide an opportunity for multiple voices to be heard, especially of the weak. In so doing, the question arises whether the researcher can remain objective, overcoming his/her own biases. Pottier *et al* (2002: 223) argue that since researchers have their own beliefs and values, they can 'as an interest group, side with others and (unconsciously) attempt to validate their own viewpoints and positions'. In this context, I was particularly aware of the elite biases that were ingrained in my identity. For example, like many upper class women, I might not encourage poor women's participation in paid work because it could mean loss of domestics to do household chores. It is, also, possible that I could have overlooked some issues that could be problematic, or embarrassing, for my family's reputation in the village.

Since I came from the village, and to an extent was an insider, this posed particular ethical questions for me. I was bewildered, for instance, when informants sought my personal assistance with their practical problems. I struggled when respondents tried to manipulate me, and use me as a negotiator with the local government. I was also upset when people confused my research with a development project, and thought that I was a cheat, when they understood that my research was not going to bring them any immediate economic benefits. These reactions could be the same a foreign researcher but not involve the same concerns about getting involved with factional politics. For me, helping poor people, personally, could be interpreted by many as part of my father's patron-client relationships.

The preamble of the code of ethics of the American Anthropological Association points out that anthropologists have moral obligations towards the communities in which they work (Flwehr-Lobban 1998). I could not do anything that might upset my father's social relationships with others in the village. I had to rearrange choice of respondents according to my father's suggestions, who was concerned for my safety. This probably influenced my understanding of some people's idea of development. My obligation to maintain family's social prestige means that there is possibility that some of my interpretations are biased. For example, my interpretations of women's idea of good life may reflect only the views of women who belong to a particular

faction, and may not represent all women. Such views could be influenced by their obligation towards my father and it is possible that I analyzed them from a well-off woman's perspective. There are also chances that my interpretations of women's perceptions of development obscured conflicting issues such as corruption and factional politics.

The question of when, if ever, it is appropriate to involve oneself in the politics of communities to which one does not belong, presents an ongoing dilemma for those who advocate engaged anthropology (Sillitoe 2015:11). Despite being a partial insider, I experienced a similar dilemma. There were some instances when I became aware domestic violence towards women. For example, when Ansar Ali, a rickshaw puller, was beating his wife for being late in cooking his lunch, I was overwhelmed with sympathy for her, and could not help myself interfering in the argument. I thought it would be unethical not to intervene in such dispute. Karim (1993) identifies such gender consciousness, as important in ethnographic research. According to her, it may happen that feminist sympathies emerge, through the experience of fieldwork, making us side with women, and that in some instances ethnographers try to improve the women's position in society, which is a reflection of the ethnographers' gendered position (Karim 1993: 251).

Many poor women might have provided me with false data, in particular when they tried to show me that they had very little, or insufficient money; possibly, thinking that I might provide them with financial help. Some well-to-do women were also sensitive about disclosing information regarding their economic situation (Flwehr-Lobban 1998), possibly, to minimize chances of potential threats by local thugs. I assured them that I would not use their real names in my thesis, and would not pass their information to anyone else. Throughout the thesis, I use pseudo names for everyone, in order to avoid making their personal information public.

It is probable that I took certain local practices for granted without further inquiry given my cultural intimacy (Pemunta 2009). For example, while I took part in seasonal festivals such as *nabanna* (the ceremony concerned with the harvesting of new paddy, and the making of rice cakes), I might have overlooked some inherent social meaning.

Though informed consent is crucial in research, I did not use written consent forms on all occasions, because for some people, particularly those who were not literate, it

was a barrier to open conversation. I preferred to use verbal consent instead, before interviewing persons. Some Hindu women thought that written consent forms were for recording information about their wealth and income. I had to convince them that my research was only for academic purposes, and it had nothing to do with record keeping of their assets, and making trouble for them. I used written consent, always, when I approached literate informants (such as the government officials, members of the union council and the council chairman). They were free to sign, or not, the consent forms and take part in my research.

4.8. Personal experiences in the field

Pollard (2009) argues that a PhD student can experience vulnerability during ethnographic fieldwork, despite his or her familiarity or unfamiliarity with the field. She identifies a list of personal and psychological feelings associated with fieldwork. These are loneliness, depression, disappointment, frustration, stress and feeling uncomfortable. I experienced most of these, working in a place where there were violent factional politics. For instance, during the first phase of my fieldwork, I felt depressed when my father tried to encourage me to stop my fieldwork, as he considered it to be unsafe. I was alone and stressed in my village home, because of the threats made by my father's rivals. My father, sometimes, forbade me visiting poor women in the evenings. This disappointed me, as it limited my chances of interviewing them, after they returned home from work. I was also frustrated when I underwent strong social pressure to become a mother. These circumstances made me feel that doing fieldwork in one's home situation is not easy, with obligations as a researcher, a family member and a Muslim female.

4.9. Summary

This chapter discusses the challenges of doing 'anthropology at home'. It shows that though indigenous anthropologists have roots in their own culture, they are only partial insiders and it may not be possible to blend themselves, completely, with local practices. I emphasize that local anthropologists, who work in their own communities have multiple identities that shape their fieldwork experiences, affect their attempts to build rapport with respondents and influence their choice of research methods. I focus, also, on the methods I used to collect data and their limitations.

I highlight that the importance of preserving family honour and securing male guardianship often inspires many Muslim, female anthropologists in Bangladesh to do 'anthropology at home'. However, I also show that working in one's own community poses problems, if they belong to a privileged class and are affected by village factional politics. In such case, it is possible that their data and interpretations are biased and may align with the views of a particular section of the community. To emphasize the positive aspects of indigenous scholarship, I contrast my position with that of a foreign researcher, and stress the advantages of my 'partial insider' status in getting in-depth, useful information about women's lives.

In the next chapter, I discuss about women's views of work and show the variation of their work and its impact on their lives.

Chapter 5

***Kaaj*: Local women's conception of work in Char Khankhanapur and Decree Charchandpur**

In rural Bangladesh, women's work is a significant part of village economy (Abdullah & Zeidenstein 1982). Particularly, in *char* lands, where livelihood conditions are vulnerable to seasonal crises, poor women, often work for longer hours than men, in order to support their households. Like many other *char* lands in Bangladesh, in Char Khankhanapur and Decree Charchandpur, many poor women of farming households spend a considerable time doing agricultural work, and for domestic chores, such as cooking, childcare and animal care. Some of them also take outside paid employment. Livelihood diversification has enabled them to work as migrant labourers, petty traders or daily wage earners.

Often, rural development projects in Bangladesh do not consider women's unpaid work, done within their households, as 'productive' work because they do not produce a visible economic value. Therefore, the projects target poor women as their beneficiaries, and involve them in income-based work and welfare schemes. It is important to understand how local women interpret work (*kaaj*), in order to identify how paid working opportunities, put forward by such development interventions and external forces such as modernization and globalization affect their lives. In this chapter, I intend to focus on patterns of women's work in Char Khankhanapur and Decree Charchandpur. Because women see their world from different points of view than men and have multiple realities, I discuss women's work from the perspective of feminist standpoints. Following Mies & Bennholdt-Thomsen's subsistence perspective, I also investigate how they perceive *kaaj* (work). The reason I choose subsistence perspective to discuss women's experiences of paid work is that it starts from the standpoint of rural women of developing countries and tries to take a 'view from the below', focusing on everyday life and politics, particularly of women. In my attempt to understand whether paid work improves or depreciates women's lives, I

want, also, to learn some local women's knowledge in relation to their work, because the idea which frames the presentation of this chapter is that modernization, globalization and planned development interventions might have negatively affected some poor women's lives and their knowledge of work such as farming and animal care.

5.1. '*Amader kaaj*' = 'our work'

Women in Char Khankhanapur and Decree Charchandpur generally make a differentiation between men's work (*purush loker kaaj*) and women's work (*meye loker kaaj*) in terms of household responsibilities (*daitto*). Traditionally, men's work consists of earning for the household maintenance while women's work is related to their *shongshar* (family), comprising of domestic chores and care of household members. However, because of the changes brought by modernization and globalization forces, the traditional concept of work has become flexible. Many women from poor as well as middle and upper class households consider paid work, done outside their house, as complementary to their husbands' income. They see it as a form of *shohojogita* (cooperation), aimed at their households' prosperity and may not regard it as the principal source of income. Poor women of female headed households consider outside paid employment, as the means for earning a living, and see it as *beche thakar jonne kaaj* (working for survival). Such variation of understanding work fits in with the claim made by Wallman (1979). Wallman suggests that 'across cultures, those activities that are called work (or by the word which is translated as work) change and the components of work processes appear in different combinations and with different significance' (ibid: 1).

Many women, both young and elderly, believe that the existing gendered division of labour is necessary for maintaining the equilibrium of roles within the family as well as the society. Often they trace it back to their religious traditions. Some of them believe that if men do women's work and women do men's work, the ancient social order will be disrupted, and generate conflict within society. For instance, the Muslim women believe that the gendered labour distribution is set by Allah, as outlined in the Quran, while the Hindu women consider it to be age old practice depicted in the holy Veda and Ramayana scriptures. I found ten out of forty women in Char Khankhanapur (six Muslim, four Hindu) and nine out of twenty women in Decree Charchandpur who did not wish to challenge the existing norms of work, so

as to avoid any social upset. They believe that if women accept paid employment and men do household chores such as cooking, cleaning and washing, it would be *lajja* (shame). I argue that if Women in Development (WID) projects fail to recognize such cultural conception of work and employ women in paid employment opportunities, it may not automatically lead to gender equality. Rather, if women understand household chores and child care as their responsibilities, employment in paid work may lead to increasing women's workload. Following the subsistence perspective, I also argue that by encouraging women to participate in paid employment, WID policies, such as the National Women's Policy of Bangladesh (2011), undervalue the idea of good life of some women and impose on them the 'dominant economic model of the west' (Mies & Bennholdt-Thomsen 1999:3), which believes that women's active engagement with paid work improves their status and ensures gender equality.

Charusheela (2003:298) argues that understanding paid work as a symbol of autonomy and self realization is culture specific and often reflects the 'experiences of relatively privileged women'. She claims that for women, such as displaced peasants and poor immigrants, wage employment may appear as 'demeaning, undignified and oppressive' (ibid: 238). In her analysis of the labour market situations under global capitalism, she concludes that relatively affluent women are able to do paid work because they can buy cheap labour of poor women (and sometimes men) of the working class who are immigrants from the third world countries. She suggests that it is the supply of cheap labour of some poor women in domestic services, which helps to make possible the empowerment of some affluent women. As she puts it, 'ethnic-minority, working class women provide the cheap services of nannies, maids and domestics within the home that allow other women to leave the home and enter the empowering world of work' (2003: 294). Some women's experiences of paid work, like that of Hosne Ara and Kulsum in Char Khankhanapur support Charusheela's claim.

Hosne Ara is a school teacher and belongs to one of the three rich households of the village. She started to work in the Khankhanapur girl's school after the birth of Ruhi, her only daughter. Though she used to live with her in-laws for a couple of years after marriage, she decided to stay separated because of the disputes over household affairs with her mother-in-law. She claimed that her job played a significant role in her move to another house. Her husband supported her decision to set up a new

residence as she was earning money by herself and contributed some of it for the advancement of her family. In the new house, she, however, found it difficult to manage household chores and job responsibilities simultaneously. So, she hired Kulsum, a 25 years old poor woman and paid her a monthly salary of 1500 taka (GBP 15). Kulsum took over the domestic duties, including child care, while Hosne Ara was at work.

Hosne Ara and Kulsum's cases illustrate the claim made by subsistence perspective. Subsistence perspective maintains that only a minority can achieve improved lifestyle at the expense of other people (Mies & Bennholdt- Thomsen 1999:3). Kulsum's domestic support has enabled Hosne Ara to work as a school teacher. For the domestic service, Kulsum is paid quite a meagre amount. Despite getting a small pay, she performs most of the household chores for Hosne Ara. While the relationship between Kulsum and Hosne Ara represents mutual dependence, it also expresses exploitation of Kulsum's labour. The exploitative nature of poor women's employment in domestic service is also recorded by White (1992:84) and Rozario (2001: xviii). White shows that in rural Bangladesh, poor women's work to 'help out' rich women not only signify mutual dependence but also inequality of relationships between them. Rozario, similarly, notices that often, poor women participate in paid employment such as domestic work for wealthier households, and that it takes place in highly exploitative conditions. It is my contention that if poor women's paid work becomes source of their exploitation, it does not enhance their status and challenges the WID's promise of ensuring women's improved status as a consequence of participation in paid work force.

Some affluent women, like Hosne Ara, get the domestic labour support, from poor women like Kulsum for performing the household chores. However, because of the increasing paid employment opportunities, offered by planned development interventions and globalization forces, few poor women are available to do domestic work in wealthy households. White (1992: 86) shows that in the Tanore district of Rajshahi, only women who lack any form of 'social or material resources to call on' are likely to work in other's home. She suggests that poor women take advantage of the new working opportunities to get rid of the exploitative domestic work. I found similar situation in Char Khankhanapur and Decree Charchandpur where many poor women participate in various types of work such as working as daily wage labourers in local markets and earth digging projects, migrating as contract labourers or

becoming members of *shomity* (microcredit organizations) to start small businesses. They do not want to work as domestic workers in rich households because of the chances of being abused verbally and physically. Moreover, for many of them, working as *kajer manush* (domestic worker but literally means a working person) does not provide them with autonomy and a prestigious social identity. WID's emphasis on the correlation between paid work and improved social status is applicable for these women because new employment opportunities free them from having to make choice of exploitative domestic work and allow to do *chakri* (job), which gives them a new identity and better income. Most poor women, who accept paid outside employment, consider their work done within the households as their *nijoshsho kaaj* (own work) though it is may be time consuming and labour intensive (Quisumbing 1998). They need to coordinate between *nijoshsho kaaj* and *takar jonne kaaj* (work for cash). I argue that if WID policies do not realize the importance of women's *nijoshsho kaaj* and prioritize *takar jonne kaaj*, it can cause disequilibrium in women's work and deteriorate women's status within households.

The impact of paid work on women's lives may not be always positive. For some of them, it may bring benefits, for others it may turn disastrous. Among the 40 sample households in Char Khankhanapur, 15 women asserted that paid work had improved their living conditions and enhanced their decision making power, but 16 were unsure about the direct impact of the paid work on their lives and nine claimed that participation in paid work had deteriorated their personal circumstances. In Decree Charchandpur, among the women of 20 households, eight women experienced the positive effects of paid employment opportunities, seven women expressed mixed impact and five women claimed about the negative effect of such work on their lives. To explain the variation of women's experiences of paid work, I illustrate the following cases.

Rehana worked as an accounts officer at a bank in Char Khankhanapur and earned about 15000 taka (GBP 150) as her monthly salary. Her husband, Kashem, owned a pharmacy in the bazaar which brought in a modest income for him as well as the family. She had two children. Though she did not live in a joint household, her mother-in-law lived with them. For managing the daily chores, she hired Moriom, a poor woman from her neighbourhood on a temporary basis. Her mother-in-law supervised Moriom's housework, and looked after the children while she was at work. Both her husband and mother-in-law appreciated her work and supported most

of her decisions related to household welfare. She contributed half of her salary towards household expenditure and saved the rest for their future. Her earnings were also invested in Kashem's business. For her husband and mother-in-law, she was a *lokhkhi* (as good as the Hindu goddess of wealth).

Sajeda was a returnee migrant in Decree Charchandpur. She migrated to Jordan for a year but she had to return because of the unexpected working conditions at the work place. She was beaten by the employer's wife for a trifle mistake in housework and verbal abuse was a daily phenomenon. The situation got worse when the employer's son tried to sexually molest her. Due to her inability to speak the foreign language, she could not easily contact the recruiting agent's office. She escaped and finally returned home without any salary. Sajeda's return without any monetary benefit did not please her husband and the in-laws. For them, Sajeda was *dunnoson* (worthless). She could not tell them about the incident of the sexual abuse, when she was working in Jordan. She feared that if she disclosed such information to them, she might no longer be accepted in the family.

The two examples reveal the difference in women's experiences of paid work, which can be understood from the feminist standpoint perspective. Because the feminist standpoint perspective suggests a 'way of understanding the world, a point of view of social reality that begins with and is developed directly from women's experiences' (Bilic 2011:146), I argue that not all women's social realities are same and there exists differences in women's lived experiences. For instance, for Rehana, paid work has endowed her with social prestige and enhanced her status within the household. Her work is positively evaluated by her husband and mother-in-law, which increases her confidence to invest in economic assets and future savings. However, in Sajeda's case, her work as a migrant domestic labourer has negative consequences on her life. It has not only increased tensions within her family, it also means that because of her unexpected return, she has failed to meet the aspirations of her husband and in-laws. This has resulted in a negative interpretation of her working capability. Her case also exemplifies the impact of shame and honour in her life. Her fear of losing the honour as a good wife and daughter-in-law is reflected in her decision of not revealing the experience of the sexual exploitation at her work. Sajeda's case confirms Rozario's (2001:104) findings, which highlights the significance of female chastity and *pardah* and the importance of marriage in rural women's lives. It also supports her claim that women's freedom, related to new economic opportunities, may not necessarily

improve women's status (ibid: 104). Both Sajeda and Rehana's situations justify Kabeer *et al*'s (2011:23) emphasis on the relationship between family support and women's perception of their ability to exercise agency, choice and support that 'paid work is not the only route to positive forms of change in women's lives' (ibid:39). While, Rehana gets her husband and mother-in-law's support for her work, it increases her sense of self-worth, Sajeda's case shows that lack of family support, decreases her confidence and status within the family. Given such ambivalence of women's paid work experiences, I argue that WID's assumption of improvement of women's status, as a consequence of participation in paid employment, may not be appropriate to understand women's situation universally.

5.2. Understanding '*ghorer kaaj*' = domestic work and '*bairer kaaj*' = public work

Most women in Char Khankhanapur and Decree Charchandpur identify work as either '*ghorer kaaj*' (work done within their households), or '*bairer kaaj*' (work done outside for money). They see *ghorer kaaj* as the work they do for household maintenance. Though some women (eight out of forty women in Char Khankhanapur and six out of twenty women in Decree Charchandpur) engage in craft production as *ghorer kaaj*, like sewing and quilt making, within their homes, they are not paid because those are done as the expenditure saving household work. However, if the work is done for other households, preferably the wealthy ones, it is paid. For some poor women (five out of forty women in Char Khankhanapur), sewing *katha* (quilt) is a convenient form of craft work through which they can earn money without appearing in public.

Though livelihood crises mean that many women have to work outside their homes at some time in their lives, in case of some middle class and upper class women (three out of forty in Char Khankhanapur and two out of twenty in Decree Charchandpur), taking part in formal paid employment as teachers, bank clerks, NGO officials and other professions, may be considered as an effect of modernization on their lives rather than as response to livelihood crises. Western style education has enabled many of them to take advantage of the better paid jobs in big cities. The Muslim women wear *hijab* (head scarf) as an expression of their modesty, when they work outside their homes. Hussain (2010:331) shows that the practice of wearing *hijab* among the modern, educated and respectable Muslim

women in Bangladesh is 'not merely a return to traditional values and forms of dress, although the new veiling has introduced a new type of dress'. This pattern of dress also reflects the effect of globalization on women's lifestyle, where factors such as migration to Middle Eastern countries and viewing of Islamic television programmes on satellite channels facilitate the import of the modern, Islamic dress code into rural women's lives.

If no support is available to perform housework, women from affluent as well as the poor households need to do both *ghorer kaaj* and the *bairer kaaj*. Though *ghorer kaaj* is time consuming, and requires much labour, many women do not see it as the means of their subordination. For example, Rokeya Begum, a middle class woman of Char Khankhanapur, who worked as a family planning officer in the local community clinic, emphasized that her household duties were as important as her job responsibilities. According to her, the recognized success of a woman in family depends on women's effective management of *ghorer kaaj* and *bairer kaaj*. Similarly, for Anowara, a poor woman, who threshes rice in Arif Bazaar, near Decree Charchandpur, equal importance is put on doing *ghorer kaaj* and *bairer kaaj*. She said, '*ghorer kaaj ami na korle korbe ke? ghor thik na thakle baire kaaj kore ki labh?* (who will do the household chores, if I do not do those? If my home is disorganized, what is the significance of doing work outside?). Both Rokeya Begum and Anowara's statements indicate their consideration of performing *ghorer kaaj* as their *daitto* (responsibility) to ensure the welfare of their households. While the domestic labour debate (discussed in Chapter 2) underlines that women's subordination in the society and in paid work is related to their domestic labour, cultural conception of domestic work of some women like Rokeya Begum and Anowara may not fit into such understanding. Rather, their emphasis on *ghorer kaaj* can be understood from the perspective of Black/Asian feminism. Black/Asian feminist perspective argues that Black/Asian women have individual standpoints to understand their lives and family, which not only reproduces inequality; but also means a source of support and peace for them. Therefore, Rokeya Begum and Anowara's concept of *ghorer kaaj*, can be interpreted as their expression of positive identity associated with Bengali womanhood, which challenges WID's reductionist mentality of considering paid work as women's work.

5.3. Age, class and women's work

Wallman (1979:2) argues that there exists much variation in the understanding of work and leisure, within and across cultures. She suggests that the 'concepts of leisure are specific to rare contexts of time and place in a society and the boundary between work and non-work or between subcategories of work, are not always drawn in the same place or in the same terms' (ibid:2-3). Following Wallman, I noticed that there exists a difference between better off and poor women, in the way they define work and leisure. Age, is another determining factor. While some affluent women have the option of hiring household labour, usually from poorer households, they enjoy greater leisure, than their poorer counterparts. For leisure activity, they do sewing, watch television programmes, read magazines or chat. As mothers-in-law and grandmothers- in-law, many elderly women consider it their duty to assist and train young wives of the households in cooking and looking after children. They also prepare *pitha* (cakes) and *achar* (pickles) according to the seasons, for household consumption. Some of them are devoted to religious activities and consider reading holy books as an important leisure activity.

