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# To Rise from Below

Twelve Bangladeshi Women's Paths toward Independency



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## Abstract

During April to June 2007 we went to Bangladesh's countryside to collect material for this thesis. The study is qualitative and based on twelve individual interviews. The respondents are members of microfinance organisations or/and an organisation that works with social mobilisation. These organisations aim to increase people's quality of life and fight poverty. The purpose of this study is to examine the processes of twelve Bangladeshi women's attempts to develop from social exclusion to a more independent life. Furthermore, we aim to hear the women's opinions of how the organisations have contributed to their processes, and if they experienced any changes in their status as women in a patriarchal society.

The material is analysed mainly through Amartya Sen's human development theory, Abraham Maslow's theory of human motivation, and Naila Kabeer's theory of empowerment. The outcome of the study is that the respondents' attempts, to develop from social exclusion to a more independent life, have been about increasing their knowledge and to satisfy their basic needs. A conclusion is that many of the women have ended up in debt and just a few feel that they have increased their quality of life through their participation in the microfinance organisations. The women that attended the social mobilisation program gained an ability to advocate for issues they feel are important. Through the respondents' answers we could indirectly understand that there have been changes concerning gender equality for example in terms of decision-making in the family, and mobility.

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## List of Abbreviations

- CGAP - Consultative Group to Assist the Poor
- DFID - Department for International Development
- DPS - Deposit Pension Scheme
- GDP - Gross Domestic Product
- NGO - Non Governmental Organisation
- SEK - Swedish currency
- Tk - Taka, Bangladeshi currency
- UN - United Nations

# 1 Introduction

This thesis is based on a study that took place on the countryside in Bangladesh during April to June 2007. In this introduction we will start by presenting some background information about Bangladesh. We will continue with presenting the problem description that leads us ahead to the purpose of this study, and the research questions that we will answer through our study. Last in this chapter we give definitions of the concepts we use later in the thesis.



## 1.1 Background

Bangladesh is a lush country with beautiful nature, and the main occupation is related to agriculture (Sida, 2006). However, Bangladesh is a developing country facing a lot of problems. The political situation is, and has often been, instable and the country has for periods of time been ruled by a military regime. Some problems people in Bangladesh face daily concern environment, corruption, malnutrition, disease and illiteracy (Svalorna, 2005). Bangladesh is one of the most densely populated countries in the world; 140 million inhabitants live on an area that is comparable to one third of Sweden (Sida, 2006). Approximately half of the population lives in poverty, and roughly one fourth lives in extreme poverty. Most affected by poverty are the women in rural areas (ibid). Since poverty is widespread it is one of the largest problems the citizens in Bangladesh face. Poverty can be seen as a result of the state's insufficient responsibility for developing the infrastructure in the country. One effect, and a trend, often seen in relation to poverty is urbanisation, which leads to expansion of the slum in the cities. When the number of inhabitants in the cities grows the pressure on an often underdeveloped and weak infrastructure also increases. Consequences can thus be seen in terms of diseases related to lack of clean water and deficient sewage system. The hard living conditions that poverty brings often tend to lead young and uneducated people into criminality. A further issue is that people who are socially excluded or live under poor conditions often are unaware of or fail to claim their civil rights. Bangladesh is a society with patriarchal norms and women face problems such as child marriage, polygamy, dowry, divorce and assault (Svalorna, 2005). Many poor families' financial situation is for example affected by dowry because of the extensive social pressure of paying as big amount of money as possible (ibid).

## 1.2 Problem Description

Bangladesh has lately been given much attention in media because of the microfinance system. On the 10<sup>th</sup> of December 2006 Muhammad Yunus and the Grameen Bank received the Nobel Peace Prize with the motivation “for their efforts to create economic and social development from below” (The Nobel Foundation, 2006). Muhammad Yunus is the founder of the Grameen Bank and the microfinance system in Bangladesh (Grameen, 2006). Microfinance allows women to take a small advantageous loan, which makes it possible to start an income-generating business. The loans are first and foremost offered to women; of the Grameen Bank’s 2.1 million borrowers 94 per cent is female. The choice to offer loans to women is built on a belief in women’s way of handling money that will benefit the whole family, that they are more likely to repay and that they have a better business mentality than men (ibid). According to Muhammad Yunus, 100 million of the poorest people in Bangladesh had been reached by 2005 and an estimated 175 million people, with consideration to the growing population, will be reached by 2015 (Hard talk, 2006). This is in accordance with the UN millennium developing goals (UN, 2006). The primary UN goal is halving extreme poverty by 2015. Another UN goal concerns gender equality in terms of education and promotion of women’s empowerment (ibid).

Yunus’s idea of microfinance has been an inspiration for many countries and been adapted by many organisations in Bangladesh. In a Bangladeshi village there might be several different organisations offering loans to women. The Nobel Peace Prize made a great stir in Bangladesh and as it started to fade, criticism towards the system of microfinance started to be heard. Nijera Kori is a well-known NGO in Bangladesh that is critical towards the system of microfinance and declares that “We don’t do credit” (Kabeer, 2002a:2). Nijera Kori puts focus on social mobilisation as a way of creating awareness among their members about civil rights, gender issues, power and class structures (Kabeer, 2002a). Their criticism against microfinance is for example that the borrower easily is set in a trap because of the loans. The trap consists of dependence on taking loans to further evolve the businesses or to be able to repay the loans. A further aspect concerns the lack of basic education or knowledge, related to economics and savings, offered to the borrowers by the microfinance organisations (ibid). Other criticism against microfinance is that as microfinance organisations demand their borrowers to attend in certain activities to access the loans they also become an obstacle for the women to participate in other important social-community-processes (CGAP, 2006). Yet



more criticism according to a UN report is that there are no guarantees for the women's access to the financial services or for the benefits that microfinance are said to bring (UN, 2002). Furthermore, they claim that the fact that most microfinance organisations only allow women to take loans may lead to an additional way of marginalizing the women (ibid). Further criticism is that Aid-operators warn for commercialisation of microfinance that would lead to risks in increasing interests and fees but also that the microfinance organisations seek new groups of customers with better financial conditions (CGAP, 2006). Additional criticism concerning microfinance is that destitute and hungry people without an income who lack the possibility to repay are in greater need of other help than a loan (CGAP, 2003). The critics mean that microfinance is not the immediate answer to the poor people's situation but should serve as a complement to, for example "small grants, employment and training programmes, or infrastructure improvements" (ibid).

Organisations that work with social mobilisation as well as organisations offering microfinance enable women to start a process, to develop, from social exclusion toward a more independent life. According to Margaret Snyder and Mary Tadesse development of the society can not be achieved without women's participation (in Parpart, Connelly & Barriteau, 2000). The reason is for example that women have a central role in the economy and represent half of the human resources. Women and development is a holistic concept and women's success will benefit the development of society, and inversely (ibid). Snyder and Tadesse claim the necessity of women having "both the legal right and access to existing means for the improvement of oneself and of society" (in Parpart, Connelly & Barriteau, 2000:35).

In this study we focus on the women that are participating in organisations that work with microfinance or social mobilisation. We have done twelve interviews with women from the *thana* Bagatipara in Bangladesh. *Thana* is a small administrative district, which is also a police district. One *Thana* contains of several villages that may consist of approximately five houses at a minimum. Through the interviews we wished to hear the respondent's description of their processes from social exclusion to a more independent life. In our study we aim to examine how microfinance or social mobilisation programmes have contributed to the processes of these twelve women.

### 1.3 Purpose of the Study

The purpose of our study is to examine the processes of twelve Bangladeshi women's attempts to develop from social exclusion to a more independent life and their choice to participate in organisations offering social mobilisation or microfinance. Further, we will examine the women's individual opinions of in what way the organisations have contributed to their own process. Another dimension in our study is to examine if the women have increased their awareness about civil rights or experienced any changes in terms of their status as women in a patriarchal society in Bangladesh.

#### 1.3.1 Research Questions

- What attempts have the twelve Bangladeshi women made to develop from social exclusion toward a more independent life according to their own narratives?
- How have microfinance or social mobilisation programmes contributed to the twelve Bangladeshi women's processes to achieve a more independent life?
- What experiences do the twelve Bangladeshi women have in terms of changes in gender issues and increased awareness of their civil rights that have occurred throughout their processes?

### 1.4 The Study's Relevance for Social Work in Sweden

It is not possible to compare the extent of poverty in Bangladesh to poverty in Sweden. Although the context is another, Sweden has approximately 800 000 inhabitants (9 % of the total population) that are socially excluded and live in poverty (European microfinance network, 2006). The ones that are included in these numbers are; "different vulnerable groups, such as homeless, drug addicts, single-parent families, young people, old people and immigrants" (European microfinance network, 2006). For example, the number of homeless people in Sweden in 2005 was 17 800, and this points out an increase of the homeless in Sweden (Svärd & Knutagård, 2006). Among this group of homeless people the number of homeless women is increasing, as well as children that have, or live, with a homeless parent. Furthermore, other ethnic origin than Swedish is overrepresented among the homeless (ibid).

There are no specific microfinance programmes in Sweden today, though there are programmes that are similar, and that go by the name of microfinance (European

Microfinance Network, 2006). These organisations are often state-owned. Their target group is women who are often immigrants and who wish to start a business, or people that already have a small scaled business that they desire to increase (ibid). The organisations providing microfinance in Sweden also offer their borrowers teaching and since there is a small number of borrowers they often help out with forming a business plan. These organisations are for example ALMI and NUTEK (European Microfinance Network, 2006). There is also microfinance in terms of member owned banks that offer interest-free loans, for example JAK-Banken and EKO-Banken (ibid). Microfinance as well as social mobilisation can be seen as two ways of fighting poverty and increasing people's quality of life. In Sweden today many organisations work for getting socially excluded groups included in society through social mobilisation. There may be differences between how organisations work with social mobilisation in Bangladesh compared to Sweden because of contextual differences. Examples of organisations working with social mobilisation in Sweden are Basta that works with drug addicts getting access to the labour market (Basta, 2007), Aluma that mobilise homeless people through writing and distributing a monthly magazine (Aluma, 2007), and "Kvinnojouren" (a helpline for women) that helps and supports women to leave an abusive home environment (Kvinnojouren, 2007).

Since the microfinance system has become well-known after the Nobel Peace Prize in 2006, and knowledge about the positive effects and results is widespread, it is expanding globally and perhaps also in Sweden in the future. We believe that our study will bring an understanding for how microfinance and social mobilisation work through a grass root perspective; through the participants own experiences. We believe that this understanding is relevant and interesting for how social work in Sweden is organised.

