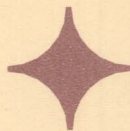


Women at the Center

Grameen Bank Borrowers
After One Decade



HELEN TODD

Women at the Center

Grameen Bank Borrowers After One Decade

Helen Todd



WestviewPress

A Division of HarperCollinsPublishers

PUSTAKA PERDANA



1001398

Contents

<i>List of Tables and Figures</i>	<i>xi</i>
<i>Preface</i>	<i>xiii</i>
<i>Acknowledgments</i>	<i>xvii</i>
1 The Bank in the Village	1
Why You Should Read This Book (and Not Just the Conclusion), 6	
“Tell Apa the Truth!” 11	
The Grameen Bank Approach to Rural Poverty, 19	
Two Village Centers, 20	
Notes, 27	
What Credit Can Do: Women’s Contribution	29
Two Enterprising Women, 38	
More Than Half, 46	
Notes, 54	
Wives and Partners	55
Women in Charge, 59	
Partnerships, 61	
Managing to Succeed, 65	
Slightly Less Than Equal, 67	
Entrepreneurs Without Capital, 72	
Buttering the Networks, 76	
Notes, 78	

Taka Talks: Centrality in the Household	79
No Place of Her Own, 81	
Pipelines for Credit, 84	
Centrality, 85	
Empowerment as a Process, 90	
A <i>Lokkhi</i> Wife, 98	
Note, 100	
Strategies for Survival	101
Coping with Crisis: Benign and Destructive Strategies, 107	
Poor and a Woman, 110	
Work of Honor; Work of Shame, 115	
Note, 118	
Still Poor: Disaster and Dependency	119
The Drain of Illness, 124	
No Safety Net, 126	
Notes, 127	
Women on Their Own	129
Driven from Her House, 131	
Making It as a Widow, 135	
A Frightened Grocer, 138	
Widows in the Future, 139	
Too Great a Risk? 145	
Notes, 148	
Group and Center: Solidarity and Self-Interest	149
Owning the Bank, 153	
From "Just Credit" to "Credit Plus," 157	
Group Myth and Reality, 161	
Family Comes First, 163	
Politics in the Center, 167	
Credit Plus What? 175	
Termites in the House, 179	
Notes, 181	

9 Centered on the Children

183

Taller and Fatter, 184

A Question of Control, 185

The Health Environment, 190

Food Entitlements, 196

Schooling: Changing Outlooks, 198

The Curse of Dowry, 202

Notes, 205

Conclusion

207

Nothing to Lose but His Poverty, 208

The Break-Down Position, 212

The Process of Moving out of Poverty, 214

The Double Day, 216

The Process of Empowerment, 218

The Limits of Grameen Bank, 220

The Strength of the Center, 222

Epilogue

225

Note, 232

Appendix 1: Methodology

235

Appendix 2: Children's Growth

238

Appendix 3: The Sixteen Decisions

241

Glossary

243

Bibliography

245

Index

249

About the Book and Author

253

Preface

I visited Grameen Bank in 1985 as a journalist, spending two weeks in Rangpur Zone going to the Bank's Centers in various villages and interviewing borrowers. Since then I have closely followed the replication of the Grameen Bank system in Malaysia — so closely I married one of the replicators and lived for two years amongst the paddy fields where Project Ikhtiar began.

In the 15 years I have worked in Malaysia as a journalist I have become increasingly interested in what could be called development journalism, which meant, to me, getting below the surface of the official rhetoric and the glib statistics to find out who gets what from the spending of the development budget. This work brought two things home to me. One was that the planners and administrators always knew exactly what was best for the poor and always blamed the "backwardness" of the poor when something went wrong with their programs. Second, from the viewpoint of the supposed beneficiaries, the processes of "modernizing" the economy are often not benign, particularly to the rural poor and to women, precisely because they have little power to influence the outcomes or to demand the benefits of development.

In the wake of these experiences, I found the Grameen Bank system, as I saw it working in Bangladesh and Malaysia, very attractive. It politely sidesteps the entire development bureaucracy and the rural power structure that has been the real beneficiary of most development programs, and works directly with poor women. Its work is based on a confidence that women know what is best for themselves; all they need is the efficient delivery of user-friendly credit so that they can get on and do it. By putting money in poor women's hands, it begins, at least, to redress their powerlessness.

There is nothing that the Grameen Bank or the Malaysian project can do to force these women to repay their loans. So the fact they do so with such impressive faithfulness means that they are both making enough money to repay and that they see the benefit of keeping this credit window open so that they can get more loans.

So far, so good. But I knew that there were many controversies surrounding the Grameen Bank. And I had my own doubts about what "income generation"

really meant in the lives of poor women. I knew that most borrowers in Bangladesh were using their loans for paddy husking; I had tried to work the heavy wooden *dheki* they used for husking myself. It didn't look much like a weapon of liberation to me. I had been the only woman in a press of men at the weekly *haat* or market — if men sold all the goods their wives produced because women were not allowed in the markets, who got the income that they generated? Did working for income simply increase the burdens on already overworked women and encourage their further exploitation, as some feminists argued?