Some poor women (ten out of forty in Char Khankhanapur and six out of twenty in Decree Charchandpur), who do *bairer kaaj* for maintaining their living, do not always make a clear distinction between work and leisure. Though they see leisure as non-work, they often do some housework during their leisure, such as separating stones from rice, collecting fuel for cooking, feeding chickens or looking after the children. When they are asked about what they do to have rest, they mention sleep, which, according to them, is not any activity. While working in their own homes, they start their day early, when the sun rises. Their first task is to clean the homestead courtyard, with a *baron* (a short broom of straws) or *shola* (broom made from dried coconut leaves). Afterwards, they wash themselves and enter the kitchen to cook breakfast. Poor women, who work in rich households all day, may also do other work in local *bazaar* (market), fields or building sites. They cook rice with a *bhaji* (vegetable curry) or *alu bhorta* (mash potato) in the morning and, again in the evening, they cook rice to eat with the remaining curry cooked in the morning. Though some poor women can buy fish or chicken occasionally from *haat* (weekly markets), those who are very poor usually depend on home grown vegetables for their regular diet. They cannot afford hired labour for assisting them in housework, but if they have grown up daughters, they can expect some help from them, for

looking after younger ones, washing clothes, utensils, and caring for domestic animals such as chickens and ducks. Many of them perceive their time spent in their own homes in cooking and household chores as *shongshar kora* (managing the household) and see working outside for their families to survive, as *takar jonne kaaj* (work for money).

Usually, women of better off households do not do *bairer kaaj* (work for money) out of necessity, which they see as *purush loker kaaj* (men's work). For those who do not do any paid work, work outside the household involves going to the bank and visiting local markets to shop. However, Western education, microcredit intervention and migration opportunities have enabled some better off women to take part in the formal, income based work. Most of them consider such *bairer kaaj* not only as the source of economic independence, but also as the opportunity to create new identity and a scope of earning a supplementary income for their households.

Most elderly, better off women realize certain activities as their work. For example, they think that it is their duty to supervise domestic helpers, and also to hire labourers, to work in the fields owned by their households. They cook only the main curry dishes, while keeping control over the kitchen work. They believe that to secure their place within the household, they should participate in cooking. In this regard, they consider cooking as a skill, as well as a space for their identity construction. This was evident in the conversation with Tulsi Rani Das, a middle aged, better-off Hindu woman, of Char Khankhanapur when she expressed that, '*je meye ranna jaane na, shey meye manush na*' (women who cannot cook are never women). She asserted that, '*meyera jato kaj i koruk, rannai meyeder prodhan kaaj*' (whatever work women may do, cooking is their main job). Similarly, Rumana, a Grameen Bank officer, who was younger than Tulsi Rani Das (aged 30), emphasized the importance of the skill of cooking and smooth management of household works. She expressed her vulnerability when she could not cook well after her marriage. Her husband and in-laws were not happy with her despite her economic contribution in the family. Even if domestic labour was available, she had to prepare the main meals. Her status as a 'good wife' improved when she could master the skill of cooking.

For both Tulsi Rani Das and Rumana, cooking is considered as an important aspect of womanhood which reflects the Black/Asian feminist understanding of women's work. Building on ideas of black feminists like Joyce Ladner (1972) and Angela

Davies (1981) which suggest that Black women's strength lies in their families and reproductive capacities, I argue that doing household work such as cooking is seen as a positive attribute of womanhood by some women. Though they belong to different age groups, their emphasis on cooking as housework highlights the social value of their work. This can be understood from Wallman's (1979:7-8) point of view that, 'the extent to which a person values one kind of work above another depends not only on the values of the society, in which he/she lives, but on other things happenings at the time-other options, other constraints and other obligations'. Both Tulsi Rani Das and Rumana consider cooking as an important work because of existing gender role expectations. Moreover, they feel it as their obligation to perform such work for the maintenance of their households. While WID policies, such as the National Women's Policy of Bangladesh (2011), claim that women's participation in paid work promotes gender equality, Rumana's case illustrates that women's acceptance of paid employment may not mean equal distribution of reproductive labour between men and women. It is also evident that not all women defy traditional gender roles because of their ability to earn and get economic independence. For instance, Rumana's emphasis on learning to cook to become 'good wife' signals the significance of getting peace and happiness in life, instead of upholding her status of economic independence. Seen from the subsistence perspective, her understanding of good life is different from that of many affluent women of the Western countries. Her experience also suggests that WID policies that are applicable for Western women may not be appropriate to define the situation of some rural women in Bangladesh.

Younger women's work shows variation depending on their marital status. While unmarried women's work is *meyer kaaj* (daughter's work), married women's work is *bou er kaaj* (work of wives). Often, girls of affluent and middle class households consider going to school as their main occupation. Seeing education as a matter of social prestige, the expectations behind receiving modern education include participation in formal, paid work and securing good marriage. They, also, learn about cooking and other household work, but this is not a compulsory or regular commitment, as within households *meyer kaaj* is distinguished from the *bou er kaaj* (work of wives). For instance, the task of a daughter, of a better off household, is to study and assist her mother and other relatives in organizing household work in her spare time, while learning to become a woman. Learning household chores reflects

preparation for their marriage where as daughters-in-law, they may have to fit in with their mother-in-laws and sisters-in-law, and take part in *grihasthali kaaj* (household work) to secure their place in the family. The significance of marriage in rural women's lives is also evident in Rozario's (2001) findings in a village situated north east to Dhaka city. She accentuates that 'a mature adult woman's identity is ultimately through her relationship to her husband and children, as a wife and a mother'(2001: xxiii). I noticed that despite influences of modernization on rural societies, marriage remains an important social institution, which shapes women's lives and their worldviews.

Bou er kaaj depends on a woman's individual circumstances. If a woman lives in a joint household, as a *bou* (wife), her *kaaj* involves cooking, assisting their mothers-in-law and sisters-in-law in household work, caring for the livestock and child care. In a nuclear family, if no domestic help is available, a married woman has to take all the household responsibilities. However, a woman's work varies if she is working to earn money and has support available for household labour. Her work then includes her job responsibilities, supervising the housework, cooking and looking after the household welfare. Given the context of living in a nuclear household and the absence of any domestic help, it is the *bou* who remains responsible for the housework as well as the paid work. Such variation of women's work fits with Stanley's (1990) concept of standpoint pluralism. Building on the perspectives of Black feminism and lesbian feminism in the UK and in North America, Stanley and her collaborators, suggest that as there are variations in the realities of women's lives, there are several standpoints for understanding women rather than an individual one. I argue that WID policies, such as the National Women's Policy of Bangladesh (2011), often fail to comprehend women's multiple realities and generalize their needs and expectations. Such policies do not take into consideration that what is considered to be women's work, not only varies between classes but also within the same class. What is considered beneficial for affluent women may be disastrous for some poor women. Therefore, I ask that given women's different realities, if same policies are implemented on women, can those bring positive changes into all women's lives.

5.4. Caste and women's work

Caste is deeply rooted in Hindu culture, and differentiates people on the basis of heredity and occupation (Marriot & Inden 1977: 230). Hindu women's work in Char Khankhanapur varies from that of Muslim women, because of their caste identity. By focussing on how caste categorization constructs labour, the hierarchy attached to women's and men's work can be understood (David 1977). Many Hindu people believe that caste status corresponds to purity and pollution. Upper caste Hindu men and women consider that they inherit purity of blood from birth, and look down on lower castes, particularly the scheduled castes, as most impure, and so are assigned to the most degrading work in society.

According to Wallman (1979:2), 'work controls the identity as much as the economy of the worker, whether as an individual or as the member of a caste or an occupational group'. Traditionally, Hindu women's work is determined by their ascribed caste identity in Char Khankhanapur. However, modernization influences such as western style education is changing such traditional work patterns. To understand how modernization affects Hindu women's caste based, specialized work, I focus on some scheduled castes like Ghosh, Bagdi and Betei. Brahmins are few at Char Khankhanapur, and hierarchy exists among the scheduled caste groups. *Dalit* women work with impure substances such as leather, drainage and dead bodies, whereas other scheduled caste women are mostly craft persons. It is important to recognize such caste differences because if women's development projects overlook Hindu worldviews and plan to involve women from upper caste Hindu and lower or scheduled caste Hindu in the same project, then many upper caste Hindu may not cooperate and deny their participation in such projects. Understanding Hindu women's work, ascribed by caste identity is also necessary because it is through such work that some women express their identity and meaning of good life.

Ghosh women belong to the hereditary occupation of making *mishti* (sweets) for market sale. *Ghorer kaaj* for many of these women includes their daily household work and preparing the ingredients for making sweets. These women make *doi* (curd/sweetened yoghurt), *kheer* (condensed rice pudding) and *ghee* (liquid butter), while men complete the preparation of *mishti*. Though the Ghosh women's work is not visible as an economic activity, it indirectly involves them with the market. It is through their labour participation in the process of sweet making, the men of their

households are able to sell the sweets in the market. Seen from Mies's (1982) view, Ghosh women's contribution to the sweet making business is the 'housewifization of labour', which allows for women's labour to be viewed as 'subsistence work' (i.e. natural) and not considered in the 'production of capital' (cited in Torri & Martinez 2014:36).

Western style education now influences many young women to leave their hereditary occupation of sweet making and accept paid jobs. As a result, not many of them are involved in making *mishti*. As they belong to middle and upper middle class households, they attend schools and colleges to secure better employment opportunities such as government jobs. This gradually leads to the extinction of Ghosh women's expertise of making *mishti*, *ghee* and other sweets and brings change in their identity from being confectioner to non-confectioner. Though some young Ghosh women (three out of five) regard such a change as positive, few elderly women (two out of five) see modern education as negative because it depletes the tradition of sweet making.

Betei women are basket weavers and in Char Khankhanapur they are known as *monirishi*, who live in a separate location called *monirishi para*. These women weave baskets, mats, *kula* (rice winnowing fans) and other household items made from bamboo. Betei women possess the skill to craft items from different types of bamboo strip. For example, for making *pati* (mats), Betei women split bamboo into *kanchi* (small strips) that are strong and flexible. Nowadays, the Betei women's skill of making mats is becoming endangered because the availability of plastic mats (manufactured in factories) and winnowing fans in local markets has replaced the use of bamboo mats and reduced its demand. Less demand for their crafts has resulted in livelihood diversification for many Betei women, causing loss of their identity as Betei.



Fig.5.4. A Betei woman weaving *kula* (winnowing fan)

The occupational skill of Bagdi women is small scale fishing, in shallow water. They catch fish in small ponds using a *pola* (hollow pipe) to catch small fish like *koi*, *magur*, *shol* and *puti*, that they can see swimming in shallow water, or resting on the bottom of the pond. Experience of fish movements in the shallow water, and the skilled use of using *pola*, allow Bagdi women to catch a basket of fish in couple of hours, for household consumption and market sale. Because of the construction of flood control embankment on the Padma river, local water bodies such as ponds have dried up and have forced many Bagdi women to choose alternative livelihood opportunities, such as working as domestic labourers in better off households, and taking up low paid jobs in local markets. As the Betei and the Bagdi women belong to very poor households, few of them send their daughters to attend primary and secondary schools. Unlike the Ghosh women, young Betei and Bagdi women, therefore, are not able to take part in formal paid employment opportunities.

The changes that affect the Ghosh, Betei and Bagdi women's work are not similar. While Western style education features the process of modernization, building of embankment is a concern of the intentional development project for controlling floods. Availability of plastic mats and winnowing fans in local *bazaar* (market) shows the effect of globalization as well as modernization on the rural market. Because of the enduring quality of plastic products, when plastic mats and winnowing fans are advertised on television channels, the modern consumption culture replaces the local ones. Moreover, availability of long lasting plastic mats and other plastic products, which enter local markets by crossing borders of neighbouring

countries like India, reveals the interrelatedness of the local and the global market. The loss of some Ghosh, Betei and Bagdi women's work, as the consequence of the changes brought by planned development interventions, modernization and globalization processes confirms Wallman's (1979:7) understanding that 'the loss of any work may cause the loss of necessary non-economic resources, notably of identity, status and the structure of time'. The participation in the paid employment sector has meant that many young Ghosh, Betei and Bagdi women are not involved in their traditional caste based work. According to some elderly Ghosh, Betei and Bagdi women (six out of ten), 'Ghosh', 'Betei' and 'Bagdi', now only stands for caste designations, rather than expressing their identities. For these elderly women, the concept of good life does not depend on 'money, education, status and prestige, but on the control over the means of their subsistence' (Mies & Bennholdt- Thomsen 1999:3). Therefore, following the subsistence perspective, it can be argued that 'catch up development' and 'catch up consumerism' maintains the devaluation of some Hindu women's caste based work, as features of global capitalism (ibid:5).

However, according to some young Ghosh, Betei and Bagdi women (eight out of fifteen), the changes have enabled them to experience social mobility. They claimed that, when they took paid work outside the village, people did not recognize them by their caste identity, but their working skills. In addition, they could earn more money from non-caste based work, which allowed them to improve their lives as well as their household circumstances. Such experiences provide evidence in favour of WID's claim that participation in paid work improves women's status.

5.5. Women's work according to the seasons

Women's work varies according to seasons, particularly in farming communities, where work is seasonal. For this, I will discuss cropping patterns and women's seasonal work according to the Bengali months. In Char Khankhanapur and Decree Charchandpur there are three main rice cropping seasons - *Aman* 'winter', *Aus* 'spring' and *Boro* 'early summer'. Seasonal peaks and slacks are also evident in working patterns of non-farming households.

Bengali months	English months	Bengali months	English months
<i>Baishakh</i>	April	<i>Kartik</i>	October
<i>Jaishtha</i>	May	<i>Ogrohayon</i>	November
<i>Ashar</i>	June	<i>Poush</i>	December
<i>Sraban</i>	July	<i>Magh</i>	January
<i>Bhadra</i>	August	<i>Falgun</i>	February
<i>Ashwin</i>	September	<i>Chaitra</i>	March

Table.5.5.1. Bengali months in comparison to English calendar

As Cain *et al* (1979) finds at Char Gopalpur, which is similar to Char Khankhanapur and Decree Charchandpur, seasonal peaks of women's work are from November to early January, with the harvest and processing of the *aman* crop, and from beginning of June to July *aus* and jute crops. A relatively slack period follows. During the rainy season and Ramadan (the Islamic month of fasting) poor women find it difficult to find work.

English Seasons	Bengali seasons	Bengali months
Summer	<i>Grishsho</i>	<i>Baishakh and Jaishtha</i>
Rainy season	<i>Barsha</i>	<i>Ashar and Sraban</i>
Autumn	<i>Shorot</i>	<i>Bhadra and Ashwin</i>
Late Autumn	<i>Hemanta</i>	<i>Kartik and Ogrohayon</i>
Winter	<i>Sheet</i>	<i>Poush and Magh</i>
Spring	<i>Boshonto</i>	<i>Falgun and Chaitra</i>

Table.5.5.2. Bengali seasons

Men and women of better off farming households are busy during the cropping seasons, because of having to hire and supervise agricultural labourers. Although due to the adoption of high yielding varieties of seed, rice and wheat crops grow the year

round. During February and March many poor women cultivate vegetables such as pumpkin, squash and beans, in their home gardens. Often, WID projects, such as earth cutting on road construction sites, do not consider seasonal variation of women's work, particularly that of poor farming households. Therefore, during cropping seasons, involving poor farm women into paid employment projects not only increases their work load but also reduces the chance of producing subsistence crops.

Most construction works occur in the villages in autumn and winter. In Char Khankhanapur, poor women who excavate earth and break bricks (for concrete aggregate) work from early morning to late afternoon, for about 14 hours a day. Khushi's case explains the situation vividly. Khushi works in an earth digging project funded by the local government in Char Khankhanapur. Her day begins early in the morning, around 5.30 a.m., when she has to start her household chores. Having three children and her husband in her household, she has to cook rice and a curry for them for breakfast and lunch, before she left for work. Her work at the earth digging site begins at 9.00 a.m. and finishes around 3 p.m. As she returns, she does the daily washing, have bath and finishes her lunch. As her elder daughter takes care of her younger children, she does not need to spend much time on child care. In the late afternoon, she sweeps the courtyard, waters the vegetable garden at one corner of the courtyard and starts preparation for dinner. After cooking the dinner, she cleaned the used utensils and went to bed around 8.30 p.m. Though her husband is unemployed, he does not take part in household chores. When I asked her if it was too much work for her, she replied, '*amar shongshar er kaaj to amari, koshto holeo eta amar daitto*' (the work for my family is mine, even it is painstaking, it is my responsibility).



Fig.5.5. Poor women working on an earth digging project

While WID policies, such as the National Women's Policy of Bangladesh (2011), claim that paid work enhances gender equality and improves women's status, Khushi's case does not support this. It shows that despite she works at the earth digging project, she has to do most of the *ghorer kaaj* (household work). She gets little time to rest or have leisure. Her husband's unemployment does not mean his participation in household chores such as cooking, washing and cleaning. Though her elder daughter's support in child care is helpful, she is burdened with workload. Seen from the socialist feminist's perspective, as that of Rowbotham (1973), Khushi experiences double oppression of the sexual division of labour. However, Khushi herself does not see *ghorer kaaj* as oppression. Instead, she understands it as her *nijer kaaj* (own work) and expresses her family responsibilities as her duty through which she identifies herself as a wife and a mother. Such interpretation can be understood from the Black/Asian feminist perspective, which considers family as a site of cohesion rather than oppression. Her participation in paid work during her husband's unemployment also opposes the universal concept of women's economic dependency on the men in their family, and shows that many Black/Asian women are main earning persons in absence of men's employment (Freedman 2001).

5.6. Women and post harvesting

Women's participation in farming in Char Khankhanapur and Decree Charchandpur depends on their social class. For example, women belonging to affluent farming households do not engage, directly, in crop cultivation, while many women of landless households do so. Women's work in poor farming households include participation in jute and rice cultivation such as clearing grass from fields, weeding, and transplanting, harvesting and post-harvest processing.

According to Sachs (1996), there exists a marked differentiation between men's crops and women's crops, in farming societies, reflecting the gendered control of production and crop sale (1996: 68). Men's crops are cash crops, cultivated on a large scale for market sale, and women's crops are home grown vegetables for household consumption. I did not find such patterns of control and classification of crops, since many women do not have any direct control on the crops' sale. Usually, women in farming households see their participation in the home and cash crop farming, as under men's control. Women, who want to sell their vegetables in local market, do so through the men of their households, and few of them may have some

control over the money earned from them in the market. Though Sachs's (1996: 134) uses the term 'farm women' to specify women working in the rural agrarian sector, poor women of the farming households of Char Khankhanapur and Decree Charchandpur consider themselves as *kheti*, a woman who works in *khet* (field). Most *kheti* women specify their agricultural work as *khet-khola kora*.

Because better off farmers produce a surplus, women of some affluent, and medium farm households have access to greater share of agricultural produce, than do poorer farm women. Many poor households have almost no choice, other than consuming what they produce. Saradmoni (1985) shows that in Kerala, women of affluent farming families along with men, involve themselves with agriculture, not by doing manual chores like weeding and transplanting, but by supervising the hired labourers working in the fields. If they have no husband or adult son to supervise agricultural work, they depend on their brothers to manage share cropping. I found a similar scenario at Char Khankhanapur and Decree Charchandpur where some women of affluent farming households supervise hired labour in absence of men and if men supervise, they manage cooking for *khoraki poirat* (labourer working for food), that they employ.

While Unnevehr & Stanford (1985:2) notice that women, engaged in rice farming, do not work in agricultural fields in the rural areas of Bangladesh, I observed a changing scenario. In Char Khankhanapur and Decree Charchandpur, many landless women work in fields as hired agricultural workers. Some women of small and medium farm households also perform some agricultural work for their households. Though men and women work together in fields, not everyone does the same task. For example, men do heavy work like ploughing, laddering, applying fertilizer and insecticides and transporting the produce home. Women do the time consuming laborious work, such as weeding, transplanting seedlings, preparing seed beds and arrange of post harvesting activities such as drying, parboiling, threshing, husking, winnowing and storing rice (Abdullah & Zeidenstein 1982).

Cultivation starts with cleaning the fields. It involves clearing grass and shrubs, for which they use small sickles. Women of better off and medium farming households hire female labourers for cleaning fields, which allows them to maintain *pardah* (seclusion), as an indicator of household prestige. They consider that working with men in the fields, reduces their social prestige. Most poor *kheti* women, see their

work as a necessity for survival. One of them said, *pete bhat na thakle shamman diye ki hobe?* (if there is nothing to eat, what is the benefit of having prestige?) For them, their work means a source of earning a livelihood. They stand in knee-deep water to transplant seedlings, which men prepare in seedbeds, located near the fields. In households where there is no one to look after infants, mothers take them to the fields. They may tie suckling children to their chests, or backs, while transplanting and weeding. As Sachs (1996) shows, in many farming communities, such farm work of women complements that of men.

Before men bring reaped paddy, the poor *kheti* women prepare the courtyard by sweeping and smearing with a mixture of mud and cow dung, to prevent the paddy mixing with dust. The harvested paddy is piled up at one corner of the courtyard for women to thresh and separate grain from the straw by using a riddle (Abdullah & Zeidenstein 1982: 211). The straw is stored as animal fodder or for making *sop* (mat). Parboiling of paddy, known as *dhan shidhdho kora*, involves overnight soaking of paddy in *khada* (earthen pots). Women, who parboil paddy, use a big metal or earthen pots, and, as they say, they can tell from the smell of the boiling paddy and the foam on the surface, whether the paddy is properly parboiled, or not. They use the bran collected from parboiled paddy as animal and poultry feed (ibid: 212). After parboiling, they dry the paddy. The process of drying paddy is important because if not dried properly the rice breaks while husking or milling, and spoils if stored. Drying requires one to three days and depends on the extent of sunshine; the summer harvest dries quicker than winter harvest. They generally dry parboiled paddy on their homestead courtyard floor, turning it periodically with their feet or a wooden stick.