## 1.5 Concept Definition

### 1.5.1 Independence

We choose to explain our definition of independence with the help of Isaiah Berlin's "Two concepts of liberty" since we claim that independence and liberty can be seen as two sides of one coin. According to Isaiah Berlin, there are two concepts of liberty (Berlin, 2002). The first sense of liberty or freedom, the words have the same meaning according to Berlin, concerns the negative sense. What Berlin describes as the negative sense is implicated in the

answer of the following question; within which limits is or should an individual or group of people be left to do or be what he is able to, without interference or disturbance by others? Berlin claims that the wider the area of non-interference is, the wider is the individual's liberty. *Negative freedom* can be summarised as *freedom from*, that society guarantees the individual to act within limits without interference by others. The second, the positive sense of liberty, raises the questions of the source of control or interference that can determine someone to do, or to be? What, or who, is this source of control? The *positive freedom* can be summarised as *freedom to*, that concerns the individual's abilities and self-determination to practice influence over his/her own life situation (ibid). On the basis of Isaiah Berlin's discussions of liberty we will in the context of our study define *achieving a more independent life* as achieving better living conditions, stepping out of poverty, reaching self-sufficiency and to strengthen the women's position in a patriarchal society. The meaning of independence might be free from outside control and when a woman strengthens her position in a patriarchal society she consequently frees herself from one type of outside control. Our definition of achieving a more independent life is consequently what Isaiah Berlin calls negative freedom.

### 1.5.2 Patriarchy

In our study we use Parpart, Connelly and Barruteau's definition of patriarchy. This definition is in accordance with our study since it explains the concept of patriarchy well, in terms of how the society that our respondents are living in is functioning. The definition of patriarchy is:

A system of male domination that is widespread but historically specific and can vary over time and context. Originally, this term was used to describe societies characterized by "the rule of the father," that is, the power of the husband or father over his wives, children and property. The term has now come to refer to the overall systemic character of oppressive and exploitative relations affecting women. (Parpart, Connelly & Barruteau, 2000:207)

### 1.5.3 Civil Rights

To obstruct confusion according to differences between the English and Swedish languages we have chosen to give a definition of the concept civil rights. The English concept of civil rights is in our study equal to the Swedish concept of rights according to citizens. In the Swedish language civil rights is one of three rights in the distinction of rights according to

citizens. The other two rights are social and political. Therefore, the concept of civil rights will not be equal only with the Swedish concept of civil rights but also with political and social rights.

#### 1.5.4 Social Exclusion

We have chosen to use the Department for International Development's definition of social exclusion in our study because it brings an understanding to the complexity of the concept (DFID, 2005). DFID works in partnership with, among others, the UN Development programme, World Bank and the European commission (ibid). The definition of social exclusion in our study will be:

Social exclusion describes a process by which certain groups are systematically disadvantaged because they are discriminated against on the basis of their ethnicity, race, religion, sexual orientation, caste, descent, gender, age, disability, HIV status, migrant status or where they live. Discrimination occurs in public institutions, such as the legal system or education and health services, as well as social institutions like the household (DFID, 2005:3).

Further, DFID illustrates the connection between poverty and social exclusion in this way:

Social exclusion deprives people of choices and opportunities to escape from poverty and denies them a voice to claim their rights. Social exclusion is often a cause of poverty, conflict and insecurity (DFID, 2005:iii).

#### 1.5.5 Social Mobilisation

According to Alf Ronnby the purpose of community work is to help and motivate socially excluded people (Ronnby, 1992). The aim is to make people work together to improve their quality of life and preserve their interests. The role of a fieldworker is to understand what the people from the group themselves find meaningful and important. From of this standpoint the fieldworker creates activities to mobilise the people's resources. The purpose is that people themselves become motivated and inspired in order to find solutions to their problems or change circumstances as a way of creating a better life (ibid). What has just been mentioned compiles the essential aspects of social mobilisation and will therefore be our definition of the concept social mobilisation.

### 1.5.6 Microfinance

Microfinance is a relatively extensive concept; it can be seen out of many different perspectives. Concepts that are often used in different contexts is for example; microfinance institutions (MFI), microcredits, microfinance loans, micro enterprises and so on. We will here give a definition of the microfinance concept according to the context of our study:

Microfinance is a small loan with short currency (CGAP, 2006). The loans are offered by informal (local groups), semiformal (organisations) or formal operators (banks or other regulated financial institutions). Microfinance has long been a significant element among aid-organisations and NGOs. The typical microfinance customer is a person, most often a woman, with very low or none income, who for different reasons is excluded or does not have access to the services offered by ordinary banks. The reason that most borrowers are female is due to women tending to first and foremost spend the increased income on their children, in terms of better food, medical care and education. Women also tend to make repayments more efficiently than men. The benefits of microfinance are that poor people will be able to finance their own business or other economic activities that lead to an increased income. This consequently leads to a better material standard and a greater ability to afford for example education and medical care. Further benefits are to save money for future investments and acute events, which is seen as central needs for people with highly limited financial resources. Microfinance supports poor people in their stepping out of poverty and it contributes to minimise vulnerability, increase income, and strengthen the women's position. It also preserves work that already exists, and helps to create new work opportunities, in the informal sector. In a wider perspective, microfinance is seen as a significant contribution when fighting poverty (ibid).



The chapter you have just read have given you an introduction to our study; background information to the country, microfinance and social mobilisation. Further, we have presented the purpose, research questions of the study, why this study is important and the concepts that we will use and the definitions thereby. In the following chapter we will present the method of this study.

## 2 Method

In this chapter we are going to present the method we have chosen to use for conducting the study; our research approach, choice of method, omitted responses, interpreter and so on. We will also discuss risks and profits of using the method that we have chosen.



### 2.1 Research Approach

The ontology in this thesis is based on an idealistic approach where we emphasize that people create the social world themselves through their ideas and that people are not just a product of it (May, 1997). Our approach is to study social life, where people interact (ibid). In social science our role as researchers is to put focus on, understand and concentrate on the process of interpretation that people are constantly involved in (Halvorsen, 1992). This is unlike the natural science with a positivistic perspective where objects, that do not interact, are studied. Our belief is that people always interact in some way, and while doing a research we have to see them as social phenomenon (interacting subjects) and not physical phenomenon (non interactive objects) (ibid). To understand this interaction we will employ hermeneutic principles, which signify the learning of interpretation (May, 1997). Our epistemology approach is that there is no absolute truth; instead, the truth is relative and contextual. In other words, we can not take distance from the subject we study, on the contrary, we will be engaged, which is fundamental for understanding social life. The procedures in which we understand and interpret our social world are necessary in research. In this process we will both use and challenge our understanding (ibid). In our study we will use an abductive approach, which is a combination of the inductive and deductive approaches. In the inductive approach a theory is formed out of single cases. The deductive approach is when conclusions about single cases are made out of the theories. In other words, we will use theories to strengthen the analysed data but we will also use the analysed data to strengthen the theories (Patel, 2003).

### 2.2 Choice of Method

We chose to make a case-study since we, through a holistic perspective, study processes and changes within a small limited group (Denscombe, 2000). Our study was done in the

respondent's natural environment; not a made-up environment or situation for research purposes. Since our case-study is done with few respondents we are aware of the criticism against generalisations of the results. But since our study is limited to a small area on the countryside, and since the women's situation on the Bangladeshi countryside is alike; we will be able to see a pattern that most likely can be general for women in Bangladesh who are in the same situation as our respondents (ibid).

Since the purpose of the study is to let the women's own voices be heard, we use a qualitative research model. This will enable us to let the respondents have a more active involvement (Holland & Campbell, 2005). Our interviews are semi-structured and we use an interview guide with an open framework; this enables us to reach nuances in the women's answers (for interview guide see appendix 1). A weakness of using interviews, that may have occurred, is that the respondents gave us answers that they thought we wanted to hear (Yin, 1994). Another weakness may have occurred since our interviews to some extent will be retrospective (Repstad, 1999). People tend to forget events, feelings and opinions from the past and this was something we kept in mind while conducting the interviews. According to Repstad, it is preferable to ask about specific events instead of what the respondent was feeling at the time (ibid).

In an initial stage we considered various methods for reaching the purpose of our study. Among others we considered the possibility to make group interviews. There are several positive aspects of making group interviews, for example, it can bring out latent attitudes and collective opinions, and the respondents can argue, discuss and complement each other (Halvorsen, 1992). Group interviews could have increased our numbers of respondents and enabled interesting and dynamic discussions. Despite of this we chose not to use this method because of the necessity of using an interpreter. To succeed with a group interview we assume that it is necessary to have good knowledge in the spoken language to be able to lead the discussions. Because of language obstacles we had to use an interpreter and therefore, we could not enact the leading role. We also considered using a quantitative method to reach more respondents, but since most of our respondents most likely were illiterate we would have had to participate together with an interpreter at each time when a respondent would fill in the questionnaire. Because of this we chose not to use this method. Instead we used a qualitative method and did interviews.



## 2.3 Selection of Respondents

We interviewed twelve women in the *thana* Bagatipara. In this *thana* there are several different organisations offering microfinance or social mobilisation. This is a common picture in most *thanas* in Bangladesh. We used a target sampling and set up a number of criteria to target our respondents (Holland & Campbell, 2005). The criteria for our respondents are; that they all live in the same village, are Muslim, are born and bred in Bangladesh, are or has been social excluded, participate in a organisation that works with social mobilisation or microfinance, are married, and that they belong to the same age group, minimum 20 years of age. The reason to set up a criterion for the women's age is because we believe that a woman with the minimum age of 20 has gone through a process to a more independent life that is not comparable to, for example, a 16-year-old's process. Our preconception is that a woman who is born or brought up outside Bangladesh has been influenced by the other country's culture and values. We also believe that they might have obtained other coping strategies than women born and bred in Bangladesh. By doing interviews with married women we hoped to understand in what way their processes may affect the family, and further it was the organisations' demand that the women are married in order to become a member. The criteria that the women are or have been socially excluded mean that they might lack access to education, the labour market, are poor and live in a patriarchal society. We intend to let our respondents belong to the same religious belief, Islam. Our motivation is that Islam is the major religion in Bangladesh, 88,3 percent of the inhabitants are Muslim, and we believe there may be differences in norms and values compared with other religious beliefs (Sida, 2006).

In the initial stage we got in touch with the regional coordinator of the Nijera Kori office in Bagatipara through the Swedish NGO The Swallows' Bangladesh section in Dhaka. In Bagatipara we established contact with the branch managers at Asa and the Grameen Bank. The branch managers at Asa and the Grameen Bank and the regional coordinator of Nijera Kori gave us the information about where we could find their members, and together with our interpreter we went to the villages to meet the women. We gathered the women and introduced ourselves and our study and asked if someone was interested to participate in an interview. We made appointments with the respondents and came back to the village a few days later to do the interviews. It might be that the branch managers and the regional coordinator have suggested villages with successful members and that this had an impact on

the answers in our interviews. Since our study do not examine how successful the result of the women's processes to try to achieve a more independent life has been, but in what way these processes have been done through the women's own experiences, this will not affect our study in a negative way. For example, the organisations could select respondents who have been reaching success, are positive, talkative and loyal to the organisation. This can possibly benefit us in our study in the sense that we managed to obtain a richer material.