I knew that the Grameen Bank, like Project Ikhtiar, targeted women for instrumental reasons, at least initially. Women were more faithful with repayment and "better disciplined," which also means easier to discipline. I knew that Grameen Bank was staffed from top to bottom by men. I had seen the women at the center meetings saluting and "Sah"ing. It seemed unlikely that groups like these were about to overturn the patriarchy.

So when David Gibbons, my husband, proposed a one year research project in Bangladesh to test the long-term impact of the Grameen Bank on women borrowers, I was very interested. It was an assignment with two major advantages not usually available to a journalist — time and partnership with a scholar.

David's main concern, from 20 years of research on poverty and six years of replicating the Grameen Bank system through Project Ikhtiar and then Amanah Ikhtiar Malaysia, was with poverty reduction. He wanted to take a systematic and in-depth look at a sample of long-term borrowers in order to research the doubts still so widely expressed by academics about the Grameen Bank. If his study proved that the long-term impact of credit ala Grameen Bank was positive and the operations of both the borrowers and the Bank were sustainable, then it would be possible to generate support for a massive attack on poverty in the rest of Asia through Grameen-type credit programs. This seemed to him to be the one workable chance to liberate large numbers of people from poverty before it reproduced itself manifold into the next generation.

However, we both knew that women are pivotal to the success of Grameen Bank, just as they proved to be pivotal to the very survival of the Grameen replications in other parts of Asia. The day to day processes of how they generate income, what they do with it and how much control they retain over it have been little explored. We were concerned with what it did for them — what benefits the women were getting, not subsumed into the household, but in terms of their own needs, interests and prospects. There has been some work done on how membership of Grameen Bank has affected women's behavior in household decision making and in family planning, but these have been mainly broad statistical surveys which give little in-depth information on the processes or relationships involved.

I have no particular academic qualifications for this task. But I could rely on David to keep the whole project within the bounds of academic respectability, while I used my journalistic skills in the interviewing and the writing. I also had the fanciful idea that being a farmer as well as a journalist in Malaysia and having spent 25 years living in that Islamic environment, I would slip into the Bangladesh village without a ripple of culture shock and avoid the usual Western misperceptions.

I must admit that initially my approach to this assignment was quite lighthearted. I thought it would be an adventure to live in a rural part of Bangladesh for eight months and exercise my mind and pen on a grounds-eye, women's-eye view of the Grameen Bank.

We started work in Tangail, the district where Grameen Bank was refined and institutionalized and where female centers had been in existence for a decade, in January, 1992. By that time I didn't want to be there. Two months earlier, my son Kamal had been killed in Dili, East Timor. He was a second-year university student and an activist on human rights, visiting East Timor to observe a proposed Portugese fact-finding mission. The Portugese mission was cancelled and the resulting climate of frustration and tension erupted at a memorial procession which turned into a demonstration for Timorese independence. Indonesian army units shot Kamal and nearly 300 unarmed, young Timorese as they crowded between the high walls of two cemeteries.

David and I moved into a room in the Area Office and initially each took charge of the data collection in one of our two villages. The village of Ratnogram, where I was responsible for initiating and supervising the basic weekly data collection, is full of small beauties. Water; birds; a patchwork quilt flung over a haystack; a blaze of mustard against a dark and ancient mango tree. Each one speared me with the knowledge of the lifetime robbed from Kamal. For myself, I would gladly have checked out of the whole painful business of going on living. David set the basic research design, the with-without comparisons which are described in Chapter One. At first, I just plodded blindly through it, trying hard to concentrate, to be patient with the frustrations of working through interpreters, suppressing my desire to lie down in the dust and howl.

But little by little the 20 Grameen women and the 12 women in the control group in Ratnogram began to get through to me. They were surprising; they didn't match the lists of grim statistics that wrapped up their situation in the books. They were resourceful. They were funny. They began to emerge as distinct individuals. I began to ask my own questions and pursue my own lines of inquiry.

I mined the weekly data sheets for specific decisions made by the family and used those to jump-start discussions with each woman on how those decisions were made. When I discovered what a drain illness was on the women's assets and prospects, I began to question them more systematically on health issues. I

took a scale and a big stick marked off in centimeters into both villages and took the heights and weights of all the younger children, as the easiest measure of the impact of the woman's earning power on those who mattered most to her. I started cross-checking some of the more heroic Grameen stories to get a more accurate picture of how group pressure and support worked in practice. I decided to hold group discussions with small numbers of Grameen women on some of the contentious social issues which had arisen during the year.

I felt too battered myself to make any big judgments on these women. Mostly I listened with growing respect and empathy to the many and varied things they had to say. They are different from each other. They are strikingly different from the image of the South Asian poor woman which permeates the literature — a huddled figure, the end of her *sari* pulled well forward over her head, ageless, youthless, squatting against a dry field, a brown hut, a bare yard; each one of these millions of shadowed faces indistinguishable from the next. I decided that whatever else I did with the huge amount of data we were collecting, I would present the women in Ratnogram and Bonopur as they are — as individuals; as active shapers of their own lives.