However, not all poor women in farming households do the parboiling at home. Many rice mills in the local *bazaar* have eased the laborious work of paddy parboiling. There are flat surfaces in the rice mills, known as *chatal* (cemented floor), where parboiled paddy is dried. While some poor women work at *chatal* as paid mill workers, their work is considered as *bairer kaaj* (working outside the household). The same work, if done with their households, it is considered as the *ghorer kaaj* (household work). This can be understood from Wallman's (1979:10) point which suggests that 'the concept and value of work vary according to when and where it is done'. She points out that, if a work is done within the household domain,

it is house work, which is economically undervalued. But, if the same work is performed outside the home, it is evaluated as a paid work (ibid: 12).



Fig.5.6.1. A poor woman working at *chatal*, drying parboiled paddy

Dried parboiled paddy is husked either in rice mills or in the household. In rice mills, men do the husking, while women use a *dheki* (wooden foot pounding device used to hammer and husk rice) in the household yards. Women in Char Khankhanapur and Decree Charchandpur do not use a wooden bowl and heavy stick to husk rice, like women of farming households do in the other villages of Bangladesh (Abdullah and Zeidenstein 1982), because they believe that such a process of husking does not produce good quality rice. Some poor women do *dheki* husking for richer households as *bairer kaaj*. One woman pound the *dheki* paddle and another collects the husked rice from the hole underneath the *dheki*. In many well-off households, home husked rice, known as *dheki chhata chaal*, is used for household consumption. Though the better-off as well as poor women, alike, believe that the *dheki chhata chaal* tastes good, is of high in nutritional value and good for health, many poor women eat the rice husked in mills, to save their time, and so enable them hopefully, to have time to do paid work.

Winnowing is done by poor as well as by well-off women. For the poor women, if is done for themselves, it is seen as *ghorer kaaj*, but if they do it for richer households, or at the rice mills in the local *bazaar* (market), it is regarded as *bairer kaaj*. Better off women winnow rice before cooking, to separate black rice, the dust from the rice, as *ghorer kaaj*. For this purpose, they use a *kula* (bamboo flat basket) to fan the husked rice. After winnowing the rice, it is stored in a *motka* (earthen container) or

sack. As they say, when they bite dried grains, and they break between their teeth, with a sound like *kot*, the grains are suitable for storing. This is *kotkote shukhano* (dried to its fullest). Usually every farm household has a grain storage room with *macha* (wooden or bamboo shelves) to protect stored grains from rats and insects. Yet before storing, women wrap the containers with mud and cow dung and close with earthen plates or pieces of dried coconut shells to protect rice from dampness.



Fig.5.6.2. A woman winnowing rice in Decree Charchandpur

Poor *kheti* women harvest crops for their households, and as hired labourers, are paid daily or monthly. Due to increased wage demands of male labourers, non-agricultural employment opportunities and out-migration of men, rich and medium farmers hire poor women from landless households, who are available as *kheti poirat* (agricultural labourer), to harvest and undertake post harvesting tasks. With jute harvesting, the *kheti poirat* women tie jute in bundles and carry them to be dried in the farmers' courtyards. Afterwards, they soak the harvested jute in *doba* (shallow ponds) for two to three weeks, depending on time needed, to soften the jute fibres. These waist deep ponds are not used for household purposes, such as cleaning, bathing or washing because of the contamination by rotten jute. The soaking process is '*jag dewa*', the jute is placed on bamboo or water hyacinth stacks. It can take several hours to separate fibre from the jute sticks. Both men and women have separate clothes for doing this work known, as *pat jagano kapor*, since prolonged time working in water spoils the texture and colour of clothes, making them unusable as daily wear. *Kheti* women of small landowning families who cannot afford hired labour, separate jute

from its stem in their homestead courtyard. They do most of the sun-drying of jute fibre, often spreading it on the dirt roads of the villages, or in their courtyards, where they may erect bamboo frames for drying the jute. It is important to dry jute properly as *bheja pat* (wet jute) is poor quality jute and commands a low price in the market. They use *pat khori* (dried jute sticks) as fuel for cooking and fencing round houses.

Nowadays many rich and middle farmers use tractors, threshing machines, husking machines and automated dryers for harvesting and post harvesting activities. As a result, farming requires less labour, and that largely of men, who are the machine operators. Begum (1983) reports that in rural areas of Bangladesh, as the introduction of rice mills, has replaced women's traditional *dheki* rice husking, it has decreased some women, who belong to the rich and medium farming households, their control over post harvesting work. White (1992:75) shows that the replacement of traditional rice husking mechanism of *dheki* by modern, rice hullers have mixed implications for women. She stresses that, while for some rich women it has caused chances of loss of patronage in terms of employing the poor women in rice husking, for women of middle and poor households, modern rice hullers has reduced the labour-intensive work of crop processing. In Char Khankhanapur and Decree Charchandpur, I noticed a similar scenario. Some women of the well-off farming households do not consider the rice mills as a positive change. They not only see the mechanized crop-processing as a source of reducing their control on rice production, but also as a reason of limiting their patron-client relationship with some poor women. For some poor women, who do not want to take paid employment outside their households, but need some income in form of cash or kind, the incorporation of mill based rice husking is not a positive change. They see rice mills as a loss of their *kaaj* (work). However, for poor women, who search for better paid opportunities, the impact of the rice mills is evaluated in a positive way. They claim that the mills have saved their time and energy to find alternative employment opportunities, which bring more money than they could get from the *dheki* husking work.



Fig.5.6.3. Rice mills replacing rice husking with *dheki*

The introduction of high yielding varieties (HYV), has also affected different women in different ways. The crops, that now grow year round, are cultivated two to three times a year, such that harvesting and post harvesting requires more labour. This has benefitted some better off women in terms of increase of income of their households from large scale agricultural production. Increased production, hence, means for them an additional work of supervision of agricultural work. Similarly, for poor *kheti* women while more production of crop means more chances of getting paid work as agricultural labourers, it simultaneously stresses them with the need to coordinate their *ghorer kaaj* (housework) with *bairer kaaj* (i.e. working on the agricultural fields).

Most WID projects are naive not only about the inner differences among women of different classes but also about the blurry division between poor women's *bairer kaaj* and *ghorer kaaj*. Therefore, they consider women's post harvest work as *kaaj* (work) when it is done for market, but if the same activity is performed for household consumption, it is not seen as *kaaj*. Though participation in such projects is beneficial for some poor *kheti* women, who experience livelihood crises or search for alternative employment opportunities, I argue that poor women's increasing participation in out of farm, paid work depletes local practices of farming and associated knowledge. Even working as paid agricultural labourer in fields with men decreases poor women's social status because some women from better off households think that they do not practice *purdah* and hence do not have any *shamman* (honour).

5.7. Women's work and seed storage

Many poor women of farming households spend a considerable time working on seed storage and home gardening. They also prepare *gobor shar* (manure made by mixing cow dung with fuel ash and paddy husks) to use as a natural fertilizer on the fields and in their home gardens, and use the dry dung as fuel. Some of them keep seeds for home gardening, using traditional methods. Shah & Nuri (2000) note three forms of seed storage: bulk storage, flat ambient storage and conditional storage. Bulk storage means mass storage of seeds, flat ambient storage (cleaned, packed and stored in containers) and conditional storage (under certain temperature and humidity) (2000: 93). As many poor women in Char Khankhanapur and Decree Charchandpur find buying seeds expensive, they usually bulk store main crops, such as rice.



Fig.5.7.1. A Hindu woman preparing *gobor* (cowdung) fuel sticks

Women who are involved in storing the onion seeds, also follow the flat ambient process. As part of their *ghorer kaaj*, they clean, dry and store some onion in their storage room, known as *hali piyaz*, after the harvest. While men plant *hali piyaz* in fields and allow the plants to grow until the flowers bloom, women gather flowers, dry them and thresh with wooden stick or feet to obtain the black seeds. They put the seeds through *chalon* (sieve), then further clean them with water, dry them in the sun and store them in *kola* (earthen containers). Finally, they seal *kola* with piece of cloth to prevent spoilage and insect attacks.

Shah & Nuri (2000) report how in the rural areas of Bangladesh, women collect and preserve seeds of leafy vegetables like *lal shak*, *data shak* and *palong shak* (Indian

spinach), and of pumpkin, ridge gourd, bottle gourd, and squash, and other vegetables, according to their conventional ways of seed management. Following Shah & Nuri, I noticed that the women, who collect and preserve vegetable and fruit seeds, first let those rot and dry with seeds inside, and then wash and dry them again. Mostly, they collect seeds and preserve as their *ghorer kaaj*, though they may sell some of those in local markets. Many poor women exchange seeds between themselves. Sometimes, they also provide seeds of local varieties of fruits and vegetables to some better off women. Seeds thus have significant impact on women's social relationships, reinforcing mutual interdependence.

Many poor women reported that introduction of hybrid, high yielding, variety of seeds, had reduced their control over seed collection and preservation, as HYV seeds are often not suitable to store for next cropping season. According to them, cultivation of HYV seeds has endangered their skill in seed management on the one hand, and limited their collection of local crop varieties on the other. Shiva examines the benefits of the indigenous varieties of rice and wheat over the HYV seeds in the context of Indian agriculture (Feldman 1994:101) and considers that the high yielding 'miracle' seeds promoted by the multinational grain and seed companies are responsible for the loss of agricultural diversity in India (Shiva 1991:61-62). Shiva (1991:38) states that, 'the destruction of diversity and the creation of uniformity simultaneously involve the destruction of stability and the creation of vulnerability'. She claims that the 'miracle' varieties not only displace the traditionally grown crops, but the new seeds also introduce and foster pests through the erosion of crop diversities (Shiva 2014:106).

Drawing on Shiva (1991) and Mies & Bennholdt-Thomsen's (1999:6) subsistence perspective, I argue that introduction of HYV seeds represents 'the myth of catch up development', which means 'progress for one place and poverty and regression for others'. For instance, while some better off women of farming households get benefit of high yielding crops, some poor women lose their control over subsistence production because of planting HYV seeds. Though increasing yield provides food security and paid employment opportunities, local seed varieties are symbols of expertise of some poor women and act as a source of their agency. Therefore, I argue that increasing use of HYV seeds in poor women's subsistence cultivation supports the contention that while the lifestyle of the ruling class (i.e. rich and big farmers) is

put forward as the best possible image of the future for all people, it causes the destruction of some poor women's idea of good life.

5.8. Women's work in *gur* (date palm sugar) manufacturing

The making of *khejurer gur* (date palm sugar) requires training and practice. The persons involved are called *gachchi* (the tree man) and *gachchi bou* (wife of the tree man). The process is specific to Char Khankhanapur and Decree Charchandpur, and certain groups had been involved in making *khejurer gur* for generations. The knowledge is passed from one generation to another, from a master to an apprentice. It is important to focus on the work of *gachchi bou*, to understand how they interpret their work and knowledge of *gur* making.

Khejurer rosh (date palm sap) is usually tapped during winter, commencing in November, and continuing through January. During the season, the date sap is collected from one side of a palm tree, three times a week. Early in the morning, *gachchi* (tree men) climb date palm tree, with the help of a thick rope, to collect the sap filled pot and take the pots to the courtyard of their house for preparing *gur*. *Gachchi bou* then commence the process of making *gur* (date palm sugar). The manufacturing starts with filtering the *rosh* (date palm sap) through a thin cloth and heating it in a big tray placed on a specially prepared mud oven, the *rosh jalanor chula*. Sometimes elderly women, usually *gachchis'* mothers, may make *chula* (mud oven), which is a special type of oven not used for everyday cooking. It has a mud built chimney and a hole underneath to let the ashes pass through. According to *gachchi bou*, dried betel leaves are used as fuel for the *chula* to heat date sap, which they say burns well, heating the tray properly.



Fig.5.8.1. A *Gachchi* collecting the *khejurer rosh* and his wife helping him to prepare *gur*

While heating *khejurer rosh* (date palm sap), *gachchi bou* remove the upper layer of foam with the *oron* (bamboo spoon). After an hour or more, when the *rosh* condenses to a deep brown, they check the density of the thick *gur*. *Gachchi* may assist in *bichchon tola* (stirring the *gur* to remove any hard particles existing in the dense liquid *gur*), but *gachchi bou* pour the hot *gur* (date palm sugar) into round dishes, lined with a piece of thin cloth to protect them from the dirt at the base. Finally, they allow the *gur* to cool.



Fig.5.8.2. Specially made *chula* for heating the *khejurer rosh*

Gachchi take the *gur* to local market, selling it for about 200-300 BDT per kilogram. Their wives may not go to market to sell *gur*, as they consider *bazaar* (market) as 'men's place'. Often, the work *gachchi bou* do during *gur* (date palm sugar) manufacturing is part of their *ghorer kaaj* (house work) for which they do not get paid. They see such work as their *daitto* (duty) to assist their husbands in making *gur*. Drawing on the subsistence perspective of Mies & Bennholdt-Thomsen (1999:5), I argue that the labour of *gachchi bou* for subsistence hence does not only mean hard work but also 'joy in life, happiness and abundance'.

As the work of *gachchi bou* do not produce visible income, WID policies, such as the National Women's Policy of Bangladesh (2011), do not consider such activity as *kaaj* (work). However, *gachchi bou* understand their participation in *gur* making as playing a significant part of their *ghorer kaaj* (house work). *Gur* manufacturing not only defines their identity but also represents a source of their empowerment. They believe that their participation in *gur* making is equally important as *gachchi* and it is their expertise on which depends the quality of *bhalo* (good) *gur*. Though they are not directly involved in major market transactions, their work underlies the success of *gur* making enterprise and reinforces the mutual interdependence between them and their husbands. Following the subsistence perspective, I argue that the notions of good life for *gachchi bou* are different from those of the policy planners of the National Women's Policy of Bangladesh (2011), and their empowerment is related to their participation in *gur* making rather than getting into paid work. If WID projects persuade them to accept paid employment and undervalue their subsistence work, it might lead to loss of their *gur* manufacturing skill and cause disempowerment.

Like the *gachchi bou*, many women in Char Khankhanapur and Decree Charchandpur are also involved in small enterprises, which indirectly or sometimes directly connect them to the market. Participation in such work often brings income for themselves as well as their families. Development interventions, such as microcredit programmes, do not notice women's enterprising work, done within their households because of its economic invisibility. In the next chapter, I shall discuss how women see their enterprising work and focus on the way microcredit affects their participation in income generating, small ventures.

Chapter 6

Women's enterprising work and their experiences of microcredit

Entrepreneurship is an important measure for boosting 'economic growth, productivity, innovation and employment' in Bangladesh (Sarker & Palit 2014:238). Many government and nongovernmental development planners, see it as a 'necessary condition for sound long term economic development' and as a source of empowerment of poor women (Kabir & Huo 2011:135). Development policy planners generalize that poor women possess an inherent potential for entrepreneurship and it is the lack of collateral, which hinders their access to credit facilities and thus limits their entrepreneurial capacities. To assist the potential of female entrepreneurs, various government organizations and NGOs such as the Grameen Bank (GB), BRAC (Building Resources Across Communities), ASA (Association of Social Advancement) and others, therefore, work towards providing poor women with collateral free credit facilities.

From the perspective of development and economic growth, credit is a source of finance, which provides the poor with the opportunity for material advancement (Fernando 2006). Since the late 1970s, microcredit has emerged as an important approach to development in Bangladesh (Hashemi *et al* 1996, Yunus 1998, Pitt *et al* 2003, Kabeer 2009) and many regard it as a panacea for poverty reduction and economic development of the poor (Arun & Hulme 2009). In 1976, Dr. Mohammad Yunus, a Bangladeshi economist, developed the Grameen Bank model, which was based on group lending. The purpose was to provide loans to poor women in order to increase their financial capital so that they would be able to act as small entrepreneurs and so participate in the market economy. The way that it was intended to work was that a microcredit loan would be provided to a group of poor women, and one woman would be responsible for collecting the loan instalments for the others. As Arun & Hulme (2009:1) put it, 'it was a bottom-up approach that made the social mobilization of marginalized communities, and particularly women, a main focus'. However, studies by Goetz & Gupta (1996), Rahman (1999), Rozario (2002a), Karim (2008), Mannan (2010) and Faraizi *et al* (2011) subsequently point

out this scheme had some disappointing aspects, in terms of its understanding of the place of women in the local culture, and the real needs of poor women.

My study aims to reveal the rural women's understanding and experiences of entrepreneurial work and examine whether such understanding fit in with the microcredit lenders' concept of entrepreneurship. It also investigates if microcredit improves or deteriorates poor women's lives in rural areas. Taking the case of Grameen Bank, as the main microfinance institution of Char Khankhanapur and Decree Charchandpur, I focus on the impact of the bank's microcredit scheme on the poor as well as better off women. I examine some basic problems, starting with: who controls and takes responsibility for loan repayment, and who are the real beneficiaries of loans. My intention is to understand how women perceive microcredit as an aspect of enhancing their enterprising work, and to enquire into whether such perceptions vary according to social class.

6.1 Women's perceptions of enterprising work

The women of Char Khankhanapur and Decree Charchandpur's perception of enterprising work, differs according to their class and caste status. While the majority of better-off women consider such work as *karbaar* (an enterprise), the poorer counterpart regard it as *chhoto khato babsha* (small business). Usually, the former requires bigger investment than the latter. *Chhoto khato babsha* includes raising livestock, rice husking, vegetable gardening and fisheries on a small scale. Though poor women do many of these activities as part of their *ghorer kaaj* (household work) (discussed in Chapter 5), when these are done for the market, they turn into *babsha* (business). For some Ghosh, Betei and Bagdi women, their work is to complement the *paribarik babsha* (family business). However, activities such as poultry raising, fisheries and clothing, if done on a large scale, may become a *karbaar*.

While an entrepreneur, is generally known as 'the person who initiates and establishes an economic activity or enterprise' (Sarker & Palit 2014:239), a female entrepreneur possesses certain characteristics, such as, ability to start a business alone or with one or more partners, eagerness to take financial, administrative and social risks and responsibilities and to participate in daily management activities (UNDP 2004). I argue that such official definition of entrepreneurship reflects the understanding of the microcredit lending organizations and some better off women,

who can afford to establish a *karbaar*. Many poor women see their participation in enterprising work in a much simpler way than the above definition suggests. They may start an enterprise, as a form of self employment, when other paid employment opportunities are not suitable. It can take place as a chance or as a consequence of an external intervention. Parvin *et al* (2012:255) identify the different types of micro-entrepreneurs in Dinajpur district. These are: chance entrepreneurship, which is starting a business 'without any clear goals or plans', forced entrepreneurship, which refers to one who take part in business activities because of the death of an earning person (spouse) or due to financial difficulties. Created entrepreneurs correspond to those who are 'located, motivated and encouraged and developed through entrepreneurship development programmes' (ibid: 255).

I found that it is common for poor women to participate in small businesses, such as rearing cows, goats and chickens, making *muri* (puffed rice) and *cheera* (flattened rice), producing home grown vegetables, and managing small scale fisheries in household ponds to supplement their family income, even if microcredit support is not available. Such finding reflects that of Kabeer (1991) and White (1992). Kabeer (1991:252) shows that in rural Bangladesh, many poor women are engaged in livestock rearing as it allows them to 'transform their only source, labour power, into a productive asset' and so earn a living. She shows that the practice of share-rearing is a viable form of enterprising work whereby they rear livestock and poultry on behalf of wealthier households. White (1992:79) also illustrates how animal sharing is a beneficial enterprising activity, for some rich as well as poor women in the rural areas of Bangladesh. For rich women it provides additional income without requiring their labour and for the poor women it acts as a means to 'transform their labour into material assets ' (ibid: 79). She suggests that sharing in animal tending, gives women greater autonomy than other forms of savings and keeps livestock assets in female hands.

In Char Khankhanapur, 25 women out of 40 are involved in various types of enterprising work. 10 are from Hindu households and 15 belong to the Muslim households. Among them, two Hindu women and three Muslim women are financially better-off, by managing *karbaar* (poultry business, fisheries, timber plantation, money lending) and rest of them are engaged in *chchoto khato babsha*. Two women work as *dai* (traditional birth attendants), but they do not conceive of midwifery as enterprising work as shown in White's (1992:73) research in Tanore

district, Rajshahi. They consider it as *theka kaaj* (informal work) and a secondary activity, as it produces insufficient earning to maintain a living. In Decree Charchandpur, eight out of 20 women are engaged in enterprising work. Three women, who are returnee migrants from the Gulf, have set up their own *karbaar* (poultry business, clothing business and money lending), and the others participate in home based enterprises such as livestock rearing, vegetable gardening and rice business.

In a study of the women based micro-entrepreneurs in garment sector of Ahmedabad, India, Kantor (2005) distinguishes three types of women entrepreneurs, such as, entrepreneurs managing their own enterprises, dependent home based workers who rely on intermediaries to provide their inputs and supervise their outputs and a mixed group who rely on intermediaries for their inputs but sell their own outputs (cited in Kabeer 2012: 28). In Char Khankhanapur and Decree Charchandpur, most of the women belong to the dependent home based worker category. Only some poor Betei women, who sell their manufactured products such as *kula* (winnowing fan) and *pati* (bamboo mats) in the local markets but depend on men to provide the necessary inputs such as bamboo sheets, exhibit the characteristics of the mixed group entrepreneurs. Money lending allows the better-off women to become entrepreneurs on their own account. It is often the Grameen Bank's microcredit facilities, which encourage the better-off women to start a *karbaar* and motivate some poor women's *chchoto khato babsha*. Almost all of the enterprising women in Char Khankhanapur are members of the Grameen Bank *shomity* (organization) as microcredit borrowers. In the next section, I explain microcredit, and show how the Grameen Bank model works and its role in the development of female entrepreneurship.

6.2. Microcredit and the women entrepreneurs

Microcredit is 'the extension of small loans to women for income-generating projects' (Karim 2008:9). It offers opportunities for self employment opportunities to poor women and aims to overturn the conventional banking practice by removing the requirement for collaterals to access credit facilities. Its main purpose is to allow poor women to access credit avoiding the money lenders, who charge high interest rates against the loan provided.