We chose six respondents belonging to the Nijera Kori, representing the organisation that works with social mobilisation, and six respondents from the Grameen Bank and Asa, representing the microfinance organisations. It turned out that it was impossible, except in one case, to find respondents that only were members of Nijera Kori and not of any microfinance organisation. Some of the respondents were also members of additional microfinance organisations except the ones we chose. An illustration of our respondents and how they belong to the different organisations is presented in appendix 2.

Except the interviews with the twelve women we also met the regional coordinator from Nijera Kori and the branch managers of Asa and the Grameen Bank in Bagatipara. The meetings were informal in the sense that we did not have any interview guide, but they served the purpose of collecting basic information about the organisation's policy and how they work. During the meetings we made notes, and a compilation of this information is used as an introduction and presentation of the organisations in chapter 4.1 A brief description of.

## 2.4 Omitted Responses

One problem that possibly occurs while conducting a qualitative study is that the respondent would decline being interviewed or fail to come because of various obstacles; for example because of disease or having changed their minds about being interviewed (Halvorsen, 1992). While conducting our interviews we did not face such situations of omitted responses; all our respondents participated according to our plans. However, in our study we were not bound to these twelve specific women and if one would fail to attend we would have the opportunity to replace her. Since our interviews were open within a framework we would not be affected by respondents declining to answer some specific questions or topics. They had the choice of speaking as freely and personal as they felt comfortable to do.

## 2.5 Interpreter

Since most of our respondents have insufficient or no knowledge of the English language we used a female interpreter. We assume that the choice of interpreter affect the outcome of the interviews in terms of the patriarchal hierarchy in the society. With a male interpreter we thought the women might feel inhibited to answer some of our questions. One problem that might have occurred while we conducted the interviews was that the interpreter could have misunderstood our questions or the respondent's answer. Further, she might have changed the respondent's information on purpose. Another problem may be that the interviewer misunderstands the respondents' answer, in our case the respondents answer through the interpreter. Because of this, we did not receive our information first hand (Thurén, 2003). The interpreter we turned to, a 24-year-old student at Dhaka University, had some minor difficulties with the English language but this was compensated by her social and cultural competence. During our two initial meetings with the interpreter we found out that she had previous experience from interpreting in similar situations. We informed her about the importance that she interpreted as precisely as possible and would not give the respondent any suggestions of an answer to a question; that the interpreter is as neutral as possible results in more trustworthy and correct information (Thurén, 2003). Our interpreter had knowledge of and was interested in the research subject and the purpose of the study. Because of this she took an active role in the interviews in terms of suggesting or asking complementary questions. Since the interviews are conducted with an interpreter, we have while quoting the respondents, written the quotes on the basis of the interpreter's translation.

## 2.6 Criticism of Sources

Except interviews we use material like academic literature, reports and articles concerning the subject of the study. While choosing this material we have considered in what context the text has been written, the writer's aim for the text and who the possible assigner is (Repstad, 1999). We have used Maslow's theory of motivation that is an old text, written in 1954. Many authors and researchers have used Maslow's theory of motivation and is up till today often found rewritten, but our motivation was to use the original text. We were not interested in using texts written by other authors, we wanted to read Maslows own written words. Furthermore, we have used the article "Rural credit programs and Women's empowerment in Bangladesh" made by Hashemi, Schuler and Riley in 1996 as earlier research. We are aware that this may be seen as old material, but since we can see similar features to our own study,

we believe it is interesting research to mention. While using material from the Internet we have considered the reliability, we believe this is important since there is little control over what is published on the Internet. We used primary sources since this material has higher credibility than the secondary sources.

## 2.7 Ethical and Cultural Considerations

In the study our respondents are anonymous. This is to, as much as possible, facilitate openness in the interviews. While referring to the respondents in the study we have used their age and assumed names. We informed our respondents about who we were, where we were from, the aim of our study and how their answers would be used.

In the Bangladeshi culture the family and the collective play an important role, and privacy is seen as something rare. Since our interviews are done individually, we sometimes found it difficult to provide privacy and to find a secluded place for the interviews to be held. We explained to each respondent the importance of making the interviews in privacy. We did the interviews inside the houses as a way of creating as much distance as possible to other curious people. During some of the interviews this was successful but during others it was impossible to bar other people. Because of the collective's importance the consequences of barring other people might be that the respondent felt uncomfortable or insecure. On the other hand, to do interviews while other people are present may have made the respondent feel inhibited to answer the questions concerning her private thoughts or experiences.

We are also aware that our study and the type of information we elicited may have been affected by the fact that we are Western females. We believe that if our interview questions would have been asked by a Bangladeshi female interviewer the answers would most likely be different. Our experience is that the women were very open and personal in their answers and towards us, and that they were eager to be part of the study and to attend the interviews. With the cultural differences between Bangladesh and Sweden in mind we tried to match the respondents' characteristics by obtaining a cultural understanding in terms of "do's and don'ts"; informal rules of what to do and not to do (May, 1997). For example we were wearing common traditional Bangladeshi clothing while carrying out our study since it is important that women on the Bangladeshi countryside cover their shoulders and sometimes also their head.

## 2.8 Transcription of Interviews and Analysis

During the interviews we used a tape recorder and transcribed the material word by word. By recording the interviews we could focus on the respondent's non-verbal gestures and the conversation rather than focusing on taking notes while making the interviews (May, 1997). To transcribe interviews is demanding in terms of time and labour, in spite of this there are many advantages with this procedure (ibid). One positive aspect is that "tape recording guards against interviewers substituting their own words for those of the person being interviewed" (May, 1997:125). This was even more important for us since we used an interpreter that in the translation, in some ways, replaced the respondent's words with her own. While quoting our respondents we made a careful redraft of the spoken language of the transcribed material.

To analyse the material we searched for themes while reading through the transcribed interviews (Repstad, 1999). While choosing the themes we were attentive that they were in accordance with the purpose of our study. After searching for patterns and general features we categorised the material into five themes (ibid).

## 2.9 Validity and Reliability of the Study

Reliability implies that the results of a study are built on stability and not by random; that the interviewees are asked the same questions and that the interview situations are the same (Troost, 1997). Further, it is desirable to receive the same result if the study is redone on a later occasion. Validity implies that the researcher has examined what he or she intended to do. Reliability and validity are built on the idea of using quantitative studies, based on measurements. Since a qualitative study examines people, who are never static, we will not be able to say that our study has high reliability or validity (ibid). On the other hand, we intended to let all the respondents answer questions according to the same interview guide and we facilitated a similar environment while conducting the interviews. We are aware of the fact that if redoing the same interview on a later occasion the answers will turn out differently, since people never are static but constantly changing. Through our choice of respondents, by limitations and by using our interview guide we examined what we intended to. Because of what is mentioned above we have made our study as valid and reliable as possible.

## 2.10 Further Disposition

In chapter one, we gave an introduction to our study, followed by the problem description that lead us ahead to the purpose of the study and the research questions. In this chapter we have presented the method that this study is based on. In the following, chapter three, we will present earlier research and the theories that will be used for analysing the material of the study. In chapter four we will start by giving a brief description of the three organisations that our respondents are members of; Nijera Kori, Asa and the Grameen Bank. Furthermore, we will give a brief description of the women's living environment. This is followed by the interview answers and the analysis. We have chosen to give a conclusion in chapter five and finally, a concluding discussion in chapter six.



In this chapter you have read about the method we have used for conducting this study. In the next chapter we will present earlier research and the theories that we will use to analyse the material from our interviews.

## 3 Theoretic Framework

Under this headline we will present earlier research that has been done by leading researchers concerning women's experiences of taking microfinance loans. In our attempt to find previous research concerning the purpose of our study we found a lot of material written out of an economic perspective, in other words not from a social science perspective. The material that we have found gives us facts and statistics but tells little about the women's own thoughts on participating in an organisation and in what ways it has improved their possibilities in life. The research that we have found on social mobilisation in Bangladesh and developing countries, did not focus on subjects related to our study, but were often related to specific subjects and events, for example healthcare and maternity. The research we will use is; Pitt, Khandker and Cartwright's research study "Empowering women with microfinance: Evidence from Bangladesh" and Hashemi, Schuler and Riley's research study "Rural credit programs and women's empowerment in Bangladesh". We will continue by describing the theories that we will use to analyse the material of our study. We will use Amartya Sen's Human development theory for at least two reasons. One of the reasons is that Sen's theory is seen in

a context of developing countries. The second reason is that the theory gives us a perspective on the women's development not only on the basis of economic terms but also in terms of freedom. We will also use Abraham Maslow's theory of human motivation as a way of understanding why people wish to develop themselves. Through Maslow's theory we can understand how this process of development and motivation works. Furthermore, we will understand our respondents' abilities to achieve a more independent life through Naila Kabeers empowerment theory.



### 3.1 Earlier Research

Pitt, Khandker and Cartwright have done a research study where they compare how microfinance given to men or women, effect the family and women's empowerment (Pitt, Khandker & Cartwright, 2006). The study is built on interviews with 1 798 households in Bangladesh. The outcome of the study is that women who participated in the microfinance programmes had a greater role concerning decision-making within the home, greater freedom and mobility and a wider social network. The study also points out that these women are more likely to discuss for example parenting and family planning with their husbands (ibid).

In this study the authors write that there are examples of impact on women's empowerment through the microfinance loan offered to the men. For example, it shows a negative effect on women's accesses to economic recourses, savings and the women's physical mobility (Pitt, Khandker & Cartwright, 2006). Mobility for women in rural parts of Bangladesh is restricted by the family's control and traditions, 83 per cent of the men and 53 per cent of the women claim that the women do not leave the house, and if she does, she is accompanied by for example her husband, son or a relative. Nine per cent of the women answer that they never leave the village at all. The study also shows that the children's school and household expenses benefit more from the microfinance loans that is provided to the women than when the loans are provided to the men (ibid).

Pitt, Khandker and Cartwright have also examined men's and women's thoughts about gender issues in Bangladeshi society (Pitt, Khandker & Cartwright, 2006). The results show that more than half of the men (68 %) see themselves as more intelligent than their wives. Approximately half or the women (59 %) state that the husband is the one that earns the

money, and are therefore seen as superior in the household. Further, 34 per cent of the women claim that the women's given role is to be inferior to the man (ibid).

Further in the study Pitt, Khandker and Cartwright enlightens the concern of the men and women's empowerment, and the impact on society, according to the men and women themselves (Pitt, Khandker & Cartwright, 2006). The result was that 47 per cent of the men thought women's empowerment created positive changes in their society and improved the financial situation in the family. Opposite this, 53 per cent of the men was negative and claimed that women's empowerment lead to disorder and confusion within the household and instability in society. The authors say that when a woman, through microfinance, achieve more influence in the household the common result is violence and arguments between husband and wife. According to the women, the arguments are mostly about money, children and household chores (ibid).