By the late 1970s, the Grameen Bank (GB) appropriated the Women in Development (WID) paradigm of the Western development agencies and appeared as the bank 'for

the poor women' (ibid: 13). Since then, it has started to provide collateral free loans to poor women with the aim of involving them in the market economy. The basic features GB microcredit model are to prioritize poor women's access to credit through the formation of small solidarity groups of five or six members to ensure that no collaterals are required to access loan facilities, to allow the borrowers to repay loans in weekly installments and to let the borrowers apply for bigger loan for succeeding loans (GB 2010). According to this model, poor women borrowers are taught the importance of managing money and keeping basic accounts of expenditures through microcredit. Weekly meetings of credit groups allow them to interact with each other (Karim 2008:13).

As the Grameen Bank report (2011) suggests, once a borrowers' group is formed, the bank officials discuss the rules and regulations of the Bank and its loan sanction procedures with the members of the group. They tell the members that at the initial stage, only two members will receive the loan and the group will be responsible not only to ensure that the loan is used for an entrepreneurial purpose, but also to be certain that instalments are paid in due time. Thus a member of a group is accountable to herself as well as to the group.

GB loan terms are fixed at the beginning of the contract, allowing 12 months duration to pay the loan instalments (Pramanik and Qian 2012:332). Borrowers are supposed to pay the installments during their weekly meetings. Though the principal loan amount is divided in equal payment amounts, the borrowers may make early repayments of the amounts without penalty or changing the loan conditions. In case of early repayments, weekly payment dates and meeting dates are adjusted according to the dates when the borrowers decide to pay the installments. However, loan disbursements dates are flexible and can be fixed as any day of the week. Usually, the first meeting is used to make the arrangements for the repayment (ibid: 333). Often the bank encourages the formation of a group fund, where all group members need to put in their money, so that the whole of the borrowing group have the responsibility to repay the loan, if a member defaults (Hulme 2009). The group members must pay the money or lose access to future loans (Karim 2008:17).

GB relies on 'obligatory savings, where a deposit is equal to 2.5% of the loan's value, and that is deducted from the loan, placed in a special savings account, and that cannot be withdrawn for three years'(Johnson & Rogaly 1997: 110). Another 2.5

percent of the loan value is placed on individual savings accounts and when a loan exceeds 8000 taka, there is also a mandatory pension deposit. While the Grameen Bank continues to state that it does not, cannot, and will not accept physical collateral of any kind, the obligatory savings scheme, in effect, acts as a form of loan security.' (ibid: 110). This implies that it is an underlying profit based model, by placing the accumulation of capital in the form of savings, as a priority. What is the difference between formal banking services and that of the Grameen Bank? State led insurance schemes and banking policies also focus on profit taking and capital formation, through credit services. The common claims of the formal banks and other financial institutions like leasing and insurance companies include promises that money is safe, rewards are offered in the form of bonuses for regular repayments of loan instalments and good return on savings at maturity.

Microcredit's fundamental purpose to create individual entrepreneurs reiterates the neo-liberal ideology of the capital ownership (Karim 2008:14). Such idea of entrepreneurship development considers individuals to be responsible for the success or failure of an enterprise. In rural areas of Bangladesh, it has also replaced the patron-client relationship between the rich and poor with the 'neo-liberal discourse of self-help and individual responsibility' (ibid: 14). Though ostensibly women borrow from GB with an interest rate of 16 percent, in reality, they repay the loan with 50-60 percent interest because of the hidden costs associated with the loan such as entrance fees, cancellation fees, late fees and mandatory savings (ibid:17).

GB's practice of profit making through microcredit is evident in the case of three women borrowers out of 25 in Char Khankhanapur and two out of eight women borrowers of Decree Charchandpur. I illustrate here the case of Aloka, a Hindu widow of Char Khankhanapur. Aloka had always maintained a good record of loan repayment with Grameen Bank having about 15,000 taka (1 taka= 0.0074 GBP) in her savings account. At her youngest daughter's marriage she tried to withdraw the money, but was refused by the bank officials, and was harshly treated when she asked for the return of her savings. She moaned that she started to save money in her saving account on the basis of GB's assurance that she could get the money during a crisis. But, her incapability to withdraw the savings made her believe that instead of benefitting her, the bank was trying to 'make its own business'. She was feeling repentant for not making any other forms of savings such as investments in livestock and assets such as land.

Aloka's case not only signals the abusive aspect of GB microcredit, it also shows how microcredit influences poor women to neglect traditional forms of savings, through reliance on the bank. Mannan (2010: 298) identifies traditional savings of poor women as a form of 'hidden cash-in kind' with a guaranteed market value. Aloka's statement about GB's deposit policy highlights the fact that the concept of obligatory savings, which women refer to as *lal joma* (red savings account), limits access to their money, rather than providing them with a source of finance in crucial times. In such cases, the bank is exploiting them, instead of benefitting them, and so leaves them vulnerable, particularly in times of need.

Similarly, the story of Shaheda, exemplifies how some poor women are unable to claim the savings of deceased borrowers. Shaheda is the eldest daughter of Rahima Bewa – a widow and a Grameen Bank microcredit borrower from Decree Charchandpur. After the sudden death of Rahima in a road accident, Shaheda went to the bank's office to claim the deposited sum of 12,000 taka, which her mother had in a personal savings account. She pleaded with the bank officials many times to let her have the money, but they refused her telling that she needed to show her birth certificate as a proof she was Rahima Bewa's daughter. Since Shaheda did not have the certificate, she could not claim her mother's money. Moreover, the bank officials were rude to her, and told her that when a member dies her account transactions are closed, and all the money goes to the Dhaka head office. For Shaheda, and women in similar circumstance, microcredit has, thus, been turned into 'micro theft', clearly indicating lack of flexibility of the loan system, and the bank's latent interest in capital accumulation, by not returning the savings of the poor to the poor. This example refutes the Grameen Bank's basic claim that its activities benefit the poor, in terms of savings for the future, and transforming savings into financial capital. When I followed up cases, like that of Shaheda, with GB officials, they mentioned that it was against the GB policy to release the deceased borrowers' savings to any of the claimants of their families without valid evidence showing their relationship with the deceased member. I argue that in rural areas, where having birth certificates is not a common practice among poor women, such policy of GB is devious and exploitative.

GB's non-flexibility, in relation to its lending practices, is evident by its rigid weekly repayment policy, as I observed at the local branch in Char Khankhanapur. Borrowers need to repay the instalments in time, as officials do not allow them any

slack. If one fails to repay within the set period, the loan collection officers seize their belongings and assets without considering sudden changes in their economic circumstances such as crop failure, ill health or any other adversity. Therefore, many poor borrowers (15 out of 25 in Char Khankhanapur and four out of eight) compare these officers with *jamindari izaradar* (feudal tax collectors), who were merciless, when taxing poor peasants during the Feudal Period (known as *jamindari amol*). As the successful, better off borrowers (five out of 25 in Char Khankhanapur and three out of eight in Decree Charchandpur) could pay the installments in due time, they did not experience the harshness of GB loan collection officers. Yet, they were aware that being a defaulter could be disastrous.

Rozina, a poor woman, from Decree Charchandpur and a defaulter of a loan, provides a classic example of the non flexible and abusive loan collection practice of the GB officers. In 2014, she borrowed 5000 taka, with an interest rate of 16%, to buy a goat to raise some income from its breeding. As she had no literacy, she just put a thumb stamp on the loan paper when she received the money. The loan sanction officers told her that she would need to pay 5,750 taka with 6 monthly installments of 958 taka, divided into 24 weekly installments, of 240 taka. She agreed and took the loan, with the hope of repaying it from the income she would get from the goat breeding and rearing. However, after she bought the goat it fell ill and died in a month. When she notified the loan sanction officer, he told her that it had nothing to do with the bank and she had to pay the installments any way. She took the loan to supplement her husband's incomes as a poor share cropper. However, because of her failure to repay the second and subsequent two installments, the GB loan collection officer not only insulted her, as well as her husband, but took away their chickens as compensation. The chickens used to serve as a small income source for her family, and provided some nutrition for the children. She pleaded several times to the collection officers to consider her economic crisis, and allow some time to repay the loan later, but they refused. According to her, they behaved like the brutal '*jamindari ijaradar*' (feudal tax collector) and '*lathiyal*' (thugs) working for the 'new *jamindar*' (the bank) during loan collection. They did not show any *doya* (kindness) and were only concerned with the recovery of the loans.

Rozina's experience questions GB's updated repayment policy, which was implemented as a consequence of the 1998 monsoon flood in Bangladesh, to deal with the situation of the numbers of loan defaulters (Roy 2010). It proposed to install

‘considerable repayment flexibility, loan rescheduling and customized loans’ (ibid: 110), where borrowers could repay loan many months later, if they fail to do so due to difficult economic situations. However, as the above case indicates, such a flexible repayment system is not in practice at GB's local branch in Char Khankhanapur, which is causing poor women, like Rozina, considerable distress. The GB officials claimed that the reason behind such a gap between policy and the practice was the pressure from their senior officials at the bank's headquarters to recover loans from defaulters. If they fail to accomplish loan recovery, the defaulters' amount could be deducted from their salaries. Such scenarios reiterate the findings of Karim (2008:20), who notices that ending up with too many defaulters in a branch, might lead to loss of jobs of bank's manager and other officials.

Most women distinguish microcredit as *reen* (a loan) and personal loans from relatives and neighbours as *dhaar* (borrowing). *Reen* needs to be repaid within fixed period but *dhaar* can be repaid at a time convenient for the borrower. Often people consider *dhaar* as informal loan with flexible repayment opportunity whereas *reen* is regarded as the formal one. They define buying on credit from local markets as *baki*, which according to Mannan (2010:276) is ‘purchase of goods based on social knowledge and familiarity’. Savings or *joma* is a concept more common for the rich, than the poor who focus more on everyday living expenditures.



Fig.6.2.Loan instalments being collected at the local Grameen bank’s loan collection centre, Char Khankhanapur

Women borrowers categorize *reen* as *shohoj reen* or *babsha reen* (any purpose loan with set interest repayment rate of 16%) and *poshu reen* (loan for animal purchase

with 16% interest and repayment period of six months). According to some poor women borrowers in Char Khankhanapur (10 out of 25), these *reen* arrangements enhance the status of the non-poor women. Romela, a poor woman borrower of *shohoj reen* at Char Khankhanapur explained the situation. In 2010 she borrowed 10,000 taka from GB as *shohoj reen* to start a small fishery in her homestead pond. At the same time Aklima, one of her richer neighbours also took similar loan for enterprising a clothing business. Though Romela was supposed to make a good profit, the fish died due to contaminated water entering the pond from a neighbour's field. She faced great difficulty in repaying the *kisti* (instalment and interest) on time. However, Aklima could repay all *kisti* regularly, despite having poor annual sales from her shop that year. She had savings in the form of domestic animals, land, jewellery and cash. It was easy for her to repay *kisti* from her personal and family savings. For Romela it was difficult to do so as she had only a few chickens and no entitlement to assets, such as land or, jewellery, or cash savings like Aklima. The only source of income for her family was from the small piece of agricultural land, which provides her family with a meagre living.

Romela's case exemplifies the fact that though Aklima had different economic circumstances, the GB officials treated them equally, during loan sanction and collection. They hardly take into consideration the multiple realities of the borrowers and their individual capacities as entrepreneurs. While a relatively rich woman like Aklima can benefit from the GB microcredit by investing credit in a new enterprise, without encountering economic difficulties for loan repayment, poor women like Romela suffer financial hardship and fall below the poverty line, losing the little they own, such as livestock and household resources during forced loan repayment. They, consequently, become indebted to *mohazaan* (money lenders), to manage their *kisti* (instalments and interests) which increases their economic vulnerability, having to repay the debt at very high interest (as high as 120 percent). Among the 25 women borrowers of Char Khankhanapur, seven women had to take the loan from the local money lender to repay the instalments. Three out of eight women borrowers in Decree Charchandpur also had similar experiences. Romela and Aklima's circumstances overturn the generalized assertion of the GB style microcredit, that all women possess entrepreneurial skill and it is always beneficial for them in terms of generating income. Their experiences also reflect the study of Torri & Martinez (2014:35) among the female entrepreneurs of India, which show that the ability of a

woman to transform her life through access to financial services depends on different factors, such as her individual situation and abilities, her environment and her status according to the women in her group.

Though microcredit's main target is to develop the entrepreneurial capacity of poor women in rural areas, microcredit lending institutions often prefer to provide loans to non-poor women because of the better chances of repayment, without unpleasant experiences during the collection of repayment loan installments, and this makes banking profitable (Rahman 1997, Wright & Dondo 2003). For instance, Tandra Sarkar, one of the loan collection officers of Grameen Bank, asserted that the bank preferred women borrowers from good earning families, as they were regular in their installment payments. They were good borrowers and would not need to be reminded, or forced, to repay loan installments in time. For some poor borrowers she and other officers had to face difficulties, and undesirable situations, during the collection of the installments. According to her and three other officers, some poor women may not use the loan for business activities; they would just spend it, and end up as defaulters. She suggested that if she and her colleagues were kind, it would not be possible for them to recover loans.

Tandra Sarkar's statement indicates the capitalist mentality of GB where emphasis is laid on the recovery of loan and interest. The bank's preference for non-poor borrowers also overshadows the promise of microcredit to enable poor women to access credit facilities. It suggests that there exists a gap between the official rhetoric and actual practice of microcredit lending, which is guided by the lack of understanding of the complex realities of the poor women's lives. Some non-poor and poor women may use microcredit to enhance an existing enterprise, but very poor women, who barely fulfill the necessity of their everyday living, may not use microcredit to establish an enterprise instead of paying for their daily necessities, even if they possess entrepreneurial skill. This supports the finding of Karim (2008:14) who shows that in rural Bangladesh, only certain categories of women benefit from microcredit, such as, rural middle class women, women with marketable skills, women whose husbands have marketable skills and women, whose husbands have a regular employment and pay the instalments.

6.3. Control on microcredit and women's enterprising work

To understand whether microcredit enhances poor women's participation in enterprising work, it is important to examine whether they have control over their loan and can invest it in establishing an enterprise. While several studies (Goetz & Gupta 1996, Rozario 2001, Rozario 2002a, Karim 2008) show that though women are the borrowers of microcredit, it is the men who use the credit, microcredit lending organizations such as the Grameen Bank, officially do not acknowledge this reality. Drawing on Karim (2008:15), I argue that the reason behind this is the 'Western aid mandate', which is supported by the National Women's policy of Bangladesh (2011) to involve women in the development process.

One of the reasons for targeting poor women as microcredit borrowers is the understanding that they are bankable, that is, if they are given credit, they will return it to the bank. Other reasons include, that they can be easily located for the loan recovery purpose (Goetz and Gupta 1996) and are vulnerable to repayment pressure by the peer groups and loan collection officers (Rahman 1999, Karim 2008). Some poor women are less mobile and hence considered submissive, because of their patriarchal social background. Such criteria of the selection of microcredit borrowing confirm the finding of Karim (2011:37) that 'women are effectively subjected to two sources of authority in the microcredit relationships: the social authority of the borrower group and patriarchal authority of the household'. However, I noticed that many poor women (nine out of 25 in Char Khankhanapur and three out of eight in Decree Charchandpur) are not as docile as the above studies show. They often argue with the loan collection officers and other women of the peer groups to renegotiate the installment payment date. Sometimes, they willingly remain absent from home and make the officers wait to collect the installments.

In an attempt to investigate whether poor women borrowers have control over their loans, I follow Hashemi *et al's* (1996:636) idea of 'loan control' and Goetz and Gupta's (1996:48) concept of 'managerial control'. Hashemi *et al* (1996) define control over a loan, in terms of control over funds rather than control over productive activities involving the loaned money and Goetz and Gupta rank loans on a five point scale: full control, significant control, partial control, very limited control and no involvement. 'Full control' is where women, who are, directly, involved in market activities, and so take and use a loan. 'Significant control' is when women have a say

on using a loan, but do not participate in the market. 'Partial control' refers to the loss of control over the loan use, except for labour input. 'Very limited control' means little labour input in the use of the loan. 'No involvement' means what it says, no involvement in the use of the loan.

I found that women's control over loan use depends on their social class and marital situation. Some rich women (five out of 25 in Char Khankhanapur and three out of eight in Decree Charchandpur) have 'significant level of control' over their loan when initiating small businesses, such as raising poultry, grocery stores at the local market, and buying domestic animals for share-rearing. There are also cases where women from affluent households (three out of 25 in Char Khankhanapur and two out of eight in Decree Charchandpur) take loan to finance their husbands' business expansion, and so have only partial control over its use. Those who are single, divorced or widowed, with no male partner or relative, have greater control over loan use. It is some poor women (four out of 25 in Char Khankhanapur and two out of eight in Decree Charchandpur) who, irrespective of their marital status, have minimal, or no control, over loans but are involved in small scale home based enterprising work, such as rice husking and livestock rearing. For instance, Rukiya, a poor woman of Char Khankhanapur borrowed 3000 taka to help her husband buy a rickshaw, to earn their livelihood. She admitted that she borrowed the loan, but knew that the money was not for her. She had neither any contribution of labour in the investment of her loan, nor any control over the loan funds. However, she claimed that bringing the loan to her husband enhanced her position in the household.

Rukiya's case confirms the finding of Goetz & Gupta (1996:54) that transferring loans to husbands or other male relatives is a survival strategy for many poor women to secure their marriage and improves their status within the household. It also support the claim that Rozario (2001: xxii) makes about the centrality of marriage in women's lives in rural Bangladesh. Rukiya's loan transfer to her husband indicates the importance of marriage in her life rather than starting an enterprising work. This suggests that marriage remains the most acceptable form of social identity for the adult women in Bangladesh (ibid: xxii).

Whether or not poor women like Rukiya have control over their loans, they are often responsible for repaying the installments. If they transfer the loan to the men of their households and the men do not pay the installments, they face difficulties to repay

the loan without any economic support. So it is important to understand their microcredit experiences in depth, to learn whether microcredit ensures poor women's participation in enterprising work and improves their lives. In next section, I show the variety of women's experiences of microcredit and enterprising work to complete the picture.

6.4. Effects of microcredit: enterprising work and women's experiences

While microcredit promises to enhance poor women's participation in enterprising work and empower them through self employment opportunities, in reality, not all women's experiences reflect such claims. Mahmood *et al* (2014:234) show that among the female entrepreneurs in Pakistan, microcredit facilities can have a positive effect on income generating activity only if their familial and social conditions do not suppress their independence and mobility and do not hinder their attempts to start the enterprising work. A similar situation arose in Char Khankhanapur and Decree Charchandpur, where, whether a woman can participate in an enterprising work and benefit from microcredit, depends on her individual circumstances within the family and the society. Not all women can be successful in enterprising work (Kabeer 2012:35). The reason behind this lack is not necessarily that they are without *babshayik buddhi* (business skill). There can be several other reasons such as family obligations and responsibilities, difficult economic circumstances, lack of family support and bargaining power within the family, that prevent some women from starting enterprising work with the support of microcredit.

As Faraizi *et al* (2011:17) suggest, microcredit started to target poor women in rural Bangladesh, defining empowerment as 'an institutional environment that enables women to take control over material assets, intellectual resources and ideology'. By material assets, they mean control over land, water, forests, labour and money. Intellectual resources refer to knowledge, and information. Control over ideology, signify 'the ability to generate, propagate, sustain and institutionalize specific sets of beliefs, values, attitudes and behaviour; virtually determining how people perceive and function, within a given socio-economic and political environment' (ibid: 17). Faraizi *et al* claim that microcredit only increases women's income and does not provide them with control over their own resources in terms of changing their status and position within their communities (ibid 19-25, 115, 116). My findings oppose such claim. For instance, I noticed that among the successful women entrepreneurs

(10 out of 25 in Char Khankhanapur and five out of eight) in Decree Charchandpur had greater control on their resources such as their business inputs and enjoyed improved social status within their families and the community. They were also consulted about family affairs and were evaluated as the key decision makers by their family members.

Some women (three out of 25 in Char Khankhanapur and two out of eight in Decree Charchandpur) understand 'control' over economic resources, such as credit, as a concept possessed by men, rather than women, as men are usually the heads of households. For example, Nargis, a poor woman from Decree Charchandpur, said that as long as she and her family members could stay healthy and eat properly, she would not need to participate in the market economy; neither would she like to control assets, such as land or money. If her husband could manage the family needs, then she would not need microcredit and participate in *babsha* (business) to earn money. Rahman (1999) also highlights that many rural women in Bangladesh see controlling money as a male matter, and though they can get credit, they pass the loans to men, and relinquish control, because they expect the men of their families to care, protect and maintain them. Rahman reports that many poor women would not become microcredit borrowers, if their husbands were allowed to have direct access to such credit facilities. That microcredit is socially perceived as a male issue is also evident in Mannan's (2010) findings. He reveals that women not giving the money received as microcredit, to male members of their families, shows *be-adabi* (bad etiquette). I noticed that some men and women see women with sole possession of assets such as land, shops or houses as *chalak mohila* (cunning women). They consider women, who have male relatives to help them negotiate any purchases of land and domestic animals, as *bhalo* (good).

The motivations that influence women into enterprising work vary significantly. While the more successful entrepreneurs prioritize their enterprising work for its 'earning potential', the less successful ones take such work as secondary activity as an attempt to diversify their livelihoods (Kabeer 2012:36). Among the 25 women in Char Khankhanapur, 10 women who were successful considered their enterprising work as their main income generating work, five women were successful initially but could not retain the success for long, and the rest attempted to start enterprise but were unsuccessful. In Decree Charchandpur, five out of eight women successfully maintained their enterprise work and generated good income, two women were

moderately successful and one woman remained unsuccessful. I noticed that those who were successful had a positive attitude towards microcredit and its role in their enterprise development. However, those who were less successful or unsuccessful, made ambivalent interpretations of it. For instance, Rasheda from Char KhanKhanapur and Laila from Decree Charchandpur had ambiguous idea about the effect of microcredit on their *babsha* (business). Rasheda took a loan of 7000 taka (GBP 70) from the Grameen Bank on December, 2013, to start a small scale poultry business. For the first three months, she made a good profit out of it, but after that, as her husband fell ill, she had to take on the responsibility for the household's expenditure. She could not manage to make a profit from the *babsha* after fulfilling her daily necessities and repaying loan installments. She failed to pay two consecutive installments on time and had to experience harshness of loan collection officers. For her, microcredit was helpful when it enabled her to start the *babsha*, but turned into a trouble when she became incapable of repaying the loan because of the sudden changes in her household's situation.