Another study concerning microfinance and women in Bangladesh was done by Hashemi, Schuler and Riley. 1 300 women participated in the study, they where all married and below 50 years of age (Hashemi, Schuler & Riley, 1996). Their study is based on experiences and observations from two rural microfinance programmes; BRAC and the Grameen Bank. In the study the researchers measure the effects of, and describe, the organisations work on the basis of "eight dimensions and a composite indicator of empowerment" (Hashemi, Schuler & Riley, 1996:636). The eight dimensions of empowerment are; "mobility, economic security, ability to make small purchases, ability to make larger purchases, involvement in major household decisions, relative freedom from domination within the family, political and legal awareness, and involvement in political campaigning and protests" (Hashemi, Schuler & Riley, 1996:638). The composite indicator represents different statements that the respondent should answer if they had experienced or not, depending on the answers the women were seen as empowered or not (ibid).

In the study the authors state that women are subordinated in Bangladesh because of the patriarchal society and *purdah* (Hashemi, Schuler & Riley, 1996). Hashemi, Schuler and Riley explain *purdah* as a way of isolating women to the home, and a way of promoting modesty and protection of the women. They also say that "...it is the poorest, most desperate families that, given the opportunity, are more willing to stretch *purdah* norms and take the social risks entailed when women engage in wage or self-employment" (Hashemi, Schuler &



Riley, 1996:646). Although they claim that *purdah* leads to women becoming dependent of the man, both economically and socially (Hashemi, Schuler & Riley, 1996). For example, it limits the woman in her involvement in income generating businesses and contribution to the family's economy. In an organisation where the microfinance loan is offered both men and women, the women's income is generally lower than the men's. The authors mean that a reason for this is that the work women do is performed in their home, and such activities generate less income. Further, the work that men do; small businesses, trade work, or daily wage work, generates a higher income. In the study, the women were asked who used the money from the loan, and ten per cent of the women who were members in BRAC and nine per cent of the members of the Grameen Bank answered that the loan was only used for their own business. 47 per cent of the BRAC members and 79 per cent of the members of the Grameen Bank used the loan for businesses that they to some extent was involved in. The authors say that the microfinance loans are not always used for the women's business activities only; the loan is often invested in activities that are performed by the man in the family (ibid).

The study also shows that the amount of a microfinance loan that makes women contribute to the family is small but during difficult periods like illness or natural disasters, the small amount makes a difference for a family's health and security (Hashemi, Schuler and Riley, 1996). The access to microfinance loans may prevent a family from having to sell their household belongings or the roof to their house in order to survive (ibid).

### 3.2 Human Development Theory

According to Sen, freedom and development serve as a compliment to each other (Sen, 2002). He claims that people's quality of life should be measured by their freedom, not just by their wealth. Development should be seen as a process that increases people's freedom, not just an economical expansion measured in a country's GDP (Gross Domestic Product). Freedom has a central role in the developing process by two different reasons; *valuation* and *effectiveness*. The individual's freedom is essential and should be valued by society first and foremost on the basis on the freedom that the citizens receive. To have greater freedom, to let people do the things they have reason to appreciate, is meaningful for the person's overall freedom and important while it promotes the person's possibility to achieve valuable results. The second reason, effectiveness, has a central role since freedom is not only the foundation for a

valuation of success and failure but also decisive for the individual's ability to take initiative, and society's effectiveness. Greater freedom increases people's capability to manage on their own and to affect the world. Sen uses the concept of *Capability approach* that puts focus on people's capabilities, what they are competent to do and to be. Poverty leads to a lack of capabilities and thus, a lack of freedom. In order to achieve development, the most important reasons that are preventing people from being free must be removed, for example; poverty, poor economical possibilities, systematic social privation and lack of interest when it comes to infrastructure (ibid).

Sen mentions five different types of instrumental freedom that serve as a compliment to each other and contribute in increasing people's capability: *Political freedoms* refer to the citizen's opportunities to decide who will govern and according on what principles (Sen, 2002). It also includes the possibility to revise and criticise authorities, choose between political parties, and having an uncensored press. *Economic facilities* are the opportunities that the citizen has to make use of, i.e. economic resources for consumption, production or exchange. *Social opportunities* are measures that society uses for education and healthcare, which makes it possible for the citizen to live a better life. *Transparency guarantees* are about the right to disclosure and the need for openness that citizens can expect from the government. With openness it is possible to prevent economic irresponsibility and corruption. *Protective security* is based on fixed institutional arrangements, a social safety net such as unemployment benefits and food shortage relief. Economic growth can help people to raise their income but also makes it possible for the government to finance social insurance and other measures such as healthcare and education. Therefore, economic growth should not be viewed only by the increased income for the household, but also by looking at the increase of social services that economic growth enables (ibid).

Sen mentions that there is of great importance to include women in the political, economical and social spheres of development, since human freedom is the main target and the most important tool for creating development (Sen, 2002). Often, there is inequality between men and women. Women are usually denied access to the labour market and the fact that the work performed in the household often is not appreciated or recognised is according to Sen a serious insult to women's freedom. The whole society benefits from including women and a concrete example of this is the rapid fall of birth rates that has been noticed in Bangladesh lately. This seems to have a clear connection to women's contribution in social and economic

issues as well as the possibility to get hold of contraceptives. Educated women tend to make their voices heard in the family when it comes to decisions concerning family planning (ibid).

### 3.3 Empowerment

When Kabeer talks about the concept of empowerment she discusses the significance of the word *power*, *disempowerment* and *ability to make choices* (Kabeer, 2002b). She states that power has got to do with a person's ability to make choices, while disempowerment occurs when a person is denied the ability to make choices. Kabeer says that empowerment is the process of change, from being disempowered to having power. She says that a person who has got a lot of opportunities to make choices, but never where disempowered, might be powerful but not empowered. Consequently a person who was disempowered in the first place and who has obtained the ability to make choices in life has been empowered (ibid).

Kabeer analyses power in relation to the ability to make choices, she makes a distinction between first and second choices (Kabeer, 2002b). The first choice involves strategic life choices such as the ability to choose friends and the freedom of movement. Further, it concerns the choice of whether to get married and with whom, and the choice of having children, and if, how many. These first choices are of great importance for a person's quality of life. From the first, strategic life choices, second, less consequential choices can be made. The second choices are less decisive for the quality of life than the first ones (ibid). The ability to make choices can be seen as three dimensions related to each other; resources, agency and achievement.

...resources, which form the conditions under which choices are made; agency which is at the heart of the process by which choices are made; and achievements, which are the outcome of the choices. (Kabeer, 2002b:19)

The first dimension is *resources* and refers to human, social, material, as well as to economic resources. By economic resources Kabeer mean "land, equipment, finance, working capital etc." (Kabeer, 2002b:20). Human resources refer to, for example, a person's knowledge and creativity. Social resources refer to a person's social network, which enables a person to improve his or her situation with the support of others. Situations in this context are such that the person would not be able to improve by her- or himself. There are institutions that distributes recourses, the access to these recourses are governed by rules, practice and norms.

Access to resources can for example be provided with dignity or respect but also with conditions. Kabeer says that empowerment is about getting increased access to the resources as well as a change in how people can get hold of them. One important aspect of empowerment can be seen in what ways people get access to resources (ibid).

*Agency*, which is the second dimension, is about a person's ability to act, express their needs and make priorities (Kabeer, 2002b). Agency is about people's *power to* act and identify their life choices and fulfil their goals. The *power within* is about the meaning and motivation people put into their activities and their feelings of power and participation. With *power over*, Kabeer refers to the negative sense of agency "...the capacity of an actor or category of actors to over-ride the agency of others, for instance, through the use of violence, coercion and threat" (Kabeer 2002b:21).

With resources and agency a person reaches the third dimension of power, *achievements* (Kabeer, 2002). Achievements are the capabilities and potential a person has to perform and implement his or her own choices, and live a satisfying life. Kabeer states that the issue of power is not relevant if a person, due to laziness or lack of knowledge, fails to achieve any result. Further, she says that if a person fails in their achievement because of an inaccurate distribution of the capabilities this is seen as the person being disempowered (ibid).

### 3.4 Theory of Human Motivation

Maslow mentions some prepositions about motivation, which is needed for a sound motivation theory. He claims that it is the whole individual and not just parts of the individual that is motivated. For example, he claims that it is the whole individual that wants food, not just the stomach. And consequently the food satisfies the whole individual's hunger, not just the stomach's. He also claims that one must "assume that motivation is an constant, never ending, fluctuating, and complex, and that it is an almost universal characteristic of practically every organismic state of affairs." (Maslow, 1954:69) The desires that the individual has on a daily basis have one thing in common; that they most often are something that leads to an end, and are not the end in itself. For example, Maslow says, that we desire to afford a car might actually be that we want the car because we do not want to feel inferior to our neighbour, who has a car. In other words, we often have other fundamental goals than just what we desire. There might also be multiple motivations, that the aims of satisfying a desire can be a way of

seeking several other gratifications. Furthermore, Maslow states that the goals of satisfying a desire or need are universal, but not how this satisfaction is done. For example, the desire to satisfy the self-esteem need may be different according to the society and the culture we live in. In one society, Maslow says, self-esteem might be “being a good hunter; in another society by being a great medicine man” (Maslow, 1954:67).

When an individual has satisfied one desire he/she feels complete satisfaction only for a short while, then another desire comes to mind. And when that desire is satisfied, another one is in focus. Maslow claims that the individual always, constantly through the entire lifetime, desires something. Further, he points out that “the human being is never satisfied except in a relative or one-step-along-the-path fashion /.../ that wants seem to arrange themselves in some sort of hierarchy of prepotency” (Maslow, 1954:69). For the motivation and desire there are no barriers, only the ones that the individual creates her- or himself to some extent. Though he claims that it is easy to see the individual as a victim according to his or her environment, culture or a certain situation. However, since the desire is something psychological he says that “there is only a barrier for a particular person who is trying to get something he wants” (Maslow, 1954:75). He adds that all reactions or behaviours are not motivated in the context of searching for satisfaction or gratifications of a need. In most cases the individual is realistic while being motivated to satisfy a desire; the individual strives to achieve what is possible to attain. This is important for understanding the different motivations according to classes and castes among the population, as well as between richer and poorer cultures and countries (ibid).

Maslow’s theory of human motivation consists of five basic needs; the physiological need, the safety need, the belongingness and love need, the esteem need and the need for self-actualisation (Maslow, 1954). Maslow says that most people’s needs follow this hierarchy of the five needs that is mentioned above, but there are exceptions where it differs between one person and another. The needs can wholly or to some extent be conscious or unconscious. Maslow says that for people the basic needs often is something unconscious but there is what Maslow calls special techniques that can make people conscious about their needs. Maslow also discusses the theory in relation to differences in culture and society. He points out that there are superficial differences like fashion, food or clothes. But these are not basic differences that will interfere with the fact that the basic needs are, as near as possible, something universal (ibid).

When explaining the *physiological needs* Maslow mentions two lines of research that he refers to as important (Maslow, 1954). One is that the human body is homeostatic, which means that the body makes every effort to maintain a constant and stable condition. The other one is the appetite, for example the choice of food that the person prefers. Consequently, the body itself creates an appetite for what the body specifically lacks, for example, a hunger for a special food element. Maslow states though, that we can not say that all physiological needs are homeostatic, and explains his statement by writing “that sexual desire, sleepiness, sheer activity, and maternal behaviour in animals are homeostatic has not yet been demonstrated” (Maslow, 1954:81). He mentions that neither the pleasures of taste, tickling, stroking or smells have been identified as homeostatic. Further physiological needs where a consummator behaviour is involved may be a channel for other kinds of needs, for example if a person is hungry, this hunger may indicate a lack of other things than proteins and vitamins, for example dependence and comfort. He also claims that there might be other ways to please hunger for example by smoking cigarettes or drinking a glass of water (ibid).

Despite of this, Maslow claims that of the five needs the physiological needs are the most powerful (Maslow, 1954). A person who has nothing at all would generally be motivated to first and foremost satisfy the physiological needs. When having a physiological need like food everything the organism is doing is about satisfying their hunger, and all other capacities are dormant. When a person is occupied with a specific need the whole future concerns only this need. He says as an example that for an “extremely hungry man, Utopia can be defined simply as a place where there is plenty of food. He tends to think that, “if only he is guaranteed food for the rest of his life, he will be perfectly happy and will never want anything more” (Maslow, 1954:82).

Each time we have been able to satisfy a need, that need becomes unimportant for us and at that point we directly become aware of other higher needs to satisfy (Maslow, 1954). Consequently, when we have satisfied this higher need we will become aware of even higher needs. Maslow though points out that a person does not need to have totally satisfied one need to be able to satisfy another, it can be done gradually (ibid).

The process just described in satisfying the physiological need is the same while satisfying any of the five needs (Maslow, 1954). Though it is important to mention that to be able to satisfy these five basic needs there are some prerequisites for example; “freedom of speak,

freedom to do what one wishes so long as no harm is done to others, freedom to express oneself, freedom to investigate and seek for information, freedom to defend oneself, justice, fairness, honesty, orderliness in the group” (Maslow, 1954:92). Without these conditions it is hard to satisfy the basic needs. In the following section we will give a compilation of the four other needs (ibid).

Maslow means that the *safety need* is in our society more likely to be seen in relation to children (Maslow, 1954). Concerning adults, Maslow claims that a person’s safety need is very much satisfied in society of today. He explains that “the peaceful, smoothly running good society ordinarily makes its members feel safe enough from wild animals, extremes of temperature, criminal assault, murder, tyranny etc” (Maslow, 1954:87). According to Maslow this safety need is consequently no longer something the person needs to satisfy by herself with the exception of an individual being neurotic or an economic or social underdog. When it comes to these individuals the safety need might be, for example, a job, a savings account, preference for familiar and known things. It may also consist of insurances concerning for example medical- and dental treatment, unemployment, disability or oldage. Further, he mentions religion, science and philosophy as a kind of safety need, as a way of understanding the universe the person is in and to bring meaningfulness into that. For a person that is not included in the neurotic or economic or social underdogs Maslow says that “the need for safety is seen as an active and dominant mobilizer of the organism’s resources only in emergencies, e.g., war, disease, natural catastrophes, crime waves, societal disorganization, neurosis, brain injury, chronically bad situations” (Maslow, 1954:88).

The need of *belongingness and love* is defined by a person that feels absence of, for example, a partner, children or friends (Maslow, 1954). What felt redundant during the attempt to satisfy the physiological and safety needs mentioned before is now of main importance. The person will look for and work towards the goal of creating relationships with people and to feel belongingness to a person or a group. According to this need Maslow adds that it is important that love in this need is about both giving and taking. What also is important for Maslow is to make a difference between love and sex. He claims that sexual behaviour is a pure physiological need (ibid).

The *esteem need* concerns that people in general want and need “stable, firmly based, usually high evaluation of themselves, for self-respect, or self-esteem, and for the esteem of others”

(Maslow, 1954:90). This need is divided into two supplementary parts. One is what Maslow describes as respect from others, for example attention, recognition or appreciation. The other is for example independence, freedom or strength; esteem in the face of the world. Maslow means that if self-esteem is grounded in respect from others instead of the person's own competence and capacity, there is a danger. A stable and healthy self-esteem is grounded in respect that is deserved from others and not on what Maslow mentions as "external fame or celebrity and unwarranted adulation" (Maslow, 1954:91). If this need is not, or fails to be, satisfied it leads to feelings of weakness and inferiority, and helplessness. On the other hand, if the esteem need is satisfied it makes the person feel "self-confidence, worth, strength, capability, and adequacy, of being useful and necessary in the world" (Maslow, 1954:91).

When the physiological-, safety-, love and belongingness- and esteem- needs are successfully satisfied the last need, need for *self-actualisation* will follow (Maslow, 1954). If the need for self-actualisation is not satisfied the person will feel discontent and restless. Maslow claims that a person should do what she or he is good at; "what a man *can* be, he *must* be" (Maslow, 1954:91). This need has to do with self-fulfilment and to make use of the person's own potential and Maslow explains that "this tendency might be phased as the desire to become more and more what one is, to become everything that one is capable of becoming" (Maslow, 1954:92).



In this chapter you have been presented to three theories; human development theory, human motivation theory and empowerment. We have also presented the compilation of earlier research. The content of this theory is the material we will use while analysing the interview results, which is presented in the following chapter.

## 4 Interview Results and Analyses

In this chapter we will present the results from the interviews and our analyses. We use five themes to compile the results after. In each theme the result is followed by an analysis. The themes are: *Reasons behind joining an organisation*, *Increased knowledge*, *Repayment*, *The husbands' opinions from the women's viewpoint*, and *Changes in the quality of life*. While



asking the women questions of how their quality of life changed since joining the organisations the individual processes became clearer since all the women developed in different ways. Because of this we in the theme *Changes in the quality of life* point out the general features but also give more individual examples than in the other themes. We start the chapter with some background information by giving a brief description of the three organisations that our respondents are members of; Nijera Kori, Asa and the Grameen Bank. This information we received during meetings with the branch managers at Asa and the Grameen Bank and the regional coordinator at Nijera Kori in Bagatipara. We will also give a description of the environment that the women live in. This description is information that we obtained while talking to the people in Bagatipara, both during formal as well as informal meetings. From 4.2 and onwards the interview result is presented.



## 4.1 A Brief Description of....

### 4.1.1 ...Nijera Kori

Nijera Kori is a non governmental organisation that works with social mobilisation, and that aims to reach and organize marginalized and poor people in Bangladesh. Their target groups are marginalized farmers, sharecroppers, indigenous communities, fishermen and craftsmen. Through Nijera Kori the people without land or other resources can mobilise themselves collectively and hold processions, group meetings and discussions. They can participate in workshops; take training and a collective initiative to improve their livelihood. Both male and female groups are formed and the ten fieldworkers from Nijera Kori in Bagatipara make regular visits to the villages to participate in meetings and discuss various concerns. The organisation has 209 male groups and 297 female groups in Bagatipara. The total amount of members in Bagatipara is 9 935. The one demand that Nijera Kori has is that the members are married. The organisation also put focus on gender equality, democratic values and aims to work close with their target groups. From the regional coordinator we found out that the organisation aims to reach a collective empowerment and create awareness among the landless about their rights. This helps the people to for example establish their right over water supplies and land. Cultural activities like theatre and singing play an important role in Nijera Kori's way of working with social mobilisation. Further, Nijera Kori works with group savings where women groups save money in a fund from which the members can borrow

money when in need. They also work with joint economic activities like, for example, when a group in a village collects money to invest in a water pump.

#### 4.1.2 ...Asa

Asa was founded in 1979. Today, there are 2 500 offices in Bangladesh. In the beginning their work was focused on awareness programmes and they worked for women's development but since 1992 they only work with microfinance loans. The office we visited in Bagatipara, where our respondents are members, has six male employees and one female. The office has 2 400 borrowers, mainly female. To get borrowers the fieldworkers go to the villages and encourage the women to take loans. The first time the women take a loan the amount is from 2 000 Tk (1 SEK = 10,10 Tk) to 3 000 Tk and after that she can take loans from 4 000 Tk up till 10 000 Tk. A loan of 2 000 Tk will be repaid with 25 Tk each week as repayment and 20 Tk as savings. When the woman is a member she and her family has access to substitute loans, men loan consequently offered to the husband and student loans that can be taken by the mother. For every 1 000 Tk loan Asa takes 3 Tk as a service fee. This money goes to the employees' wages and office rent. In terms of for example natural disasters, famine or cyclones the loans are given without interest. One hundred per cent of the women repay their loans, and if the women can not repay the loan the branch manager told us that they can take another loan. They then have to pay of both loans including interest but during a longer period of time. The loans are mostly taken for buying cattle, sewing machines, agriculture or to for example start a rickshaw business. The branch manager told us that it is small businesses that are enough to increase their income and to repay the loans. Further, he said that the women often do not invest and that there might be women that use the money for things that are not income generating. Borrowers of Asa may attend other microfinance organisations as well. To get a loan from Asa the women need their husband's signature. Asa does not provide any teaching and when we asked why, the branch manager said that the women are intelligent and already knew how to count the money.

#### 4.1.3 ...Grameen Bank

The Grameen Bank was formed in 1983 and has at present 2.1 million borrowers in 37 000 villages in Bangladesh. The Grameen Bank office in Bagatipara opened two years ago and has 2 200 borrowers. The office has eight employees, two female and six male. A requirement

that the Grameen Bank has to let a woman take a microfinance loan is that she has a purpose, an idea of what she will use the money for. The purposes must be to start an income generating business, for example start a dairy farm, poultry farm, to buy cattle, promote agriculture or to produce handicrafts. The branch manager for the Grameen Bank in Bagatipara told us that the Grameen Bank has a monitoring system used for following up that the money the women borrow is used for its purposes. The amount of the loan is related to how long the woman has been a member of the Grameen Bank and is related to her ability to repay. The first time a woman can borrow 1 000 Tk and after being a member for three years she can have a loan of 3 000 Tk and so on.

To apply for a loan a woman has to go to the office, and she has to bring another woman from her village that already is a member as a witness. The branch manager said that the witness has no other responsibility than to give her approval for the loan in terms of a signature. The loans are taken individually, but all members are formed into groups with five members in each group. If one woman fails to repay her loan the others back up and pay for her. The branch manager said that this is a reason why the repayment is made to 100 per cent. If a woman passes away and the loan is not fully repaid the loan is not inherited by her family members. Through awareness programmes the Grameen Bank educates the women about economy and savings. The branch manager said that some of the women are not interested in this teaching but that the employees of the Grameen Bank try to convince them.