Laila borrowed 5000 taka (GBP 50) from GB on January 2014, to start a *muri babsha* (puffed rice business). She thought that she would get a good income from the *babsha*, and so be able to repay the loan with interest. However, her elder son could not sell the *muri* at the local *bazaar* at a profit. According to her, as her son was not *chhalak* (clever) and had no *buddhi* (skill) to sell the *muri*, she could get only half of the production cost. It was very difficult for her to meet her household needs and pay the loan installments with the money she got from the *muri* sale. She asked the bank officers to allow her some time to repay the loan, but this was refused. To pay the first few installments of the loan, she therefore started selling *muri* at the *bazaar* (except the weekly markets), and managed to make some profit. However, she found that after the payment of the loan interest, she was facing money deficit and could not invest further in her *babsha*. She claimed that though microcredit helped her to start the *muri babsha*, it was because of the high loan interest, that she could not make sufficient income from it. When she was asked if *muri* marketing would deplete her *izzat* (prestige), she mentioned that necessity was more important than *izzat*. According to her, if she could not repay the loan and lose the income from business, she would lose the *izzat* anyway.

Rasheda and Laila's cases suggest that whether a woman benefit from enterprising work depends on individual circumstances. Rasheda had positive experience of

microcredit and her business when she was making a good income and had no difficulties with making regular payment of loan installments, but experienced negative effects when her family responsibilities increased and payment of the installments became harder. Similarly, for Laila, though microcredit provided the positive experience of starting a small business, the money deficit, followed by the payment of interest, led to a negative evaluation of microcredit's effect on her enterprise development. Both cases indicate that women's circumstances are not static and change over time. Hence, women understand their world from multiple standpoints and their interpretations of their life experiences reveal multiple subjectivities. The cases also reflect the significance of men's support in women's lives. If Rasheda's husband had not become ill and he could continue his support for the household needs, she could have repaid the loan installments on time and continued the success of her poultry business. Laila's case also highlights that as the lack of her son's marketing skill imperiled her *muri* business, so her involvement in the *muri* marketing became necessary. Nawaz (2012:610) shows that in rural Bangladesh, women entrepreneurs are bound to follow the cultural code of *pardah*, and are restricted in venturing outside their homes to get involved in entrepreneurial activities, Laila's participation in *muri* marketing in local market shows that in certain circumstances this is not the case. Though Laila was aware that *pardah* exhibits honour and prestige, for her livelihood necessity, she had to negotiate the *pardah*.

To gauge the effect of enterprising work on women's overall status, I examine the relationship between microcredit and enterprise development and the effect of microcredit on their lives. I follow the three point scale developed by Kabir and Huo (2011:136). Based on the ability of expending on life sustaining articles, such as food, clothes, health care and children's education, Kabir and Huo determine the impact of the involvement with enterprise activities on the women of Mymensingh district of Bangladesh at three levels - high, medium and low. According to them, high impact refers to the ability to spend generously on daily necessities, future savings and leisure facilities. Medium impact indicates the ability to make moderate investment on these and low impact means the ability to spend a minimum for the items required. Though I found that it was not always easy to draw a clear line between the impact level of high and medium, it was convenient to understand the difference between the high and low impact. Among the 10 successful women

entrepreneurs in Char Khankhanapur, enterprising work had high impact on lives of six women and medium impact on the rest. Five women entrepreneurs, who were neither successful nor unsuccessful, experienced low impact of enterprising work on their lives. In Decree Charchandpur, out of five successful women three reported their ability to spend sufficiently on food, clothes, children's education, health care and recreational facilities; whereas two other said that their enterprising work had medium impact on their lives. Two moderately successful women claimed that their enterprising work had low impact on their overall status.

One of the main reasons for women experiencing medium or low impact of microcredit on their lives was the influence of their husbands' and in-laws' decisions on their ability to expend. For instance, Mollika, from Decree Charchandpur was successful in her livestock rearing business. She started it with the GB loan of 6500 taka (GBP 65) and increased it to 11000 taka (GBP 110) using her *babshayik buddhi* (business skill) and hard work. Her husband possessed knowledge of animal care and had good marketing skill. This was a great support, which helped her to succeed. She and her husband consulted with each other regarding the advancement of her business. However, the decision of how the income should be spent depended on her husband. Though she wanted to spend more on her children's education and make some future savings, her husband decided to put the money towards his sister's wedding. At first, she did not want to accept the decision, but finally agreed for the sake of maintaining peace within the family.

Mollika's case illustrates the situation of many poor women in rural Bangladesh, for whom maintaining family peace is more significant than achieving independence and/or equality. This puts a brake on the gender equality aspirations of the WID policies, such as the National Women's Policy of Bangladesh (2011), that are founded on the notion that women's equal participation in income generating opportunities inevitably increases their status. Mollika's preference for family peace substantiates the Black/Asian feminist perspective. For many Black and Asian women though family may reproduce inequality, it is also a means of support. As Humm (1992:123) puts it, for the Black women, 'community is not a fragile concept but a source of care and emotional strength'. It is an 'engaged vision' of their world opposed to the 'dominant ways of thinking' (Ruddick 1995:129). Mollika's case also confirms the finding of White (1992:77) in Tanore district, Rajshahi, which shows that women who successfully run businesses may gain recognition for their success

within the family and the community, but it is 'tied to the household, rather than to their personal interest'.

I argue that the relationship among microcredit, participation in enterprising work and improvement of women's status is ambiguous. Though for some women, participation in home based, traditional business with the support of microcredit may build 'social capital, create awareness and enhance their capability to uplift their position within the family and society' (Sultana *et al* 2010:2), for others, it may diminish their existing social relations. This is reflected in the basic requirement of GB microcredit lending to poor women, to attend weekly meetings. The main reason for arranging such meetings is to collect the loan installments, but they also aim to promote women's participation in a group of borrowers, and increase their social networks. However, some women (10 out of 25 women in Char Khankhanapur and four out of eight women in Decree Charchandpur) do not find them helpful, since they cost the time normally allocated to household chores. Many of them do not want to attend long meetings. For instance, Amena, a Grameen bank microcredit borrower in Char Khankhanapur, said that attending weekly meetings made it difficult to manage her everyday household work. By attending meetings which are set at mid-noon, she could not cook the day's meal in time for which her husband and her mother-in-law complained. As she said, '*I feel uncomfortable when weekly meeting date approaches. I know I shall have to face hard time for this*'. Similarly, Asmani, from Decree Charchandpur, complained about being verbally abused for attending the weekly meeting. Her husband did not want her to attend the weekly meetings because he thought that she would go there to escape her household responsibilities and pass time in gossiping with other women. However, for other women like Jainab, Rani, Koli and others, the weekly gatherings offered a chance to meet other women and share their ideas and experiences. For them, the meetings opened a new space, where they could freely interact, avoiding the intervention of the men of their households. Moreover, going out to attend the meetings made them feel that they were 'working' and had their individual identities. However, they, too, reported that sometimes, because of attending the meetings, they could not manage the household chores properly, which caused conflict within the households.

Both Amena and Asmani's accounts highlight the negative effects of microcredit on their lives in terms of deteriorating their relations with their family members. The accounts suggest that their husbands do not realise the importance of attending the

meetings, though they may be interested in their wives' membership in GB. If a good life for women means being treated well by family members, microcredit appears to be disruptive in their lives, by increasing the chances of them being treated badly. However, the statements of Jainab, Rani and Koli indicate that attendance in weekly meetings has mixed connotations. On one hand, it increases their sense of self worth and creates a separate domain for them, which is friendly and cooperative; on the other hand, it affects their household responsibilities negatively. Such diversity of women's experiences reflect the claim of Rozario (2002a:69) that though microcredit may 'individually empower' many women in rural Bangladesh in terms of increasing their self worth, its worth is 'limited' and may not necessarily be 'sustainable in the long run'.

Eight women out of 25 women in Char Khankhanapur and four out of eight women in Decree Charchandpur reported that their access to microcredit and the income from their enterprising work had decreased the chances of household conflict over monetary issues. They claimed that their participation in *babshaik kaaj* (enterprise work) and the money produced from it, had improved the standard of living of their families. For instance, Rokhsana, a better off woman, from Char Khankhanapur said that before she was a microcredit borrower from the GB and had no visible income from her vegetable gardening business, she had to depend solely on her husband's income to spend on individual and household necessities, which sometimes led to household conflict. But, her new found identity as a business woman and the income from the business, improved the consumption pattern of her family members. Her two sons could attend the colleges in Rajbari town; the sale of her mahogany trees worth of 10,000 taka (100 GBP) allowed her to support the expansion of her husband's clothing business in the local *bazaar*. Her ability to make economic contribution in the family improved her relationship with her husband and reduced the likelihood of conflict over spending for household expenses.

However, for some other women (five out of 25 in Char Khankhanapur and two out of eight in Decree Charchandpur), participation in microcredit based enterprise work had negative consequences for household harmony. For example, Siddika, another better off woman from Char Khankhanapur, experienced family conflict because of her access to microcredit loan and participation in the fisheries business. Though she was a successful women entrepreneur and could manage to earn sufficient income from it, her husband and mother-in-law wanted to control the loan and the income.

Moreover, her husband wanted her to transfer to him that she bought from her neighbour for starting her fisheries business. She did not want to transfer ownership to her husband because she knew that he would sell the pond and invest the money in his younger brother's business. Tensions were thus created between Siddika and her husband and led to violence, as her husband started abusing her verbally and physically.

Rokhsana and Siddika's case suggest the variation in women's experiences of microcredit and participation in enterprise work. Both belong to affluent households but because of their specific positions in their families, they are subject to differential impact of enterprise work on their lives. For Rokhsana, participation in a vegetable gardening business allows her to make economic contribution to her family which increases her self confidence. For Siddika, however, her access to microcredit and her fisheries business does not indicate such a positive effect on her status. Her asset ownership threatens her husband's authority and fuels domestic violence. Rokhsana and Siddika's stories reflect the finding of Schuler *et al* (1998:155) and Kabeer (2001:72). Schuler *et al* show that in rural Bangladesh, though credit programmes may reduce violence by directing resources to families through women, in some cases, providing resources to women and encouraging them to maintain control over resources, may lead to domestic violence. These authors demonstrate that giving women power to own and control resources may trigger men's violent behaviour towards them when women's control over resources is interpreted as undermining male authority. Kabeer notes that among the women of Faridpur and Mymensingh district registration of assets that are usually assigned as male, in women's name, can have mixed impact on women, that is, for some women it increases their value within families but for others it means source of conflict.

For women entrepreneurs, engaged in *chchoto khato babsha* (small business), participation in income generating enterprising work significantly increases their work load. To illustrate this, I draw on the case of Ful Begum from Decree Charchandpur and Minoti, a Betei woman from Char Khankhanapur. Ful Begum borrowed 4000 taka (40 GBP) from GB on February 2013 to start a small poultry farm. Initially, she had 20 chickens which gradually turned into 50. Her husband worked as a clerk in Khankhanapur Union Council office and her two daughters were pupils at Decree Charchandpur primary school. Her day started early in the morning (around 6 a.m.) with domestic chores such as sweeping the *uthan* (household yard)

and finished with cleaning the dishes after dinner (around 7.30 p.m.). Before Ful Begum started the poultry enterprise, she could relax in the afternoon for couple of hours (between 3.00 p.m. and 5 p.m.), but, after she became engaged with the enterprise, she could not have leisure period, because of having to feed the chickens and clean out the litters in afternoon. Her role as a woman entrepreneur imposed on her additional hours of work. When she was asked, if the increased work load caused trouble in her life, she said, '*takar jonne kaaj, kaaj korlei to taka ashbe*' (Work is meant for money. If I work, it will bring money). Similarly, Minoti borrowed 6000 taka (GBP 60) from GB to enhance her bamboo crafting business, which included making *pati* (bamboo mats), *kula* (winnowing fan) and *chalon* (sieves). She spent about 11 hours doing the daily chores and an additional four hours in making the bamboo crafts. Sometimes, she worked till midnight, particularly when *haat* (weekly market) days approached nearer. She said, working till midnight often strained her eyesight because there was insufficient light. She also felt tired during the day from working late hours at night. When I asked, why she overworked herself, she answered, '*kaaj na korle kistir taka dibo kibhabe?*' (If I do not work, how can I pay the loan instalments?).

For Ful Begum and Minoti, access to microcredit loan and participation in enterprising work has increased their work load. Both of them spend considerable time in managing household chores and perform additional work to generate income. But, there is a difference in the evaluation of such work. While Ful Begum accepts the extra effort, she employs in her enterprise, as positive, Minoti does not express similar attitudes toward the enterprise work. For Minoti, the additional work load is obligatory, to make sufficient income, so that she can pay the microcredit installments without experiencing any disgrace. Her experience does not support Kabeer (2001:68), who shows that women engaged in small scale, labour intensive enterprises see their increased work load as positive. Such finding rather fits Ful Begum's situation. Ful Begum justifies her additional work in the poultry farm as positive because she does it for money. Her understanding of the changing pattern of the time use in her work, brought by the microcredit facilities, reflects that it has not only created an opportunity to earn money, but it has also given a new meaning to work. Minoti's situation can be, however, understood in the light of the findings of Rozario (2001:116). Rozario notes among female members of jute work cooperatives in a village near Dhaka that the increased work load of jute crafting deteriorates

women's health, as well as their economic conditions. She shows that the reasons behind the extra work for these women are to fulfill the quota of the manufacturing of jute products, which is required for maintaining their membership in the jute cooperatives.

The cases of Ful Begum and Maloti highlight that the WID mentality of the GB microcredit model, which is to involve women in income generating enterprising work does not take into consideration the fact that even if women participate in income based work, they are not free from doing time and labour intensive household chores. Seen from the subsistence perspective (Mies & Bennholdt-Thomsen 1999:5), microcredit, therefore, seems to be devaluing the unpaid domestic work of many women like Ful Begum and Maloti and appears as a 'catch-up development' handed to them by those on the 'top' (i.e. the development planners).

Although microcredit aims to provide loans to poor women to create self employment, in some instances it is used to pay for dowries. Among the 25 women microcredit borrowers in Char Khankhanapur three women mentioned that they took the loan to use as a partial payment of dowry. Two out of eight women borrowers in Decree Charchandpur used the loan for the same purpose. Dowry, which involves cash, jewellery or other types of assets, which are transferred from the bride's family to the groom's family, is a traditional Bangladeshi marriage practice. However, because of the effect of modernization and globalization on rural culture, now dowry also includes payment of grooms' migration costs (Rozario 2001:140) and capital for their business and career advancement (White 2013:1). Though the dowry is negotiated prior to the marriage as a one off payment in India (Nithiya 2013:47), in Bangladesh, it is a continued process and grooms' families expect brides' families to keep giving gifts in forms of cash and goods even after marriage. Rozario (2007) highlights the fact that microcredit enhances such expectation. She reports that men push poor women to acquire money from microcredit lending institutions, if their families are unable to pay the dowry. I found that seven out of 25 women in Char Khankhanapur and two out of eight women in Decree Charchandpur became the members of GB microcredit scheme and participated in small trading in order to earn money so that they could offset their parents' inability to pay dowry during their marriage. For example, Monowara, a poor woman of Char Khankhanapur, described that during her marriage, her parents promised to pay 10,000 taka (100 GBP) to her husband as the dowry. However, they could manage to pay only 6000 taka (60 GBP).

Her rickshaw-puller husband used to force her to bring the remaining amount of dowry from her poor parents. As soon as the Grameen Bank introduced microcredit, giving poor women, like her, access to credit, her husband's demand for dowry money intensified. She, therefore, took a loan of 3500 taka (GBP 35) from GB on November 2012 from which she paid 2000 taka (GBP 20) to her husband instantly, and invested the rest in buying some chickens to get some additional income. She said, *koyta taka aay korle tar haate kisu dite pari* (If I can earn some money, I can put some money in his hands).

Monowara's case signals an ambiguous effect of microcredit on some women. For women like Monowara, while microcredit is used to pay for dowry, it also provides the opportunity to earn. In such cases, the income generating work itself acts as a dowry, on the ground that, it is performed to meet the demand of a dowry. If understood from the WID perspective, Monowara's involvement in small scale rearing of livestock appears as a source of self employment, which improves her situation, by enabling her to make an economic contribution. However, it does not reflect any change in her status in terms of increasing her bargaining power within the household. Money being scarce (Schuler *et al* 1998:153), her access to microcredit and participation in income generating, enterprise work rather acts as a channel through which her husband gains benefit. Such finding echoes that of Rozario (2001:116), which shows that women's credit facilities are exploited by men for their own benefit as 'additional sources of income'.

That microcredit repayment failure may lead to having to work as a migrant labourer, is evident in the cases of some less successful and the unsuccessful women entrepreneurs, who likened microcredit to *jel khata* (being in jail) and being *srinkhol* (chained up). According to them, microcredit imprisons them by imposing high interest rates, and rigid time frames for repayment. Many complained that they could not eat or buy essentials in order to save money for repaying loan installments. Sometimes, they joined other microfinance institutions and borrowed from them to repay installments, or went to money lenders who charge high interest rates. Rankin (2008:1970) shows that such a process of loan swapping also takes place in South Asian countries like Nepal, where women take loans from several sources, so as to avoid becoming microcredit loan defaulters. As a result, they become even more heavily indebted, and so are caught in the dreadful trap of loan repayments to multiple sources.

I found that loan repayment difficulties forced two out of 25 women in Char Khankhanapur and one out of eight women in Decree Charchandpur to decide to sell all their belongings, including land, house and animals and migrate to cities or small towns. For example, Shabana, a poor woman from Char Khankhanapur took 5000 taka (50 GBP) from GB on November, 2014 to start vegetable gardening in her homestead. She invested the money in producing tomatoes for market, but she could not make a profit out of it to repay the loan and its interest to the bank. She turned to BRAC (Building Resources Across Communities), another micro credit lending organization for loans to repay that of Grameen Bank. She thought that she would be able to manage the weekly installments and interests of BRAC from her small savings on family expenditures, but it did not work for her. To repay BRAC installments, she decided to sell her homestead land and her chickens and take employment as a domestic worker in Dhaka, leaving her family behind. She said that it was a shame for her and her family to undergo the humiliation of being unable to repay the loan. Once she could pay the installments, she would be free from the *srinkhol* (chain).

Shabana's story reveals a negative effect of microcredit lending on some poor women in rural Bangladesh. It shows that the pressure of loan repayment forces some women to become entangled in a web of loans from various microfinance institutions. Because of the lack of any productive support, Shabana failed to repay the chains of loan installments and decided to sell her assets and migrate in search of paid work. She considers her inability to repay the loan the resulting harassment, as a matter of shame for herself as well as her family. Her case underlines the claim made by Rozario (2002a:70) that not all recipients of GB style microcredit may become entrepreneurs in their own right and there are possibilities that many women are likely to become 'semi-permanent clients' of one or other microcredit organizations to fulfil the need to make loan repayments. Shahana's concern about the shame, attached to her inability to repay the loan installments, can be understood in context of the 'economy of shame' as outlined by Karim (2008:7). Karim shows that in rural Bangladesh, microcredit is used by its lending organizations as a tool to manipulate women's existing notions of shame and honour for the advancement of their goal of capital accumulation.

While for many poor women like Shabana, participation in paid work as migrant labourers is a consequence of the pressure to repay loans, for some other women

microcredit is a source of paying the migration costs when they decide to migrate to the Gulf to take contractual paid employment opportunities. In Char Khankhanapur, five out of 12 and in Decree Charchandpur, four out of 11 migrant women borrowed microcredit to meet their migration costs. Whether working as migrant labourers improves their lives is discussed in the next chapter.

Chapter 7

Women's work as labour migrants

As globalization promotes 'export processing zones, free trade zones and world market factories', it creates employment opportunities for both men and women, but especially for women (Mujahid *et al* 2014:8). According to Bacchus (2005), the North America Free Trade Agreement (NAFTA) and General Agreement on Tariffs and Trade (GATT) influence transnational corporations (TNC) to depend on cheap female labour from developing nations to make profit. The reason for the TNCs' dependency on female labour over male labour for factories is their understanding that women are 'docile' workers and unlike men, are prepared to work under unfavourable conditions and for low wages (Jaiswal 2014:1). For many poor women, opportunities to work in these factories are simultaneously both advantageous and disadvantageous. The advantage is that they gain paid employment to support themselves and their families and the disadvantage is that in the new labour markets, they are subject to unequal wage rates and occupational segregation.

In Bangladesh, the impact of globalization and trade liberalization is characterized by feminization of the internal labour force. Globalization has transformed many poor women's work from traditional, home based activities to non-traditional, and market oriented ones. Since the 1980s, export based industries requiring cheap female labour has expanded so that, 70%-80% of the work force are women (Kibria 2001:61). The garment industry alone employs 3.6 million women (The Guardian 23 May, 2013). The poor women, who migrate to the cities, in quest of paid employment opportunities, are a desirable option for employers because the pool of low skilled, rural migrant women have limited choice of work, are available to work part time, are ready to work under hazardous conditions and are less likely than men to unionize (Jahan 2014: 35-36). Availability of paid work in the factories has placed greater responsibilities on many of these women to meet the survival needs of their families (Bacchus 2005). For some, it has conferred breadwinning status.

International migration of women to the Gulf States, in order to improve the family income and raise the living standard of their families is a recent phenomenon, though female migration to Dhaka as domestic workers or garment workers is very common

(Afsar 2002). The underlying reasons are the increasing demand for female labour in Gulf countries, and the easing of the facilities for women to obtain foreign visas, which is still hard for men. Afsar (1998) identifies a significant relationship between migration and development in Bangladesh, particularly rural development and suggests that migration brings about economic improvement for migrants and their families who are left behind.