#### 4.1.4 ...the Women's Living Environment

The women we met during our interviews live on the countryside in Bagatipara in Bangladesh. The women's daily routines are cooking, taking care of the household, looking after the children and their cattle. The cooking is done on a *chula* which is a traditional Bangladeshi stove made from soil and without a chimney. The *chula* is often placed outside the house on the small courtyard or in another building. Cooking is a time-consuming task and includes husking the rice and searching for fuel. Because the villagers do not have any refrigerators cooking has to be done several times daily. Bangladeshi food contains of rice, lentils, chicken, beef and a great variety of fruits and vegetables. Next to the houses there is often a small pond that provides the families with fish. The food is prepared with spices like coriander, cardamom, ginger, turmeric and garlic. A household also has a few hens, ducks, goats or a cow to look after and this is mainly the women's responsibility.

The women we interviewed talked about their family in terms of their husband and children. Often there were between one and four children in the families of our respondents. Most of the children go to school in the *thana*. To continue studying at university level the children have to be sent away from home, which also costs a lot of money in relation to our respondents' economical situation.

Some houses are made of concrete and serves as a status symbol while most women we met lived in houses made by bamboo, clay and dung. The houses were small and often only contained a bed, a chair and a table. In some of the houses we visited that had electricity there could be a TV, which often had a plastic cover as a protection from dust. Common means of transport are cycle rickshaw or a van, which is a cycle with a wooden board for passengers to sit on. As we went by van from one village to another we realised what a fertile country Bangladesh is. One of Bangladeshi countryside's main assets is agriculture and we were surrounded by green fields where mainly rice and sugarcane were cultivated.

On the countryside in Bangladesh there is *khas land*, which is land owned by the government and is by law said to be divided between landless people. Approximately half of the population in Bangladesh counts as landless, which means that they have access to less than an acre (0,4 hectare) of land (Svalorna, 2005). The *khas land*, used for cultivation, can be applied for by the villagers. Despite of this it is known that applications by politicians and influential people are often granted before the landless (ibid).

During our time in Bangladesh, we learned that singing songs is seen as something important in Bangladeshi culture. We were often asked to sing a Swedish song while visiting the villages and during the group meetings with the women, where we introduced ourselves and our study purpose. The women also often asked us if they could sing songs for us. The lyrics were often about the organisation's believes and purposes, or their disapproval of other organisations. For example a song sung by Nijera Koris' members could state the organisation's belief about the microfinance system, and a song sung by the members of the Grameen Bank or Asa could be about the advantages of taking a microfinance loan.

## 4.2 Theme 1: Reasons behind Joining an Organisation

Most of the women that are members of the social mobilisation programme told us that they decided to become members after hearing from relatives, neighbours and their mothers about their memberships and the organisation's activities. One activity that the women found positive, and a reason for joining the organisation, was that the women's group in the village saved money in a fund, from which the women could loan money when they need to. Another inspiration to become a member was the songs of the organisation that works with social mobilisation programmes. The songs were not about love but about society and about people like themselves, the poor people's conditions and problems. Some of the women answered that they became members of the social mobilisation programme since they wanted to gain new knowledge. In contrast to these reasons mentioned one of the women told us that *"my husband, my mother-in-law and my father-in-law and both families tortured me very much, and I became a member of Nijera Kori to get rid of the torture and to be united against them"* (Jamila, 32 years old).

Most of the women who are members of the microfinance organisations have taken more than one loan; some of the women are members of several, up to four, different organisations. All of the respondents, except one, have taken loans. We found out about the women's different reasons for deciding to become members of the microfinance organisations. A minority of the women took loans for their husband's businesses, for example tea stall businesses. Some of the women told us that they told the microfinance organisation that they would spend the money on income generating activities, for example buying cattle, goods for a shop or land property, but actually spent the money on other things. These women told us that many women tell the organisation a purpose that they know will grant them a loan but then spend it on, for example, their daughters marriage, which is a purpose that is not acceptable for getting a loan. We asked if the organisation follows up and controls these purposes and received the answer that the women sometimes borrow a goat from a neighbour and claim that it belongs to them when the fieldworkers from the microfinance organisations come to visit.

A majority of the women told us that they took the loans when they were in a difficult situation, for example one woman who told us that she spend the money on her husband, who was sick and paralysed, and on her daughter who suffered complications when giving birth.

Other reasons that several of the women mentioned were that they needed money for dowry or for their daughters' weddings.

Some of the women spent the money on buying cattle, land property and agriculture. Few of the women took loans for their children's school, to pay the school fee, or to pay for books and examinations. Several of the women told us that they became members when the fieldworkers from the microfinance organisations came to their houses and advocated for new members. Through these women we heard the following examples of what the fieldworkers had said while coming to their houses advocating for the loans; that it would be good for them to become members and take loans in their organisation, and that their repayment would be facilitated and that the organisation would be indulgent if the woman was not able to repay the loan one week. Furthermore, the fieldworkers had told them that if they became members in their organisation they would not be poor, but rich.

Only few of the women told us that they joined the organisations not only because of the loans but for the opportunity to keep savings. One of them said that she started by just saving money in the organisation and after seeing the benefits of that she took a loan. Another of the women said that one reason for her membership, except for the loan, was to save money in DPS - Deposit Pension Schemes; pension savings with monthly fixed amounts.

Opposite the reasons mentioned above one of the women told us that she felt habituated to take loans. She said: *"I get an amount of money so I do something with the money and relax and when I have to repay the money I'm in problem, but when I repaid the money I think I can take a loan again"* (Motijan, 30-35 years old).

#### 4.2.1 Analysis

Through our interview results we see that the women's reasons for joining the social mobilisation programme are the desire to belong to a group and to gain new knowledge. For example, a majority of the women said that they heard other people's experiences of being a member, and some of the women mentioned that they heard the songs of the organisation that works with the social mobilisation programme, and decided to become members. The songs reflecting the social mobilisation programme's function and poor people's conditions are a method of uniting people who are in the same situation. A further reason for joining the group

was the activity of saving money in a fund. To join a group can be seen as a way of satisfying what Maslow calls the *safety*-, and *belongingness and love need* (Maslow, 1954). Both of these needs include a desire to gain a feeling of belongingness and meaningfulness in life. The safety need is satisfied here, since the group consists of people with similar problems that work collectively towards finding solutions and gain a more secure life, for example a possibility of a savings account, access to medical care and land property. The issues of access to medical care and land property are also included in the physiological needs, which is fundamental for the women to satisfy (ibid). To join the social mobilisation programme with the desire to gain knowledge, is common among the women, and is a proof of the individual's constant motivation to develop a more independent life. Maslow claims that all individuals are constantly motivated to satisfy desires (Maslow, 1954). These desires are often not the end in itself, but a way towards achieving something else. Knowledge as a desire might be a way of achieving a more independent life, in terms of knowing how to satisfy the basic needs and to learn about civil rights. The desire to belong to a group may be a way of achieving belongingness and hence, not be left outside of the group (ibid).

The motivation to achieve new desires is also related to the women's reasons for joining the microfinance organisations, and the choice to take a loan. The reasons that the women mentioned for joining the organisation and taking a loan are to satisfy the basic needs, for example the children's education, but foremost the physiological needs like food and healthcare (Maslow, 1954). However, we can also see that several of the women took loans to pay dowry. This is a way of maintaining or achieving self-esteem. Maslow says that the motivation of satisfying the self-esteem need may be related to a cultural context; in the Bangladeshi context the possibility to have your children marry is related to the self-esteem of the mother. One of the women mentioned that her reason for taking loans is that she is habituated. This can be understood in terms of Maslow's claim that the individual constantly, when a desire or need is satisfied, instantly focus on another one. Even if this woman feels that she is in a difficult situation when repaying she continues to take further loans because of the motivation of satisfying new desires. Some of the women have invested money in DPS and savings accounts, which is a way of satisfying the safety need and also a way of securing the future and their old age (ibid).

Several of the respondents said that they joined the microfinance organisations when the fieldworkers came to their houses and advocated for the loans. The possibility to take a loan

in this way appealed to the women's motivation of first and foremost satisfying their physiological needs. The individual's desires are often realistic, and the women had joined the organisation with desires that are possible to attain; satisfying the physiological needs instead of starting an income generating business (Maslow, 1954). To start a business is for the majority of the women not a realistic desire while they are in a situation where they focus on satisfying the physiological needs, and also do not have the knowledge of how to start a business (ibid).

Hashemi, Schuler and Riley point out in their study that it is common that the women take microfinance loans that are invested in their husband's businesses instead of their own (Hashemi, Schuler & Riley, 1996). Opposite to this, the result of our study shows that only a minority of the women took loans for their husbands businesses.

#### 4.3 Theme 2: Increased Knowledge

A majority of the respondents who are members of the social mobilisation programmes state that they have a stronger voice since they joined the organisation. These women said that they gained a confidence that helps them talk to authorities, for example at the hospital, or to landlords. They also told us that they now feel freer to move around in the village than before when they were bound to their homes. For example, some of the women told us that their knowledge had increased through teaching concerning basic needs like food, clothing, education and healthcare. The teaching also concerned the use of natural and artificial fertilizers for agriculture.

Only a few of the respondents who had taken a microfinance loan were positive about taking loans and said that they benefited from it, since they got educated. These respondents are also the ones that joined the organisation partly for DPS and saving money. The teaching they received contained how to develop their living conditions and they also participated in seminars on economy. For example, one of the women said that her knowledge increased since she became a member and that she learnt to always keep in mind how to possibly increase her living condition. She said that if she can achieve something that benefits her, her knowledge also increases. The majority of the respondents who only took microfinance loans did not think that their knowledge increased much and told us about the lack of teaching or awareness programmes offered by the microfinance organisations. For example, we were told



by one of the women that she thought that neither her knowledge, nor her income increased. She said that she was aware of the necessity to invest the money in a business to benefit from the loan. However, she said that the organisation she is a member of did not offer her any teaching on how to start a business when she took the loan, and she said concerning the loans that: *“If we use the money for the business so we will be benefited but we are not businessmen so it’s not good for us”* (Motijan, 30-35 years old).

#### 4.3.1 Analysis

The majority of the women that are members of the social mobilisation programme have increased their knowledge and gained a stronger voice, confidence and an awareness of their civil rights, since they now have an ability to speak with authorities, like doctors in the hospital and the landlords. As mentioned earlier in the analysis in 4.2.1, a majority of the women joined the programme with the desire to gain new knowledge, which also seems to have been satisfied. Through the knowledge the women also gained a possibility of seeing further desires that are possible for them to fulfil. Further, this leads to increased possibilities to make choices. Kabeer says that to be empowered the women must go through the process from being disempowered to be powered (Kabeer, 2002b). This presupposes that the women are given the ability to make choices. Consequently, the women who joined the social mobilisation programme have begun the process of being empowered, since their new knowledge has given them the opportunity to make choices.

Kabeer divides the concept of choices into two categories, first and second choices. The first choices are strategic life choices, the ability to choose friends and a freedom of movement. The second choices are based on the first choices and are less consequential. In accordance with the first choices, the women in our study said that since their membership in the social mobilisation programme they feel freer to move outside the home and hence, a greater mobility. Further, Kabeer sees the ability to make choices out of three dimensions, related to each other; *recourses*, *agency* and *achievements*. Recourses refer to human, social, material and financial recourses. The social recourses are the individual’s social network, which is fundamental for the individual in order to be able to improve her situation in a way she cannot do by herself. Since the women in the social mobilisation group are united, the women have gained these social recourses. To work collectively, and by gaining a stronger voice that makes the women able to make changes and advocate for issues they feel are important, both

individually and collectively, can be related to Kabeer's second dimension of empowerment; agency. Agency is about *power to*, a person's ability to express their needs, act and make priorities, identify their life choices and fulfil their goals. Furthermore, agency is about *the power within*, the meaningfulness and motivation that people put into the things they do, if they feel power and participation (ibid). Sen also talks about the importance of involving women in political, economical and social spheres to create development within a country (Sen, 2002). Our respondents that participate in the social mobilisation programme have, through their increased knowledge, gained a greater freedom and increased their capability to, what Sen calls, affect the world (ibid). However, in the respondent's answers they mention that they can affect the powerful people in the village, and possibly in a wider perspective they will also be able to affect the world they live in through other levels of powerful people, for example politicians. This can be related to what Sen refers to as political freedom, for example to vote in governmental elections and criticise authorities, one of five instrumental freedoms to increase people's capability (Sen, 2002).

Among the women that have taken microfinance loans the majority did not think that they gained any knowledge. They told us that there is a lack of teaching and awareness programmes within the microfinance organisations. We see that there are similarities between this majority of women and the majority of the women that took loans to satisfy their physiological needs. Only a few women said that they were educated by the microfinance organisation on how to develop their living conditions. These few women are also the ones that said that the loan benefited them. They also said that they invested money in DPS and savings accounts. We believe that teaching may have been available to all the participants. However, Maslow claims that it is only when the individual has satisfied the physiological needs that she/he can move on and focus on other needs (Maslow, 1954). Consequently, there is a possibility that the women that focused on satisfying the physiological needs did not have the ability to learn from this teaching, since it concerns a higher, non physiological, need of developing living conditions. However, the women that invested the money in savings already seemed to have satisfied the physiological needs and were able to focus on further development, as well as learning from the teaching offered (ibid).

In Pitt, Khandker and Cartwright's study "Empowering Women with Microfinance: Evidence from Bangladesh" the outcome shows that women who have taken microfinance loans have more freedom to move outside the home (Pitt, Khandker & Cartwright, 2006). Opposite of

this, the women who were members of the social mobilisation programme mentioned this freedom but not those who were members of microfinance organisations.

#### 4.4 Theme 3: Repayment

Most of the women were still repaying the loans and several of the women were paying off two or three loans at the same time. Just a few have or will soon be done with the repayment, and these women told us that they will take another loan in the near future. Opposite of this, one woman said that she had decided that after repaying the loan she would not take another one.

All of the women said that they have to repay the loans weekly. They said that if they can not repay they either have to borrow from others or from the group members. Further, many women mentioned that if they are not able to repay the loan fieldworkers from the organisations take their belongings, for example their cattle or their ceiling, and one woman told us that she had heard that another woman who could not repay was beaten and violated by the fieldworkers.

The majority of the women told us that it was difficult for them to repay the loan. But all of them still found ways to repay, for example, by selling their ceiling, land property, eggs, milk, chicken or their belongings in the house, for example plates and glasses. Some of these women told us that if they needed to sell for example ducks to repay the loan this was often done to a none profit price, since her neighbours knew about her situation and her problem with repayment, for example, they bought the duck for 120 Tk but may have to sell it for 80 Tk. Concerning this, one woman related this way of paying back the loan to her children's well-being, saying that *"to repay the loan I have to sell the eggs and chickens but if my daughters eats the eggs and chicken they get nutrition"* (Durgati, 45 years old). All the women claimed that the other borrowers repayed the loan and if there is a woman who had problems one week they helped each other out with the repayment. Only a few mentioned that they have borrowed money from others or taken further loans to be able to repay the loan.

The problems with repaying the loan the women explained with, for example, that they; spend the money on school fees and school books for their children, spend money on other not income generating purposes, or that they spend money on cultivating crops, which will only

benefit them economically during certain times of the year. There was also a problem with repayment among the ones who have taken loan for their own or their husband's businesses. They said that the husbands were not businessminded and consequently, the business did not increase their income.

A minority of the women mentioned that their income did increase and that they did not have any problem with the repayments.

#### 4.4.1 Analysis

A few of the women said that they have increased their income and did not have any problems with the repayment. Opposite to this, a majority had problems with repayment of the loan. As we explained in the analysis in 4.2.1, a majority of the women spend the loan on satisfying their physiological needs (Maslow, 1954). The fact that the loan was not spent on an income generating business became a problem when it came to repayment of the loan. In order to be able to repay the loan the women had to sell their ceiling, land property, belongings of the household and cattle. An example is, which appears to be a vicious circle, that the women took the loan to satisfy their physiological need, but since they had difficulties with repayment they had to sell eggs, milk or chicken, that otherwise would have served as a source of nutrition for themselves and their children, in other words, as a way of satisfying the physiological needs (ibid).

In the earlier research, Hashemi, Schuler and Riley mention that the small amount of money that the microfinance loan offers women may, in difficult situations for example during natural disasters and sickness, keep the family from having to sell their ceiling or belongings in their household (Hashemi, Schuler & Riley, 1996). Opposite to this, we heard through our respondent's answers that if the loan is not spent on something that generates an income there will be difficulties to repay the loan. Many of our respondents had to sell their ceilings, land property or belongings of the household to be able to repay their loans. So even if the small amount of microfinance loans in short terms will benefit the borrowers in difficult situations, it will result in the same situation in the long term while having to repay the loan.

When Kabeer talks about recourses, as also mentioned in the analysis in 4.3.1, she also says that the institutions that distribute recourses, and consequently, the access to the recourses, are

governed by rules, practice and norms (Kabeer, 2002). For example, the recourses can be provided with dignity and respect or with conditions. When the women take a loan it is done according to certain conditions, for example concerning repayment. The women said that if they can not repay the loan the fieldworkers from the microfinance organisations might come and take their cattle, ceiling or belongings in the household, or even use violence (ibid).

#### 4.5 Theme 4: The Husband's Opinions from the Women's Point of View

The majority of the women said that their husband was positive to the idea of their wife taking a loan, but that they became angry when it was time for repayment. A few of the women said that it was the husband's initiative that she should go to the organisation and take the loan. Some of the women said that they repayed the loan together with their husband. When it comes to being members of social mobilisation programmes, some of the women told us that their husband was negative when they wanted to join the organisation, but that the fieldworkers talked to the husband who then changed his mind. Some of the women said that when the men saw the benefits of being members of the social mobilisation programme, they themselves became members of the men's group. One woman gave us an example of how her relationship with her husband changed since joining the social mobilisation programme. She said that they now have a greater understanding for each other and communicate better and that they now consult each other and make decisions together. Furthermore, she mentioned that *"If women can get a job they can earn money and they can share with their husband and so they can improve their lifestyle"*. She continued to say that *"we now have a child but we don't have any job, the prices of food increases day by day so it's very difficult for my husband to manage everything so if I get a job it will be good"* (Shila, 22-23 years old).

##### 4.5.1 Analysis

The women told us that their husband was positive towards their wife taking the loans, but became angry when it was time for repayment. Maslow writes that when a person feels an urge to satisfy a need the other needs are dormant (Maslow, 1954). Possibly the man is thinking of what the money from the loan would do to satisfy the urgent needs, and not of the consequences that will follow by taking the loan (ibid). Few of the women mentioned that it was the husband's initiative that the woman should take the loan. This can possibly be explained through Pitt, Khandker and Cartwright's study where they point out that more than

half of the men that participated in their study thought that they were more intelligent than their wife and approximately half of the women thought that their husband was the superior in the household. Further, Pitt, Khandker and Cartwright state that 34 per cent of the women in the study said that the woman's given role was to be inferior to the man (ibid). Even if the man has taken the initiative for the loan or for example has given his signature as approval for the woman to take the loan, it is the women who end up in debt.

The women that are members of the social mobilisation programme said that their men were negative in the beginning but after the fieldworker from the organisations had informed them, they became positive to the memberships. Pitt, Khandker and Cartwright examined the men's thoughts of women's empowerment in relation to memberships in microfinance organisations (Pitt, Khandker & Cartwright, 2002). Perhaps this result also points out a reason to why the men were negative when it came to memberships for their wives in the social mobilisation programme. The outcome of the study was that approximately half of the men found the women's empowerment positive while the other half found it negative. They claimed that women's empowerment led to instability in their society and confusion and disorder in the household (ibid). In our study, one woman in particular is a good example of the positive aspect mentioned above that the men saw in women's empowerment. This woman focused on her and her husband's relationship in her answers. She told us that since she joined the social mobilisation programme, she and her husband communicated and understood each other better. She also told us that they consulted each other and made decisions together. This woman was also the only one that said that if she had a job and got an income she could help with the family's economy. However, it is possible that the positive effects of the women being empowered also could be experienced as a threat to the men's position in the patriarchal society.

#### **4.6 Theme 5: Changes in the Quality of Life**

A minority of the respondents that are members of the microfinance organisation mentioned that they thought they had increased their quality of life. For example, one of the respondents said that her life had changed to the better since she took the loan because now she was able to send her three daughters and her son to school, she had repaired her house, and her husband had been able to improve his tea stall business. Another woman said that she felt that she had increased her income. Further, she said that before she took the loan she lived in a small house

on the government land but now she and her husband had their own house.

Some of the respondents explained that they felt they were in the same condition as they were before taking loans. One of them told us that she used the money from the loan on other purposes than she told the microfinance organisation. Because of that, she now makes handicrafts, she stitches and makes mats to sell in the market to be able to repay the loan. This respondent was also a member of the social mobilisation programme, and she told us that before she joined the organisation she used to stay at home taking care of the family but that she now felt that she had the freedom to go anywhere outside her house. She added that this freedom has changed her life. Another woman said that she felt that she had increased her income through the microfinance loan and that she was in the same good condition as before taking the loan. She told us that she learned how to develop her living condition and bought land property with the money she borrowed and now cultivates rice and vegetables.