Based on definitions of population mobility in migration literatures (Chant & Radcliffe 1992, Parnwell 1993, Afsar 2002), I noticed certain types of migration taking place among poor women of Char Khankhanapur and Decree Charchandpur. The most common type is seasonal migration, which women of poor households consider as an essential coping strategy during livelihood crises. Oscillating migration and commuting are also familiar. My understanding of 'oscillation' complies with that of Chant & Radcliffe's (1992:11) 'movement involving absence from home for as little as one day, or to up to three months'. By 'commuting' I mean moving only short distances away, for work, which is temporary in nature. I found that women are, also, undertaking labour migration for relatively longer periods, such as two years or more within the country or overseas.

In this chapter I examine the economic and social consequences of different types of labour migration of the women of Char Khankhanapur and Decree Charchandpur and investigate whether or not working as migrant labourers improves their lives. I focus on how women experience their work as migrant labourers and explore the reasons underlying their decisions to migrate. I draw on the case studies of migrant women from both villages in order to discuss the relation between women's work and enhancement of their status from the Women in Development (WID) perspective.

7.1. Patterns of women's migration and types of work undertaken by female migrants of Char Khankhanapur and Decree Charchandpur

In Char Khankhanapur, three out of 12 women worked as garment workers and three were domestic workers in the Gulf countries whereas five out of 11 women in Decree Charchandpur were garments workers and four worked as domestic workers or child carers in the Gulf countries. Four out of 12 women in Char Khankhanapur migrated to towns such as Rajbari and Faridpur and to Dhaka, to work at the brick kilns. I noticed, also, that some destitute women (elderly, deserted and widowed) migrated to neighbouring villages to beg. Rarely, did they find it a viable option to

migrate to the big cities and towns to take paid work, because of their ill health and financial difficulties. Pryer (1992) identifies such women in Khulna region, as 'independent female economic migrants'.

I found that in both these villages, women who belong to poor and lower middle class households are migrant labourers, though it is also common among some women of upper middle class households to undertake labour migration. However, women of upper middle class households do not take jobs as garments or of domestic workers. Among 12 migrant women in Char Khankhanapur, one of the upper middle class women migrated to Dhaka to work as a bank clerk and another migrated to Faridpur to work as a school teacher. In Decree Charchandpur, out of 11 migrant women, one migrated to Kushtia to become a NGO official and the other migrated to Oman to work as nurse. As such jobs were unlikely to be readily available in their villages; these professional jobs were only open to women who received high levels of education or training. Their intention to leave the villages, eventually, therefore, went hand in hand with the decision to train for such occupations.

Irrespective of class, the type of support women receive from their families significantly affects the jobs that they might do. For instance, women who get support from close and extended family members in fulfilling domestic responsibilities, particularly child care, can decide to go to work in distant locations. On the other hand, those who do not have family support or hired labour for domestic and child care responsibilities, accept paid work in nearby places. Often, the type of work that women choose does not depend on their own choices, but on their family members, particularly husbands and mothers-in-law. For instance, in Decree Charchandpur, women like Anowara and Salma took the decision to become domestic workers in Qatar, instead of starting their own home based enterprises because of their husbands' pressure. In a similar vein, in Char Khankhanapur, Selina and Joygun, who had wanted to work in garments factories in Dhaka, had instead to work in brick kilns in Rajbari, because their husbands did not support their decision to become garment workers. However, women like Bilkis and Rumana negotiated their choice of work with their family members though their decisions to work were not always based on the agreement of family members. Bilkis's husband and mother-in-law did not want her to work at the Faridpur brick kiln. She tried to get their agreement, but was not successful. Yet, she was firm in her decision to work, which

meant household conflict. Rumana's husband was not ready to accept her garment job but she convinced him.

Getting consent of household members to undertake women's labour migration reflects the dire consequences of poverty. However, resistance from husbands that some women experience to work outside their households expresses men's fear of losing authority over women. For instance, according to Munia in Char Khankhanapur, when she decided to migrate to Dhaka to work as a bank clerk, her husband thought that she would no longer be docile and might disrespect him. So, he insisted she turn down the job. She found it difficult to negotiate with her husband but finally succeeded by assuring him of her obedience. Similarly, in Decree Charchandpur, when Anika wanted to accept the job of a trainee officer at BRAC in Kushtia, her husband felt his breadwinning status to be threatened and resisted her desire. Anika convinced him that she was not accepting the paid work to overturn his authority but to share his economic responsibilities.

Mosse, in his research on indigenous livelihoods of the Bhil community (inter-border district of Rajasthan and Gujrat) in India, shows that the Bhil women take advantage of migration opportunities and development projects not because they want to free themselves from male dominance, but because they see men as failed providers (Mosse 2005:219). In Char Khankhanapur, only five out of 12 migrant women and in Decree Charchandpur, four out of 11 migrant women considered their work as a response to their husband's failure to provide. Yet, they did not see their work as a challenge to male authority and breadwinning status. Rather, as wives, they realized it as their *shohojogita* (cooperation) towards their husbands which might raise their own status within their household, and the wider community. This mirrors White's (2013:10) findings which show that in rural Bangladesh women's involvement in income generating activities may not overturn 'male provision' and men's status as 'breadwinners'.

For most women in rural Bangladesh, male protection and guardianship are not only necessary to meet their economic needs but also significant for their social security. Therefore, they do not engage in work that might lead to loss of male protection. This is evident in the decision making of poor women like Selina, Rahima and Joygun, who wanted their husbands to accompany them to brick kilns. For them, having a husband's protection in a public space such as brick kilns could protect them

from unwelcome attention of their male co-workers and reduce chances of suspicion regarding their work. Moreover, their husbands' presence at the work place would confirm that they did not maintain a loose lifestyle and their sexual purity were not compromised. Their cases confirm the findings of Blanchet (2010:348). Blanchet notices that for Bangladeshi village women, who migrate with their husbands to work at the bars of Bombay, raise less suspicion in the village as their husbands' presence signaled that, as wives, they remained under the control of their husbands. For women, marriage provides 'morality and legitimacy' for their work (ibid: 348).

While the liberal idea of Women in Development (WID) policies, such as the National Women's Policy of Bangladesh (2011), encourage women's participation in paid work to enhance gender equality, in Char Khankhanapur and Decree Charchandpur, this may not be appropriate reason for all women's work. I noticed that when women decided to undertake labour migration, it reflected their intention to ensure their household's welfare. Instead of attempting to increase their own status within household as well as wider community, they see their work as undertaken for *shongshar chhalano* (maintenance of the family) or supporting *poribarar bhalo thaka* (wellbeing of close family members). However, there are also women who see their work as *nijer jonne kaaj* (work for oneself). For instance, in Char Khankhanapur, six migrant women identified their work as *shongshar chalanor jonne kaaj*, three considered it as *poribarar bhalo thakar jonne kaaj*, two referred to it as *thekay pore kaaj kora* (forced to work) and one conceived of it as *nijer jonne kaaj* (work for oneself). In Decree Charchandpur, four migrant women considered their work as *shongshare shukher jonne kaaj* (work for happiness in their family), three identified it as *shongshar chalanor jonne kaaj*, two regarded it as *thekay pore kaaj* and two referred to it as *nijer jonne kaaj*. Women participate in *shongshar chalanor jonne kaaj* when they do not have male bread winners in their own family or men's income are insufficient to pay for household expenses. They spend their income, from such work, to meet the basic necessities such as food, clothes, treatment and others. They see *shongshare shukher jonne kaaj* as necessary to enhance standard of living of household members or to meet dowry demands. *Thekay pore kaaj* means that women only participate in work under certain circumstances such as to repay debt, to cope with sudden loss of male breadwinners or to respond to their husbands' pressure to earn. Women take part in *nijer jonne kaaj* to express their autonomy and pay for their own expenses including food, clothing, cosmetics and other personal things

While women's work done for oneself reflects individuality and aspiration for independence, work, which is intended to fulfill the purpose of household maintenance, wellbeing of close family members and happiness in families, represent altruism. Such work can be understood from the standpoint of Black/Asian feminism which suggests that though many Black/Asian women's experiences in families may reproduce inequalities, families are also a source of support and peace for them. It is through families that they express their positive identities. Hence, working for the benefit of households reveals their own understandings of work, different from white, Western values. In particular, women's preference for their husbands' presence at their work place indicates their consideration of themselves, not as victims of patriarchy, rather as beneficiaries of it, who see male guardianship as their strength and support in anonymous social settings.

Whether for household welfare or individual benefit, women's labour migration, fuelled by livelihood crisis or expanding economic opportunities, has given a new meaning to women's work, which has produced varied effects on their families. As poor women, who were involved in peasant economies and depended on subsistence agriculture, are increasingly migrating to cities and to the oil rich Gulf countries in search of paid work, most frequently as domestic or industrial workers (Blanchet *et al* 2002), such transformation of rural women's labour is leading towards the process of 'de-peasantisation', bringing cosmopolitanism in village life and introducing new patterns of consumption and economic opportunities (Mosse 2005:72). This can be illustrated with the cases of Feroza and Rahela. In 2013, Feroza belonged to a poor farming household in Char Khankhanapur. Feroza worked as a *kheti* woman (woman farmer) on her husband's agricultural plot by undertaking post harvesting activities and, animal care in addition to dealing with the household chores. However, Feroza's husband could not extract profit from farming and wanted to change his profession. He started demanding money from Feroza. In order to fulfill her husband's demand, Feroza, took the decision to migrate to Dhaka in search of employment as a garment factory worker. Throughout her employment period she remitted money to her husband, which he used to buy a three wheeler pedal van and a mobile phone.

Rahela, unlike Feroza, belonged to a lower middle class farming household in Decree Charchandpur. Her husband wanted to set up a grocery store in the local market and so demanded capital for the business from Rahela's parents. Her parents were very poor and could not afford to fulfill the demand. So, she took the

opportunity to migrate to Oman as a child carer for a short term contract of two years. Since then, she sent home about 1,00,000 taka (GBP 1000) which allowed her husband to establish a grocery business and let her two daughters to attend a private college. In addition, the family home was refurbished and a television was bought with the remitted money.

Both Feroza and Rahela's cases highlight two factors: the transformation of rural livelihoods from agricultural to non-agricultural and the significance of women's work as the means of dowry payment. While they were part of farming households, their work included household chores and agricultural activities. With their shift to migrant labour, their work pattern changed. The income from paid work has created aspirations for modern items such as mobile phones in Feroza's case and desire for televisions and obtaining western style education for her children in Rahela's case, which signals a new consumption culture and reflects cosmopolitan rural lives. It is noticeable that for both of them, participation in paid work is a response to fulfill the dowry demands of their husbands. While Rozario (2001:140) finds that the most desirable form of dowry in rural Bangladesh is to provide the cost of migration for husbands, both Feroza's and Rahela's cases suggest that women's labour migration may itself act as a source of dowry payment. This finding supports Blanchet *et al* (2002:73-74), who similarly identifies dowry payment as one of the determining factors behind women's choice of international labour migration. The demand for cash by Feroza and Rahela's husbands also confirms White's (2013:1) finding in two villages of north-western Bangladesh which shows that many young men in rural Bangladesh intend to establish themselves in the modern economy through using dowry, serving as capital for business and career advancement.

Feroza and Rahela's decision to work for fulfilling the dowry demands of their husbands questions the liberal premise of the Women in Development (WID) paradigm. Despite the fact that Feroza and Rahela's labour migration has brought marked changes in the consumption culture of their households, it does not support the claim made by the WID policies, such as the National Women's Policy of Bangladesh (2011), that incorporation of women in paid labour enhances women's status. I argue that if women's their work is intended to pay for dowry, it emphasizes loss of their dignity. Dowry, which involves cash, jewelry or other types of assets, which are transferred from brides' families to grooms' families, is a traditional Bangladeshi marriage practice. Though the value of the dowry is usually negotiated

prior to marriage as a one off payment, like in many other parts of South Asia, in Bangladesh, it is a continued process and grooms' families expect the brides' families to go on donating cash and goods even after marriage. As a channel to ensure economic benefits for men and their families, dowry, thus, acts as an enforcement of the 'patriarchal norms of superiority', which devalues women (Huda 2006:258). My argument is that if women's work, as labour migrants, turns into means of men's exploitation of women, in the form of dowry, it reinforces 'patriarchal materialism' (ibid: 253). I also argue that such a materialist expression of patriarchy overturns WID's emphasis on women's work as an avenue of improving their status. Nonetheless, whether women's work as labour migrants increases or decreases their status is not straight forward to decipher, as their experiences of work shows much ambivalence. In the following sections, such ambivalences will be discussed.

7.2. Women's work as migrants within Bangladesh

In the 1980s, some poor women from both villages started to migrate to Dhaka to work in garment factories. By the 1990s, women's labour migration to large cities for factory jobs accelerated its pace. Since then, women's labour migration has turned into a 'cultural event', which according to Gidwani & Sivaramakrishnan (2003:190) is a process that transforms migrants' subjectivities and notions of 'place'. I noticed this process when I realized how labour migration, though being an 'economic event' (Dannecker 2007:4), brought changes in women's understandings of work and their identities.

One among three garments workers in Char Khankhanapur and three out of five garments workers in Decree Charchandpur welcomed their factory jobs as *shommanjonok kaaj* (respectful work) and considered opportunity to work in a garment factory better than other jobs available. They referred to garments work as *chakri* (job) distinguishing it from *bandir kaaj* (work of a servant), by which they meant domestic work performed in wealthy households. According to them, as garment workers they could earn higher wages, and be entitled to be designated as *chakrijibi* (salaried employee), both of which increased their sense of self respect.

Among the four women who worked as short term contract labourers in the brick kilns, Bilkis stated that she decided to work because she wanted to be self reliant. She believed that if she could earn her own income, her status in the family would improve. She was motivated by the idea that '*taka kotha bole*' (money talks). For her,

taking paid work outside the household was not shameful, rather she realised her new status as an 'economic person' as enhancing her decision making power within the household. However, Rahima, Selina and Joygun, accepted to work in brick kilns mainly for their households' advancement. Rahima, for instance, wanted money for her children's education. For Selina, the reason was to repay the debt, incurred by her husband's failed migration to Dubai and Joygun chose to work because her husband's income was insufficient to maintain the household.

Reasons for entering into garment work involve push and pull factors. In Char Khankhanapur, Rina wanted to work to support her mother's medical expenses, Feroza, became a garment worker to fulfill her husband's dowry demand and Rumana migrated to Dhaka to work in a garment factory because she wanted to experience outside employment in an urban setting.

In Decree Charchandpur, among five women who worked as garments workers in Dhaka, Sima chose to escape from the tyranny of her mother-in-law. She believed that working outside the household would give her freedom. Rumi worked to repay the microcredit debt, which her husband took but refused to repay. For Razia, garment work was the only viable option after her husband left her alone with two children. Rokhsana became a garment worker because she wanted to have a *chakri* (job) and be a modern woman. She considered that participation in paid work was an expression of modernity. She said that *aajkal meyera ki ghore thake? kaaj ei meyeder dam* (nowadays women do not stay at home, it is through their work that they are valued). Helena, however, started working in a garment factory in Dhaka, because her husband died, and she became responsible for the upkeep of her family.

According to Gardner & Osella (2003: xii), migration is a 'contradictory and ambiguous process of change'. I support such a claim by showing that women's experiences of labour migration and their effects on women are not uniform. In Char Khankhanapur, among four women who worked at brick kilns, one considered the work as means of improvement of status, two realized it as deteriorating social status but providing material benefits and one accepted the work as having negative effect on life because of loss of *shamman* (honour). Work at brick kilns vary not only between men and women but also among the women themselves. Men were responsible for labour intensive work, such as the carrying and supplying raw materials to hot furnaces, whereas some women performed tasks involving shaping

and finishing bricks in set dices, and some others cooked. For instance, Bilkis's work was that of *karigor* (manufacturer) which involved laying and sorting the bricks in patterns, but for others work meant *baburchir kaaj* (work of cook) which included cooking, fetching water for cooking, drinking and cleaning. Though all of them worked as contract labourers, their wages varied based on the type of work. Women who work as a *karigor* are paid higher wages than those who do *baburchir kaaj*, as the former work requires skill and involves long working hours. Bilkis was contracted for six months and got a total of thirty thousand taka (GBP 300) for the entire contract period. However, Rahima, Selina and Joygun received only ten thousand taka (GBP 100) for their contracts as cooks. During the contract period, all these women had to unfailingly abide by the rigid terms and conditions of work set by influential labour contractors, locally known as *sardar*.

Bilkis, a childless woman in her early thirties, worked eight hours a day for six days a week. She enjoyed her work because it not only helped her to avoid the bitter words of her mother-in-law, but, also, it endowed her with freedom and economic prosperity. The money from her work offset her childlessness for a while, as her mother-in-law appreciated Bilkis's income to be spent on household expenditure. Though Bilkis's work caused conflict in the family at first, the material gain was its compensation. Because of her income, she became labeled by her husband and mother-in-law as *lokhkhi bou* (good wife, named after the Hindu goddess of wealth) instead of *opoya* (ill fated).

Rahima and Joygun were both in their late thirties and had children. Every day, they worked for nine hours and cooked for around a hundred people, who worked at brick kilns. Unlike Bilkis, they did not get paid leave. They had to work even if they were ill. Both of the women's health was badly affected by long hours of work. Rahima got chronic back ache because of carrying heavy water buckets and sitting while cooking. Joygun suffered from eye irritations caused by the wood smoke. Though they worked hard, they had to bear harsh criticisms from co-workers and employers if the food was not to their taste.

As well as working under such stressful conditions, both Rahima and Joygun had to perform *ghorer kaaj* (household work), such as cooking and washing after they returned home. According to Rahima, *sharadin bhatay kaaj kori takar jonne ar ghorer kaaj to shongsharer kaaj, ami na korle, shongshar cholbe kemne?* (whole

day I work for money and housework is work for the family, if I do not do household work how will the house run?). Joygun similarly accentuated her routine of regular housework upon her return. Though Rahima's sister-in-law and Joygun's mother-in-law supported them with child care, often their children suffered from illness. Yet, Joygun stated, *kaaje koshto thakleo je taka pai tai diye obhab chcharai shongshar chole* (though working is painful, it brings money which helps to run the household without any economic scarcity). Rahima also asserted that despite the stress involved, her income allowed her to pay for her children's education and buy household necessities.

Selina's working condition was similar to that of Rahima and Joygun, but, unlike Rahima and Joygun, she considered working at brick kilns as shameful and demeaning. She averred that she would not work at the brick kiln if she did not have to repay her husband's debt. She noticed that some male co-workers, who addressed her as *bhabi* (sister-in-law), shared indecent jokes with her, when her husband was not around. She found this disgraceful, and so asked her husband if she could leave the job. But, as her husband took the contract money on behalf of her, she could not leave work unless her contract ended or the money was returned to the employer. She said, *ami taka aay korleo, taka thake tar haate* (even if I earn, the money is his). She further added, *ei taka aay korte ami ajke bari chchara* (I am homeless today only to earn this money). She missed her children at home with her in-laws. For her, work was nothing but a *srinkhol* (chain).

Stressful working conditions and verbal abuse were also reported by Rina and Feroza of Char Khankhanapur and Rumi and Sima of Decree Charchandpur, who worked at garment factories in Dhaka. Rina and Feroza worked as 'helpers' on factory floors. As they did not have any previous experience of garment work, they had to encounter frequent *gali* (bad words) from line managers, for simple mistakes. They worked ten to twelve hours, six days a week with unspecified hours of overtime. Being among the less skilled workers, they often did not receive wages for overtime work. Factory managers told them that overtime was part of their training as apprentices. Rina explained that many women workers did not receive their salaries regularly and if asked for money, floor supervisors and factory managers threatened to dismiss them from work. To exemplify harsh working condition, Feroza added that she had to work without any break, except ten minutes for lunch. Sometimes, floor supervisors denied her access to the toilet and verbally abused her if they found

her talking to other women. Rina and Feroza, therefore, both compared the factory entrance to a jail gate. From morning till evening, they had to work in a room heated by blazing lights without sufficient ventilation. Often they had to work late at night. After returning to their accommodation, which was shared by four other women workers, they could not rest. They had to cook dinner and prepare breakfast and lunch for next day. They usually went to bed around midnight.

Though garments work presented similar experiences for Rina and Feroza, it had different implications for each of them. While Feroza's work enabled her husband to diversify his livelihood and minimized chances of domestic violence, but for Rina, work became the source of marital conflict. Rina was expected to send money to her aged mother and spend some of her earnings on personal expenses, but her husband wanted all the money for his own purposes. She knew that her husband would gamble the money, and refused to give it to him. This resulted in physical beating, which forced her to give in. Yet, she did not think of getting divorce from her husband, as she considered divorce as *lojja* (shame).

Sima started working in a garment factory before her marriage, during her late teens. She was able to have sufficient money to support herself, and to assist her family. She enjoyed working and the freedom it brought. After marriage, she left work, but returned shortly. For the first few months, her husband appreciated her work but the appreciation turned into dissatisfaction when she returned home late. To ease such dissatisfaction, she agreed to her husband's demand of having a child. Throughout her pregnancy, she experienced difficulty at work. Factory management was not ready to give her maternity benefit or sufficient opportunity to rest. She had to work even at the ninth month of her pregnancy and could get only leave for one week, following child birth. Though she had her elder sister's support to look after her child, she had to do *ghorer kaaj* (household work) after she returned.

Rumi started to work with much enthusiasm as a seamstress in a garment factory near Dhaka, but she became disillusioned when she experienced verbal and sexual abuses from male colleagues. She noticed that when male supervisors were around, they had *ku-nojor* (bad looks) and made indecent comments on her bodily features. Chances of sexual abuses by strange men, on her way to home from work, in dark evenings or late nights, also worried her. She, therefore, decided to give up garments work as soon as she could repay debt.

Garments work was, however, a welcoming and positive experience for Rumana, Razia, Rokhsana and Helena. Rumana realized that garments work not only freed her from monotonous domestic work, it also provided her with the opportunity to become an independent person. She could make economic contribution towards family expenses and her husband consulted her while taking decisions. He helped her, also, in managing household chores. She said, garments work had made her *chalak* (clever) and enhanced her *shahosh* (courage) to face the challenges of life. Rokhsana's was similar experience. She said, garments work allowed her to have freedom lead modern lifestyle. Her individual earning helped her to set up a separate household, to avoid conflict with in-laws. After four years of work, she had saved sufficient money in her personal bank account, to start a tailor's shop at the local *bazaar* (market). She also invested in two saving schemes to support her daughter's higher education. She believed garment work changed her life for the better.

'*Chakri*' (job) in garment factories helped Razia and Helena to live with respect. Both worked at EPZ (Export Process Zone) factories in Savar, near Dhaka as sewing machine operators. They reported that in EPZ factories, though factory managers treated them well, floor supervisors were sometimes rude. According to Razia, her income helped her feel more stable than before, while Helena, considered her work as means of progress for her family. Both stated that their income raised their living standards and enhanced their status. They also expressed their desire to send their daughters to colleges and universities, which they believed would ensure better lives to them.

Labour migration experiences not only varied among poor women, they also show marked variations among some upper middle class women. For instance, Munia realized that though her work as a bank clerk in Dhaka raised her status within the wider community, it damaged her relations with her husband and in-laws. During the first few months of her work, she had to undertake training, which prevented her from visiting home regularly. Her husband and mother-in-law did not accept her absence from home, and pressurized her to leave the job. Though she spent her income to pay for household expenses and to buy gifts for her husband and in-laws hoping to ensure *shukh-shanti* (happiness and peace), she did not find *shukh* (happiness).

Anika considered her work as a source of freedom as well as conflict. Like Munia, she also experienced repeated pressure from her husband to leave NGO work, because he believed that she would visit different places and meet strange men at work. She described the first six months of her work as very stressful as she needed to take new responsibilities at office and still had to do most of the household chores. However, gradually, the situation started to get better as her economic situation improved. Yet, whenever she had to go away to attend professional training, marital conflict arose. However, she did not leave work, as work, for her, was a means to discovering an identity of her own.

Shikha's experience of working as a teacher in Faridpur was not as challenging as that of Munia and Anika. Her husband supported her decision to migrate to Faridpur as a residential school teacher. She stayed at school accommodation on week days and visited home every weekend. Her mother-in-law and younger sister-in-law took care of her children, while she was not present at home. She also hired two domestics to perform *ghorer kaaj* (household work). She felt that because of working at school, she was respected more than before, not only by members of her extended family but also by others in society. Though she did not work out of economic necessity, she realized that her ability to make economic contributions to her family enhanced her decision making power within household.

Based on the differences between women's testimonies regarding their work as migrants, I argue that while the WID proposition claims that women's equal participation in paid work improves women's status, variations of women's experiences of work between, and within, those of the same class, challenge such a claim. I show that women have multiple realities. For instance, in the context of working at garment factories, work was stressful for both Rina and Feroza, but its effects were different for each of them. Razia and Helena's experiences of work, varied depending on the types of factories they worked in. Again, while Rumana considered garment work as a positive opportunity, Rumi's experience of work was, for her, disappointing. For Sima and Anika, their experiences show that work can have varied consequences for a woman. While garment work was beneficial for Sima before her marriage, after marriage, it brought her distress. Anika's NGO work was, simultaneously, a source of freedom and conflict.

Drawing on Stanley's (1990) concept of 'standpoint pluralism' (cited in Longino 1993: 205), I argue that whether women's participation in paid work improves their lives, should be understood in the context of women's varied realities. Bilkis's case suggests that she could defy traditional power structures and the authority of her household and benefit from work because she was free from childcare and did not have the obligation to perform household chores. Her working environment was also congenial and encouraging. However, Rahima and Joygun not only worked under stress, they had to accept additional loads of housework, including child care. For them, material gain was at the expense of *shamman* (honour) which confirms the finding of Kabeer (1991). Kabeer shows that though rural women's presence in public places such as brick kilns or road constructions is associated with considerable stress and shame, but it provides them with entitlement to resources 'other than those associated with socially ascribed relations of dependence' (ibid: 253). However, Kabeer's finding does not fit in with Selina's case. Though Selina's honour was sacrificed, because of working, she did not have any control on her income, as it was her husband who was entitled to the money she earned. Moreover, instead of improving her status, as the receipt for advancement payment of her labour contract was held by her husband, this put her in a forced working condition.

Experiences of some upper middle class women like Anika and Munia also emphasize that though women earn money, they may not always control their income. Findings of Kibria (1995) and Amin *et al* (1998) illustrate and explain this. Kibria (1995:297) notices that among garment factory workers, many women, irrespective of class, hand over their wages to male family members. Amin *et al* (1998) identify that though women contribute towards family income, they may not necessarily participate in household decision making. My argument is that if men are to control women's income, male superiority is thus reaffirmed, and it challenges WID's promise of improving women's status and enhancing gender equality.

Working at garment factories also has varied effects on women. To some women, it gives leverage to renegotiate the patriarchal contract within the family (Kabeer 2004), for others, it is a source of fear and tension as well as denigration (Siddiqi 2003:49). Experiences of Rumana, Rokhsana, Razia and Helena highlight that participation in paid work increased their economic as well as social abilities. Their capacity to contribute to family expenditure not only enhanced their confidence and bargaining power, it also raised their aspiration for modernity. In this context, my

understanding of modernity depends on what Gardner & Osella (2003: xi) proposed as 'a set of imaginings and beliefs about the way life should be, as well as a host of associated practices'. Hence, variations of women's expressions of modernity also confirm Gardner & Osella's assertions that 'what constitutes modernity is not fixed' and different people experience modernity in different ways (ibid: xii). It can be noticed that Rumana considers expenditure on luxury items such as cosmetics and trendy clothing as modernity. However, Rokhsana sees certain aspects, such as changes in attire, possession of individual bank account, ability to invest in daughter's education and set up separate household, as expressions of modernity. According to Razia and Helena, their aspirations for daughters' higher education indicate progress.

The cases of Rina, Feroza and Sima, suggest that although garments work gives families more financial breathing room, it imposes heavy work load on wives and mothers. Men's reluctance in doing housework can be translated as the expression of their own identity, possessed in relation to their gender role within the household, which they do not want to negotiate (Kabeer 2000:124). Sima's case illustrates how sexual jealousy influences men to adopt non-cooperative attitude towards working women. We see that though initially, Sima's husband appreciated her work, the unusual length of working hours at the factory, which caused her late return at home, which incited household conflict. Her husband considered her prolonged absence from home as sign of infidelity and to minimize such anxiety, he insisted her on becoming a mother. Somewhat similar findings are evident in Kabeer's (2000) research among women workers at Bangladeshi garment factories. Kabeer shows that in factory employment concerns about women's reputations take intense form in the context of marital relations because in such case men's anxieties about women's modesty are channelled through sexual jealousies and fears about women's disloyalty (ibid:125). She points out that motherhood being considered as a means for muting women's sexuality, reduces men's doubts and allows wives to work in factories (ibid:125). Men's anxiety due to women's presence in public spaces is also revealed through incidents of sexual harassments, as evident in Rumi's case. Rumi's experience of sexual harassment by her male co-workers inside the factory gave her the message that she was transgressing the patriarchal order, altering traditional expectations held by men about women. Because of her fear of losing *shamman* (honour), she, finally, decided to leave her job Her decision to leave the job mirrors

Siddiqi's (2003:47) claim that while a woman's honour is her most valuable asset, 'harassment, sexual or otherwise, strikes at the heart of that honour'.

Extensive working hours of women like Sima, Feroza, Rina and others indicate exposure of women to exploitative relations of production under global capitalism. It is evident from Rina and Feroza's cases that though women work hard for long hours on the factory floor, they are not only denied overtime payment by employers, but they are also paid very little. The attitude of floor supervisors and line managers to insist women work without breaks and not letting them use required toilet facilities, represent the harshest form of exploitation of women. Rumi's case illustrates the way women workers are sexually harassed by male co-workers and employers alike, which remain underreported because of women's fear of losing their job as well as their honour. Sima's case highlights that male oriented factory policies, deny women's rights as mothers by curtailing their maternity leave and proper child care facilities.

Karl Marx refers to 'reserve army of labour' as the basic characteristic of capitalism (Magdoff & Magdoff 2004). Women's exploitative working conditions at garments factories can be analyzed within the context of a 'reserve army of labour'. According to the reserve army of labour debate, while surplus labouring population is an essential part of the accumulation or development of wealth on capitalist basis, if surplus population is available to capitalize, they become the disposable work force and are replaced by owners of capital according to the needs of the capital. Poor women, who flock as unskilled labour migrants to big cities such as Dhaka, form the reserve army of labour for international capital. The apparently unlimited supply of the female work force, not only permits the garment factory owners to exploit women workers (Kabeer & Mahmud 2004:108), but it also helps them to keep production costs down. To maximise profit, factory owners decrease employee benefits and utilize migrant women's labour by employing or dismissing them according to the labour demand of the factories, guided by international market orders. Moreover, because a large pool of female labourers are readily available to garment factories, factory owners often prefer to place women in low skill based job and continue to pay them low wages, as compared to male workers (Paul-Majumder & Begum 2000, cited in Khosla 2009:295). If the WID concern is to promote gender equality through ensuring women's participation in paid work, does such discrimination in employment opportunity increase women's status? How can the

dynamics between male managers and female garment workers, which recreates the same patriarchal structure, found in many family settings and within larger society, guarantee gender equality?

I argue that consideration of women's labour as a replaceable part of the production process by garment factory owners not only enhances capitalist wealth accumulation, but also signals the devaluation of women's labour and gender inequality. Following Shiva (1989:4), it is my contention that commercialization of women's labour under global capitalism reflects 'patriarchal bias' and reinforces the process of 'maldevelopment' because it considers women's subsistence work as unproductive, not producing any surplus. Garment employers fail to recognize that the participation in wage earning work in garment factories does not always free women from performing household work and child care. Alam *et al* (2011) show that as most factories do not have child care facilities, women workers have to stay separated from their children for long hours due to excessive production targets and frequent night shifts. These circumstances are particularly difficult for women with babies. I argue that such devaluation of motherhood reflects a reductionist WID mentality and creates a 'new form of dominance' over women (Shiva 1989:5).

7.3. Women's work as migrants abroad

Since Bangladeshi government has relaxed restrictions on labour migration of unskilled and semi skilled women in 2003 (Siddiqui & Farah 2011), many low skilled women in Char Khankhanapur and Decree Charchandpur have regarded migration as an avenue towards making progress. International migration, which Siddiqui (2003:1) defines as 'movement of people from one country to another to improve their livelihoods', is regarded as an opportunity by many poor women because of the potential it offers for high economic return. Most poor women's choice of migration destination is limited to the Gulf States, commonly known to them as *arab desh* (Islamic States). For Muslim women, preference to undertake labour migration to *arab desh* is influenced by Islamic traditions, lifestyle and wealth of Gulf countries, but for Hindu women, economic benefit remains the prime concern. According to some Muslim women, migrating to Islamic countries provides them with a firm background from which to negotiate the acceptability of foreign employment with family members. The Islamic way of life of certain destination countries acts as unwritten insurance against an unfaithful and immoral lifestyle,

which lessens the 'uneasiness' and 'shame' (Blanchet *et al* 2002:3) associated with women's choice to work abroad. Though some poor women reported that they end up in doing sex work in their destination countries, I noted that the illusive appreciation of faithful and moral lifestyle of *arab desh* is maintained, because women refrain from making their sex work experiences public.

While short term labour migration is the dominant form of international migration from Bangladesh (Siddiqui 2003: i), women of both villages migrate to the Gulf States to work on two to five years contracts. Unskilled, poor women often emigrate through unofficial channels, managed by intermediaries known as *dalal* (Blanchet *et al* 2002:7). However, semi skilled migration takes place officially, through the Ministry of Labour and Employment. Two out of three Gulf migrant women in Char Khankhanapur and three out of five women in Decree Charchandpur reported that they went abroad unofficially, because of their personal acquaintance with *dalal*.

Several push and pull factors shape the women's choice of international migration. Blanchet *et al* (2002:73-74) show that poor women from Bangladesh migrate to Middle Eastern countries, not only to become self reliant and to improve the economic conditions of their families, but also to escape bad marriage and having to pay for dowry. Other push factors include husbands' pressure on them to work abroad and husbands' irresponsibility towards household responsibilities. Adhikari (2006:95) notes the reasons that trigger Nepali women's labour migration are repaying debts, sickness of family members or difficulties in coping with husbands and in-laws. Afsar (2009:11) also identifies similar reasons that influence women from Dhaka, Narayanganj, Sylhet and Laxmipur of Bangladesh to choose international migration. In Char Khankhanapur and Decree Charchandpur, women's emigration to Gulf States reflects these factors. For instance, in Char Khankhanapur, Lubna went to Jordan to with the aim of becoming rich like her neighbour, Josna. She believed that if she could find work in *arab desh* (Islamic States), she would make a lot of money within a short time. Fatema decided to emigrate to Saudia Arabia because she wanted to escape from an ongoing family feud with her brother-in-law. Afroza, however, went to Dubai because she wanted to ensure better futures for her children. In Decree Charchandpur, Rahela's decision to migrate to Oman was to fulfill her husband's dowry demand, while Anwara and Salma went to Qatar because of pressure from husbands. Their husbands had informed them that the cost of migration for women was less than for men, and they should take the opportunity

to work abroad and earn money for the family. Sajeda migrated to Jordan because of the influence of *dalals* (intermediaries). Rubi went to Saudi Arabia to enrich her work experience and lead a prosperous life. Except for Rubi and Rahela, all women undertook labour migration as foreign domestic workers. I label 'foreign' to denote these international female migrants so that they can be distinguished from local domestic workers. My understanding of foreign domestic worker hence reflects that of Heyzer & Wee (1994:31) who consider foreign domestic worker as someone who 'comes from another country' and does the 'domestic work of a home'.

Domestic work refers to 'duties performed in the private household involving caring, child-rearing, attending to daily object related and person-related demands, and providing support and advice' (Lutz 2011:7). Women, as foreign domestic workers, therefore, need to do a range of activities as their 'work'. Based on types of work that employers ask them to do, women workers categorize work as *bhalo kaaj* (good work) and *kharap kaaj* (bad work). *Bhalo kaaj* refers to daily chores such as cooking, cleaning and child care or other formal work, whereas sex work is considered as *kharap kaaj*. I noticed that women, who could retain their *shamman* (honour) at work, considered foreign domestic work as *bhalo kaaj*, channelled through 'bhalo visa' (Afsar 2009:11). Yet, according to them, 'a bhalo visa' might not always promise *bhalo kaaj* as there were chances that they had to do *kharap kaaj* despite emigrating with 'bhalo visa'. For instance, Lubna and Afroza of Char Khankhanapur and Salma and Sajeda of Decree Charchandpur reported that though they bought 'bhalo visa' from *dalal*, they were forced to do *kharap kaaj* by their foreign employers.

To understand whether international labour migration improves women's status, I depend on ten assessment indicators developed by Siddiqui (2001). Siddiqui looks into both social and economic costs and benefits of short term international migration of Bangladeshi women. Focussing on the economic impact of female labour migration on migrant families, the ten indicators of assessment are:

- reasonable length of stay abroad, or returning home before one year of stay.
- reasonable flow of remittance, or inability to generate remittance.
- repaying loans for migration, or inability to repay the loan.
- buying land or inability to buy any land.
- constructing a house, or inability to construct a house.

- investing in business, or inability to invest in business.
- increase in income as percentage of family income, or no increase in income as percentage of family income.
- substantially bearing the subsistence costs of a family for a prolonged period, or inability to bear the subsistence costs of a family.
- generating savings, or inability to generate enough or any savings.
- improved living standard or general deterioration in living standard.

Based on these indicators, I found that among the sample cases, international labour migration turned into an economically successful event for only two out of three women in Char Khankhanapur and three out of five women in Decree Charchandpur.

Lubna went to Jordan with a labour contract of three years. She remitted about two *lakh* BDT (about 2000 GBP) in her husband's name and managed to bring one *lakh* BDT (about 1000 GBP) when she returned home. Her foreign income allowed her family to have a *paka ghor* (tin roofed brick built house) and a television. Her husband could also buy a piece of agricultural land adjacent to their household. She said, she could bring 'change' and provide a better life to her family. Though she expressed guilt when she mentioned doing *kharap kaaj* at her employer's house, she accepted it as her fate. According to her, *bhalo kisu pete hole mullo dite hoi* (every good thing has its cost).

Fatema worked as a domestic worker, as well as child carer in Saudi Arabia for five consecutive years (contract renewed twice). She remitted money in her eldest son's name every couple of months, which he deposited at Fatema's savings bank account. She also invested about one *lakh* BDT (about 1000 GBP) in her son's poultry business and helped him expand the business. Her newly built brick house and presence of modern items such as satellite television, refrigerator, fancy wooden furniture and a big dish antenna on the roof clearly signalled the wealthy status of her family. She said she enjoyed foreign food and lifestyle. She also performed *hajj* (pilgrimage to Mecca), which was the greatest satisfaction of her life. Upon her return, she started wearing *burkha* (veil) and considered it as symbol of high social status. She claimed that labour migration to Saudi Arabia strengthened her *iman* (belief in Allah). For her, chance to stay at *nobir desh* (land of prophet) was *shoubhaggo* (matter of fortune).

Although Afroza was sent by a *dalal* (intermediary) to Dubai to work as a foreign domestic, after two days of entering her employer's house, she realized that his promises were false and he sent her to do *kharap kaaj* (bad work). She was upset and refused to do such work. Her employer sent her back to Bangladesh immediately. She returned empty handed, without any savings. Upon return, her husband did not welcome her. Rather, he cursed her for losing the chance of earning better income. She blamed herself and considered her failure as *durbhaggo* (ill fate).

Anwara and Salma, both migrated to Qatar together, but their experiences of work were different. Anwara earned well and sent money to her family regularly. Her income supported her husband to buy agricultural land and modern machinery. She could also make savings. According to her, many people see her as an exemplar of making progress within a short time. However, she repeatedly pointed out how she missed her children during her stay in Qatar. Unlike Anwara, Salma had a difficult experience at her employer's house. She did not receive regular payment, so was unable to send money to her husband. During her one year in Qatar, she could send home only 50,000 BDT (about 500 GBP). She had no savings. When she returned home, with utmost despair, she found that her husband had remarried, without her permission, and her only son was left with her in-laws. In her words, *bidesh jaya shob harailam* (I lost all for going to the foreign land).

Sajeda's story was similar to that of Salma. She paid 40,000 BDT (about 400 GBP) as labour migration cost to a *dalal* and left for Jordan, leaving her children with mother-in-law. However, she found no one to receive her at the airport even after waiting a day and half. With the help of airport police, she tried to contact her employer and came to realize that she did not have any job offer. A local taxi driver placed her at his friend's house. At the new place, she was kept locked up and not allowed to communicate with anyone. She was also forced to do *kharap kaaj*. After a month, she managed to escape from the house and somehow reached the Bangladeshi High Commission, from where she was sent home. By the time she reached home, she had no money and no *shamman* (honour). Her husband lost his land to the money lender and blamed her for wasting so much money to emigrate. He was also reluctant to accept her in the family. He claimed that as she had been staying in other men's houses, she might have lost her *shamman*.

For Rubi, labour migration as a nurse was a fruitful experience. Working at Saudi hospital, not only enriched her work experience and skills as a nurse, but it also brought her good income and modern lifestyle. Foreign employment also freed her from an abusive marital relationship. Before she left Bangladesh, she asked her mother and elder sister to look after her children. Since last five years she has sent money for them every month and invested money in a business venture, managed by her nephew. She contributed money for building a two storey building family home and the regular flow of remittance allowed her elder sister to become an influential money lender. During her first home visit, she also brought a television for her mother and gold ornaments for her sisters. Because of such generous monetary contribution and gifts, she was considered to be an important person in her family, and so family members consulted her before taking major decisions.

The variation in women's experiences of work as international labour migrants, depicted above, overturns WID's straight forward claim that participation in paid work improves women's status and enhances gender equality. Rather, it suggests that whether women benefit from labour migration depends on the kind of employment situation which shapes their work. For instance, Fatema and Rubi's experiences fit with WID's claim. Their cases show that their secured working conditions, better income and ability to send regular remittances at home improved their status. However, other women's experiences reflect corruption, criminality and inhumane working conditions, the likelihood of which is connected to everyday misogyny and casual sexism within Bangladesh and the societies to which these women are directed to migrate. I argue that advocates of WID position are naive to think that corruption and criminality would not creep in and have a negative effect on working women.

Employment in domestic service is transient in nature, usually for one or two year period, subject to renewal. Gidwani & Sivaramakrishnan (2003:341) show that domestic workers in Chennai, India, who participate in circuits of circular migration in pursuit of precarious livelihoods', have neither job security nor elevated social status. Similar situations are evident in the cases of Afroza and Sajeda. Both of them were exploited by their employers and had to return before they could get any monetary benefit. Although foreign domestic work increases agentive capacities of women like Lubna, Fatema and Anwara, the cases of Salma, Afroza and Sajeda illustrate that increasing supply of unskilled female international migrants

undervalues women's labour and makes them vulnerable to verbal and sexual abuses. Afsar (2009:38) reports physical and verbal abuse and sexual harassment of international domestic workers by employers or employers' male relatives. A study of International Organization for Migration (IOM), carried out between March and May 2013 among 101 returning Bangladeshi female migrants, also finds that two in three Bangladeshi women going overseas to work are abused by their employers. The New Migration and Overseas Employment Act 2011, enacted on 05 November, 2006 though promises to ensure the right of Bangladeshi female workers to choose quality employment and protect their dignity and security within and outside the country, in reality, this is not the case. If a woman's participation in overseas employment becomes source of exploitation of her labour, I question whether it fulfills WID's promise of improving women's status. Rather, commodification of women's labour for domestic purposes fosters the interests of global capitalism. Overseas employment of female workers benefits big businesses such as formal and informal labour exporting agencies, remittance managing services, banks, insurance companies, currency dealers and many others (Heyzer & Wee 1994:32). Navigating through the path of multiple interests of these complicated big businesses, is it always possible for poor women to benefit from international labour migration?

In case of Bangladesh, Belanger & Rahman (2013: 363) show that it is unlikely that left behind husbands of migrant women take on the wife's role in the family. I noticed that only few women like Lubna and Anwara could ensure their husbands' support to take care of children in their absence. Their cases reflect a new gender ideology, where men take part in caring responsibilities and women become breadwinners. However, others needed to seek child care support from extended female family members. According to Lutz (2011:190), the particular challenge that most migrant women experience, as foreign domestic workers, is 'transnational motherhood'. As transnational mothers, they 'mentally connect multiple households, the one that is their workplace and the one that they have left behind and they must be capable of establishing closeness and intimacy across great distances' (ibid:190). This is evident in migrant women's attempts to make home visits and phone calls. By bringing foreign gifts for children during home visits and expressing concern from miles away, they try to maintain closeness with their children. I, therefore, argue that the WID's claim that women's participation in paid work will promote gender equality is not always appropriate. Rather, passing on child care responsibilities of

working women to other female family members (mothers, sisters, daughters or other female relatives), perpetuates gender inequality and reinforces the gendered understanding of child care as women's work.

Like the successful Izhava migrants of Kerala, South India, as shown by Osella & Osella (2006:570), international labour migration brought some degree of social mobility for women. Building of brick houses, purchase of agricultural land, and use of modern consumption items such as television, refrigerator, mechanized farming, foreign dress pattern and satellite dish antennas consolidate their middle class status and represent modern lifestyle. According to Gardner & Osella (2003:xvi), such consumption is central to migrants' attempt to 'reinvent' themselves as 'modern', since goods which they bring home also involve imaginings of foreign places and the type of modernity found there. Expensive gifts that some migrant women like Lubna and Rubi bring for their family members symbolize their families' improved social status and aspirations for modernity. The possibility of taking part in overseas labour migration overseas labour migration also helps to enhance women's decision making power within their households. For example, overseas employment increased Rubi's decision making power within the household and gave her the strength to fight against husband's abusive behaviour. Like many other female transnational labour migrants, paid work allowed her to question existing gender hierarchies.

However, Afroza, Salma and Sajeda's cases illustrate that international migration may simultaneously 'unsettle' patriarchal gender order and further subordinate women after they return home (Belanger & Rahman 2013:357). All of them experienced difficulties to re-integrate themselves with their families upon their return from the Gulf States. Afroza was not welcomed by her husband because she failed to earn and save sufficient money; Sajeda's husband stigmatized her for having a loose lifestyle and refused to accept her. Salma lost her family as a consequence of her failed labour migration. Their cases mirror Blanchet *et al's* (2002) findings. Blanchet *et al* (2002:23) show that Bangladeshi female international migrants, who return home empty handed, are 'left poorer and weaker than before'. However, Afroza and Salma's stories do not support Blanchet *et al's* claim that foreign domestic workers give in to their employers' demands to keep their jobs. Both of them refused to compromise their *shamman* (honour) to keep their jobs. Only Lubna's case supports such a claim. Lubna accepted to do *kharap kaaj* (bad work) to accrue the benefits of overseas employment and appear as a successful labour

migrant. I argue, that if women need to compromise honour to get advantages of participation in paid work, it may lead to 'maldevelopment' (Shiva 1989) instead of ensuring sustainable development for them. Yet, given the diversity of women's international labour migration experiences, it is difficult to draw any hasty conclusion about the impact of paid work on women's lives.

7.4. Summary

This chapter focuses on some poor women's experiences of work at the brick kilns, garment factories and international domestic spaces. It also highlights the work of few upper middle class women, who migrate and accept paid employment at formal offices within and outside the country. I show that increasing participation of women in paid work has changed the notion of work from traditional home based to market oriented ones. Drawing on the differences of women's labour migration experiences, in this chapter, I question if it is possible to claim that women's participation in paid work always improves their status.

Highlighting the variation of women's experiences as garments workers and foreign domestic workers, I have shown, in this chapter, how poor migrant women's labour gets exploited by global capitalism. I have argued that commodification of women's labour, allows an owner of capital to accumulate wealth and maximize capitalist benefits. Due to increasing availability, capitalist markets consider women's labour as cheap and replaceable, which devalues women's work. Often, the profit making mentality of capitalism undervalues women's unpaid care work such as daily household work, child care and performance of other domestic responsibilities. Given existing gender role expectations, paid work, therefore, appear as a double burden for some women. I emphasize, that participation in paid work does not, automatically, lead to an equal distribution of reproductive labour between the sexes. In particular, in the absence of women who undertake labour migration and leave their families behind, other women (especially members of extended family or hired labour) perform household responsibilities, including child care. I have argued that passing on women's roles to other female hands perpetuates gender inequality and supports conventional understanding of unpaid care work as women's work.

I do not, however, claim that women are always negatively affected by globalization and the paid employment opportunities that it creates for them. Rather, I emphasize that globalization's effects on women are not uniform but highly 'uneven' and

'inconsistent' (Siddiqi 2003:18). On one hand, it brings modernity into women's lives, helps them to become self-reliant, increases their agency, and enables them to bargain with patriarchal authority. On the other hand, it intensifies their work load and makes them vulnerable to sexual harassments and verbal abuses. Based on the type of work they do as migrant labourers, work is, categorized by them as *shommanjonok kaaj* (respectful work), *bhalo kaaj* (good work) and *kharap kaaj* (bad work). However, women's distinction between *bhalo kaaj* and *kharap kaaj* is not straight forward, and there are always trade-offs. As women have multiple realities, I propose that women's experiences of labour migration and its impact on their lives should be understood from women's standpoints.

Chapter 8

Conclusion

Rural society in Bangladesh is undergoing profound changes due to 'new ideas, technologies and products' (Shehabuddin 2008:18), promoted by globalization, modernization and planned development interventions. One of the consequences of such changes is rural women's participation in paid work. This thesis seeks to understand how women in Char Khankhanapur and Decree Charchandpur, two *char* land villages of southwestern Bangladesh, perceive *kaaj* (work) and its effects on their lives. It enquires, critically, into the Women in Development (WID) perspective, and analyzes women's experiences of paid work from a feminist perspective. Viewed from the subsistence perspective (Mies & Bennholdt-Thomsen 1999), it argues that women have their own interpretations of work, and their aspirations for a good life do not always reflect that of the development policy planners, both at national and international level.

In order to provide thematic discussions, I have structured this chapter around certain themes and hence, discussions of the chapters do not necessarily follow the order in which they appear in the thesis.

When aiming at improving women's lives, most development agencies focus mainly on the poor, as beneficiaries. To redress women's economic invisibility, they emphasize the need to involve women in income generating projects, in an attempt to advance gender equality. The UN Commission, when taking into consideration the status of women, tends to support the integration of gender equality, for the post 2015 agenda (UN Women Annual Report 2013-2014). UN Women, the United Nations Entity for Gender Equality and the Empowerment of Women, is the organization which continue to work to ensure that women, and men, get equal opportunities. It aims to expand paid work opportunities for women; believing that they will lead to shifts in gender relations, and allow women to have a 'greater sense of self worth and societal respect, in critical life choices, such as determining the age of marriage, a greater role in household decision making, and the ability to speak out against abuse' (UN Women 2014). However, I argue that women's equal participation in paid work does not always promote gender equality and improve

their status. I show that women in paid work may become a source of exploitation of women by men; for example, it can inflate dowry demands. Chapter 6 illustrates the use of microcredit to fund dowry payments, and points out that some women are forced to participate in paid work, in order to meet dowry demands. In a similar vein, Chapter 7 points out that dowry demands are a significant reason behind women's labour migration to local and overseas destinations. Since marriage and motherhood play a significant role in defining women's status in rural areas of Bangladesh (Kotalova 1996, Rozario 2001, Shehabuddin 2008), women, despite being independent economically, continue to pay a dowry in order to ensure male protection and to maintain peace within their family.

Patterns of women's work (*kaaj*) in Char Khankhanapur and Decree Charchandpur, as Chapter 5 shows, vary according to age, class, caste and the seasons. Though women distinguish *ghorer kaaj* (household work) from *bairer kaaj* (work done outside for money), most poor women, and some better-off women, see *ghorer kaaj* as their *nijoshsho kaaj* (own work). I have shown that some women emphasize *nijoshsho kaaj* as the central aspect of their identity. This is evident among some Hindu castes' women's work, such as Ghosh, Betei and the occupational group of *gachchi* (makers of *gur* or date palm sugar), who consider their participation in craft making as part of their *ghorer kaaj*. According to some young women members of these castes, globalization and modernization processes seem to have a positive effect on their lives; while some elderly women think that their caste identities and knowledge of craft production are imperiled by such processes.

In Chapter 5, I argue that the emphasis that Women in Development policies, such as the National Women's Policy of Bangladesh (2011) (discussed in Chapter 2), place on women's paid work, fail to understand the significance of *ghorer kaaj*, and overlooks the fact that women's participation in paid work, does not always result in any alleviation of their household responsibilities. By encouraging women to accept paid employment, such policies increase women's work load, and make it difficult for them to balance between *ghorer kaaj* and *bairer kaaj*. I have substantiated this argument with further illustrations in Chapters 6 and 7. Chapter 5 also points out that though women take outside employment, most do not want to challenge men's breadwinner status, given the importance of marriage and male guardianship in women's lives. Rather, they see their income as *shohojogita* (cooperation) that complements men's earnings. Drawing on Kabeer *et al* (2011:13), I argue that

improvement in women's status does not only depend on paid work, but also on the esteem in which their work is held, and the support they receive from members of families and the wider society.

Following Shiva (1991) and Mies & Bennholdt-Thomsen's (1999) subsistence perspective, I point out that though modernization of farming practices benefits some women of well-off farming households, and creates paid work opportunities for some poor women, it endangers poor women's post harvesting and seed storage skills. Furthermore, poor women's participation in paid agricultural work, does not improve their status, because many people think that poor women, working in agricultural fields, do not observe *pardah* and lack *shamman* (honour). I highlight the fact that Women in Development policies, such as the National Women's Policy of Bangladesh (2011), see women's work from the dominant model of the West, thus impairing the lives of some poor as well as affluent women by undervaluing their ideas of a good life.

Chapter 6 emphasizes that the Women in Development (WID) perspective influences the Grameen Bank's (GB) approach to microcredit, and overlooks women's *ghorer kaaj* (household work), as producing no monetary income. It draws on the distinction that women make between *karbaar* (big business) and *chchoto khato babsha* (small enterprises), in order to demonstrate that poor women's understanding of enterprising work, does not fit in with microcredit lenders' concept of entrepreneurship. This chapter discusses the features of the GB model of microcredit, and highlights the gaps between its policies and practices. It shows that women's experiences, as microcredit borrowers, are varied, and that cash earning work does not affect all women in a similar way. It challenges the idea that all women possess capitalist-like entrepreneurial skills, and that providing them with microcredit enhances their participation in income generating ventures.

In Chapter 6, I also show that though microcredit aims to facilitate poor women's participation in enterprising work, more often it just benefits men. While some poor women invest microcredit loans to start new ventures, many need to use microcredit to pay for dowries and daily expenses. Focusing on GB's loan interest rates and loan recovery process, I show how its capitalist, profit making approach to microcredit, suits the setting up of big businesses, and benefits some affluent women, rather than poor women. The latter, unsuccessful in establishing an enterprise, often find it

difficult to repay the installments on time. They may become clients of several microcredit lending organizations, or migrate elsewhere in Bangladesh or overseas, in a bid to manage payment of these installments and avoid the tyrannies of GB loan collection system.

Labour migration, local or international, as Chapter 7 argues, has varied consequences on women's lives. While working as labour migrants, affords some women independence and social mobility, for others it is a source of suffering and hardship. This chapter shows that poor female migrant workers serve as the 'reserve labour' under global capitalism, and experience exploitative working conditions, where verbal and physical abuse are common. By illustrating different women's experiences of labour migration, the chapter again points out that the way women see their work varies. Some consider their work as done for the welfare of close family members; some see it as done under forced circumstances, while others perceive their work done for their own benefit. Based on the Black/Asian feminist perspective, I argue that most poor women participate in paid work not to express their equality with men, but for their benefit and happiness within their families.

In Chapter 7, I explore how, on the one hand, labour migration benefits women economically, and on the other, how it increases their work load. Sometimes, women gain materially at the cost of their *shamman* (honour). Depending on whether they can retain their *shamman* (honour), women categorize migrant work as either good or bad, although the distinction between good and bad work is not always straight forward. For instance, some women may see sex work as the cause of losing their *shamman*, but justify it as a requirement for successful, overseas labour migration, at the same time. Though this chapter suggests a shift in existing gender ideology, with some men participating in household work in the women's absence, the implication is not that such practice is common among rural men. More often, female labour migrants become 'transnational mothers' (Lutz 2011:11), who pass on household and child care responsibilities to other women. Drawing on women's work patterns, the chapter emphasizes that by performing domestic work overseas, and by having other women replace them in doing household labour at home, female migrants reinforce gender inequality and the view that household work and child care are women's work.

The argument underlying this thesis is that development is an 'elusive and slippery' concept (Gardner 2012:5), and Western ideas of progress do not fit all women. It challenges the tendency of the development thinkers, involved in the planning of National Women's Policy of Bangladesh (2011), to view rural women as a homogenous group, whereas, they vary greatly. Throughout the thesis, I argue that not only are poor women's interests different from those of affluent women's, but there exists variation within women of the same class. A poor, or an affluent, woman can have multiple realities depending on the changing circumstances in her life. If the same development policy is implemented to improve women's lives, it can benefit some but harm others.

Since the independence war of 1971, Women in Development (WID) policies have entered into the development discourse on Bangladesh, as a consequence of governmental, as well as nongovernmental, responses to the Western aid mandate. To ensure donor support, Bangladeshi development policies, aimed at improving poor women's lives, follow Western ideas of women's development, although Bangladeshi women's situations differ radically from Western women. Such policies, featured in First Five Year plan (1973-78) and Fourth Five Year Plan (1990-95) (GoB 2011:5), ignored the social, religious and political situations that shape women's lives. They overlook that Bangladeshi society is markedly hierarchical and the rich may not support development programmes for the poor. For instance, some affluent women may object to increasing poor women's employment opportunities, because it deprives them of domestic labour. Moreover, in a weak and corrupt state like Bangladesh, where 'fierce competition for access to aid resources' is common among 'government ministries, foreign consultants, local contractors and village factions' (White 1992:12), the advocates of Women in Development (WID) need to consider that corruption and criminality may creep into programmes, and negatively affect poor, working women.

Chapter 4 illustrates the effect of hierarchy, in Bangladeshi society, on women's aspirations for a good life. It does so in the context of a discussion of the influence of my social status in accessing women's lives, and the difficulties of doing 'anthropology at home'. It was not easy to enquire into poor women's ideas of good life, being a member of an affluent, land owning family. Personal circumstances, such as my father's dispute over land ownership with an influential family of Char Khankhanapur, limited my access to certain women. My interaction with poor and

affluent women (both Muslim and Hindu) depended on not upsetting my family relations, particularly that between me and my father, who required me not to carry out evening interviews. Therefore, I could only be a partial-insider, being a Muslim woman, brought up in a city. My religious identity hindered my understanding of Hindu women's way of life.

My partial insider status inhibited my understanding of the work of poor women in farming households. Some poor women thought that by allowing me to assist with their *ghorer kaaj* (household work), would be *beyadobi* (bad conduct) and would challenge my family's honour. It was not possible for me to learn aspects of Hindu women's work, such as craft making and fishing, or working at brick kilns and earth moving.

Despite these limitations, this thesis strives to look into poor women's lives from a local knowledge perspective (Sillitoe 2002, Pottier *et al* 2003). It illustrates the complex realities of rural women's lives, and shows that their knowledge of work and wellbeing is diverse. It underlines that poor women do not necessarily strive towards Western defined progress, but have multiple responses to global capitalism, modernization and development interventions. Women's responses to such external forces are not always positive as women's development policies assume. Labeling poor women as the 'development targets' of such policies is often problematic, as it forces 'complex realities into simple, easily digestible categories' (Gardner & Lewis 1996: 106).

From the local knowledge perspective, this thesis highlights the fact that not all women see their families as patriarchal traps. Some women see the transfer of their incomes to the men of their households as proper behaviour, which ensures a male's protective role, and their integration into family. They do not work to achieve gender equality, but to maintain *shukh-shanti* (peace and happiness) within their households. Though they enter paid employment, sometimes under distress, they do not want to defy existing gender role expectations. Many poor working women, for instance, unable to adhere to the preferred stringent notion of *purdah*, follow the 'consistent version of *purdah* based on practical morality', that is, the *purdah* of the mind (Kabeer 2000:90). Some upper middle class women, see *purdah* as the symbol of their higher social status, which they display by wearing *burqa* (veiled cloaks) or *hijab* (head covers).

This thesis focuses on the work aspects of women's lives, due to space limitations, but to understand the social shape of women's worldviews, it will be necessary to enquire further into other issues, such as local traditions, religious values, dynamics of household relationships, and women's entitlement to economic and political resources. While this is to subscribe to the anthropological perspective of holism, as my research shows, there are some challenges to achieving such a holistic perspective. For instance, investigating into religious issues can be considered blasphemous by the *imam* (religious leaders), *purohit* (Hindu priests) and some pious men and women. Enquiring into women's access to economic and political resources can invite enmity from local communities, given the intense competition that exists among individuals and groups for these resources. In a similar vein, researching the dynamics of women's household relationships, in particular, that of power, can be difficult, because women may not wish to discuss their household affairs. To deal with such challenges, it is important to conduct engaged anthropological research, where 'meaningful partnerships are forged with indigenous representatives and scholars, to gauge progress and access local concerns' (Sillitoe 2015:7).

As foreign aid is funnelled to poor women through the local government and NGOs, in Bangladesh, in-depth studies are also needed into the multilayered relationships that characterize the local government, local as well international NGOs, their connections with foreign aid donors, and their activities concerning women's development. In this context, it is necessary to investigate how global capitalism and development policies can breed corruption and inequality, in rural societies. When foreign aid is channelled to the local government to execute development, for instance, it is possible that representatives of local government, such the local union council chairman and members, misappropriate the development fund, and invest it in maintaining their own riches and power. Such corrupt practices help them to become powerful patrons for some poor women, depriving the latter from the benefits of development.

Most NGOs in Bangladesh claim that they work more closely with poor people than government agencies. However, Chapter 7 shows, some NGOs seek to protect the status quo, rather than bring meaningful changes to poor women's lives. They support systems of patronage, for instance, based on credit facilities provided to the poor, thus maintaining social hierarchies. They have luxurious offices in Dhaka with air conditioning and other modern appliances, and some officials of such NGOs, and

their families, maintain lavish lifestyles. Sometimes, donor agencies carry out monitoring and evaluation exercises to see how NGOs use funds, but the outcomes are often misleading, NGOs' can manipulate such reports. When microcredit organizations publish newsletters and reports, for instance, they focus on stories of successful borrowers, rather than unsuccessful ones. These partial representations encourage donor agencies in their general views that development is improving all women's lives.

While local and international development agencies, consider rural women central to achieving transformational economic, environmental and social changes, the variations in women's understanding of work and their development needs, challenge the view that development seeks to better women's lives. Women are unable to select certain parts from development projects that they think may improve their lives, because the projects have set goals, fixed budgets and planned completion schedules. Is it possible to plan different development for different women? There are many contradictions within the process of development. This thesis emphasizes the importance of understanding local women's multiple realities, before planning and executing development policies for them. It asks if it is possible for the Women in Development (WID) policies to ensure sustainable development for poor women while undervaluing their own perceptions of wellbeing and undermining aspects of their lives. The complex jargon, used by development experts, such as women's empowerment, sustainable development, climate change, livelihood security, and many others, is foreign to the poor rural Bangladeshi women. What they want is progress, without unbalancing their local ways of life.

Following Sen's (1999) argument that 'development is not just about economic growth, but freedom' (cited in Gardner 2012:17), this thesis contends that development planners in Bangladesh need to consider what different women see as indicators of the good life, when targeting poor women as beneficiaries. While designing policies for women, they need to acknowledge that development cannot be a uniform experience. They also need to face the reality that globalization, modernization and development interventions do not necessarily lead to gender equality and the disappearance of patriarchy. Rather, the focus of these processes on capital accumulation, maintains, or even recreates, patriarchal or sexist man-woman relations, which creates an unfair sexual division of labour within and outside the family (Mies & Bennholdt-Thomsen 1999:30). The thesis criticizes Women in

Development policies, such as the National Women's Policy (2011) of Bangladesh, as it reflects the Western, colonial mentality, and furthers the imposition of Western values on Bangladeshi women. It challenges gender equality as a strategy to free poor women, by putting them under the yoke of economic growth. It argues that if development agencies want to ensure women's development is sustainable, they should prioritize local women's perceptions of work, and acknowledge women's multiple interpretations of wellbeing.

My research, also, shows that to get local views, such as the idea of the good life, represented centrally in development, is not easy. Though participation in development has taken place for a long time, by researching populations which are varied, e.g. by sex, age, occupation and status, I show that women's interests, and their ideas of a good life, not only vary within same age, sex, occupation and status groups, but these variations, also, are not static. Moreover, given the background of patriarchy and social hierarchy in Bangladeshi society, government and nongovernmental policy planners, as well as the rural elites, may not be willing to give up their privileged position and power, so that poor women can get engaged and benefit from the development process. They may let poor women participate in development projects, but that does not mean that the latter have power in decision making. I suggest, that as poor women's interest lies in their immediate benefit, so it is them, who should decide what comprises their development. Prioritizing poor women's realities over the interest of the development agencies may lead to conflict, at first, as it will challenge power relations within any individual project and in the wider society, but if the aim of a development policy is to improve poor women's lives, it should deal, carefully, with such challenges, and keep in mind 'the wider social context in which women live their lives' (White 2011:65).

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