Opposite to what is mentioned above, one of the respondents said that she was poor before taking the loan and that she is still poor after taking the loan. She said that she thought that her condition had become worse. She has taken seven loans and is still repaying the last one. To repay the loan she sells the milk, eggs, and chicken and told us that because of that she does not have anything left for herself and her family.

Half of the respondents that are members in the social mobilisation programme told us that the membership changed their quality of life, since they felt that their voices have become stronger. For example, one of them said that she did not know how to talk to people before joining the programme but felt that she now can talk to everyone. Another respondent said that now she could go everywhere and that she worked against all kinds of violence and advocated this at her children's school. Further, she told us that she was in Dhaka to represent the organisation that works with social mobilisation at a meeting where all organisation workers participated as well as representatives from the government and foreign organisations by giving a speech and performing a piece from a play.

Almost half the respondents' pointed out that they now were in a difficult situation while being in debt and repaying the loans. One of them told us that she could not explain how her life situation had changed, but that she had a hard time repaying the loan and continued by saying that she would not recommend other women to take microfinance loans. She said that

she took the loan for cultivating sugarcanes but that she could only harvest sugarcanes at certain times of the year and not every week, which was how often the microfinance organisation needed her to repay the loan. Another of the women told us that the loan she took was used for medical treatment and that she felt pressured when it came to repaying the loan. She said that the microfinance organisations she was involved with would not leave her alone until they received the repayment every week, and if she could not repay, they may take everything she owns in the end. She said that because of this, they have taken away her sense of peace and that they, in her own words, “*suck my blood*” (Taslim, 35 years old). To be able to repay every week she had sold land property, and consequently had less land to cultivate on than before. She is also a member of the social mobilisation programme and said that she now had a strong voice and that she could talk to everyone everywhere. She told us that before, she was very shy and would not even talk to the fieldworkers from the programme.

Some of the respondents spent their loan on their children’s education. One of them said that her children’s situation in school became better since she took a loan from a microfinance organisation. She used the money for school fees and books. Her daughter is now a student at graduation level and her son is at high secondary level. She told us that she had a hard time repaying the loan and that she felt pressured because of the debt she was in. Her hopes about the future were that her children would be well educated and well established, but in the present she could not afford to send her children to a good university. Another woman told us that her daughter, too, was successful in school, even if the education still was expensive for her. She continued to tell us that since she used the money for her children’s education she felt pressured when repaying the loan and that she needed to sell her land property.

#### 4.6.1 Analysis

Only a minority of the respondents mentioned that they felt that they had increased their quality of life. The examples that the respondents gave to this were that they could send their children to school, repair the house, own their house, and that the man’s business increased. Most of these examples were not income generating but were a way of satisfying the physiological needs (Maslow, 2002). Through the interview answers it is clear that most of the women did not increase their quality of life since they did not spend the money on income generating businesses, which the microfinance organisations grant the loan for. Half of the respondents pointed out that they were in a difficult situation, because of the debt they ended



up in. For example, if they spend the money on cultivating, there was a problem because the crops only paid off at certain times of year. Another example of problems of ending up in debt was explained by a woman who said she was in a worse condition now than she was before taking the microfinance loan since she had to sell the milk, eggs, and chicken to be able to repay the loan instead of satisfying the physiological needs in terms of food for the family (Maslow, 1954).

Some of the respondents said that they were in the same condition as before taking the loan from the microfinance organisation. However, in their further answers we heard one of them say that her life had changed since she had to start making handicrafts to sell to repay the loans. She also said that she now felt freer to go outside the home. Another respondent said that she felt she was in the same good condition as she was before taking the loan but said that she learnt how to develop her living conditions. The fact that these women told us that they were in the same condition but continues to tell us about how their life had changed can be related to that they had another goal with their development that they did not reach. According to Maslow, as we also mentioned in the analysis in 4.5.1, while the person is focusing on satisfying one need, especially the physiological need, he or she is unable to think of anything else than this (Maslow, 1954). We tend to believe that the women are focusing on satisfying a specific need and are therefore only able to see the changes that have affected that need.

Half of the women that were members of the social mobilisation programme told us that they felt that their membership had increased their quality of life. This is in accordance with what was mentioned in the analysis in 4.3.1 concerning knowledge and Kabeer's concepts of choices, recourses and agency, as well as Sen's concept of capability approach and political freedom. The women said that their quality of life had changed since their voices had become stronger, in the sense that they could talk to powerful people, could advocate for issues that were important to them, and that they could move more freely outside of their homes.



In this chapter you have been acquainted with the women's living environment, the three organisations that we turned to for finding our respondents and the interview results and the analyses. In the following chapter we will present a conclusion of our analyses.

## 5 Conclusion

We will begin this chapter with a brief discussion of our choice of theories. While searching for an empowerment theory we found out that the concept of empowerment is widely used; there are many different ways of using the concept. In our study we have used Kabeer's theory of empowerment that have a starting point at an individual level. She focuses on the individual and the opportunities she/he is given for example by the society. Since the choices that is given the individuals presupposes that access to recourses is distributed on a community level. We have chosen to use Sen's theory of human development which has been useful for analysing our material throughout a community perspective. Because of this we think both theories complement each other. Both Sen's and Kabeer's theories are based within the context of developing countries and many of their examples are taken from Bangladesh. Maslow's theory that focuses on the individual is often connected to, or seen, out of a western context. However, Maslow discusses this in his theory, as we also mentioned earlier in chapter three, and he states that his theory also can be seen in a global context. We find this theory useful for our study and relevant for the context. Possibly Maslow's way of categorise the five basic needs can be seen as narrow. He claims that these needs are universal, but we can see that the theory might not give the individual a possibility to apply his/her own valuations concerning what each of these needs would consist of. Further we think that it might be that different individuals would categorise their needs in more than just these five needs. Though, we see that Maslow's five basic needs can be used as a framework to understand people's needs and motivation for developing.

Sen claims that a country's GDP should be measured by both economic expansion and by people's freedom (Sen, 2002). People's freedom is important to measure for the two different reasons of *valuation* and *effectiveness*. The individual's freedom, Sen says, should be *valuated* by society on the basis of the freedom that the citizens have. Further, freedom is not only a foundation for valuation of success and failure, but also fundamental for the individual's initiative ability and their society's *effectiveness*. To reach this development, and promote people's freedom, it is essential that the state works towards eliminating; poverty, poor economical possibilities, systematic social privation and lack of interest when it comes to infrastructure (ibid). Since corruption and instability characterise the Bangladeshi government, the possibilities to improve people's freedom is neglected. This is also a reason why the citizens have little faith in the state; this causes people to take own initiative to obtain

this kind of freedom, through for example gain knowledge or by taking loans. This is also the two main reasons why the respondents joined the social mobilisation programme and the microfinance organisations.

The majority of the women that joined the microfinance organisation took the loan to satisfy their physiological needs. These women are also the ones that ended up in debt, and feel pressure and stress when it comes to repaying the loans. Opposite of this, few respondents had already satisfied their physiological needs and invested the money in DPS, savings accounts or income generating businesses, these women felt that they had developed a more independent life. The women that ended up in debt told us that they were not offered any teaching, while the women that felt that they had developed a more independent life said that they were offered teaching. What can be seen here is that it would be desirable if the microfinance organisation contributes with teaching for all participants, according to the participants needs. The women focusing on their physiological needs would have teaching, and guidance, in how to satisfy these needs and further an teaching in how to develop an income generating business.

The possibility to take a loan through the microfinance organisations can be related to empowerment, since the women receive a possibility to choose. However, since a majority of the women lack fundamental knowledge and also focus on satisfying their physiological needs the conditions are not optimal for success when it comes to developing a more independent life. Opposite of this, the women that joined the social mobilisation program have come further in the process of empowerment and development toward a more independent life, since they have achieved increased knowledge, a stronger voice, confidence and greater freedom of mobility.

Through the women's answers we can see that there have been changes in gender issues and an increased awareness of the women's civil rights, foremost through the women that are members in the social mobilisation programmes. These women, as was mentioned earlier, have increased their knowledge and their ability to talk to powerful people, and to act and influence others. Also they have increased their possibility to make decisions in the family and they have achieved greater mobility. However, the respondents in our study did not give us any direct answers in terms of changing their status as a woman in the patriarchal society, or increased their awareness of the civil rights. Pitt, Khandker and Cartwright have studied the

opinions on gender roles of the citizens living in the countryside (Pitt, Khandker & Cartwright, 2002). They mention that more than half of the men that participated in their study thought that the men were more intelligent than the women, approximately half of the women thought that their husband was superior in the household, while 34 per cent of the women claim that it is the women's role to be inferior the man (ibid). The reason to why our respondents did not reflect on their status as women in a patriarchal society or gender equality may possibly be that, as long as the women's development is carried out on a basic level and the gender role is firmly bound to a cultural, and patriarchal context, then no one will start to question these structures. Since the social mobilisation programme promotes questions and awareness about gender equality and civil rights, there will most likely be an increased awareness and questioning concerning these concepts in the future.

Through our interview results we see that if microfinance organisations and social mobilisation programmes were combined, the women would both increase knowledge that leads to an increased capability approach, and the possibility to take loan. When the women are offered teaching on how to start a business and guidance of how to satisfy the physiological needs it would lead to a stable starting point in the development towards a more independent life. Today, the microfinance organisation gives the women a possibility to take a loan for starting income generating businesses and hence, develop their lives. However, we can see in our study that not all women are given the possibility to achieve these results. The social mobilisation programme gives the women the knowledge to, for example, act and claim their civil rights, but not the economic possibilities of increased income or to afford, for example, the medical care that they now know they have a right to receive. In this collaboration between microfinance organisations and social mobilisation programmes, the women obtain the ability to influence the state to give them greater individual freedom, but also the possibility to make an effort to develop individually.

## 6 Concluding Discussion

While working with this thesis we have gained many new thoughts that have led to interesting discussions. In this chapter, *Concluding discussion*, we will present some of our reflections.

That social mobilisation has an impact on women's status in a patriarchal society can be seen through our respondent's answers. In the beginning of our study we believed that this could also be a result from offering microfinance loans to women. However, it seems to us that microfinance has none or little impact on gender equality. Concrete examples of this is that the men have influences on the loans that was meant for the women; in some cases the man took the initiative to take the loan but it was the women that alone ended up in debt, in other cases the man had to approve of the women's loan at the microfinance organisations, and the money from the loan were in some cases invested in the husband's business. What we found interesting was that we saw differences in the answers and reflections made by the youngest woman that is member of the social mobilisation programme compared to the older women. The youngest woman was the one that stated that she improved her relationship with her husband in terms of taking decisions together, as well as talking to and understanding each other better. She also said that if she gets a job she would be able to help out with the income in the family. Since only one woman mentioned this we can not make any general statement but it seems to us that there might be another awareness of gender equality among the younger generation of women.

The microfinance organisations claim that the repayment of the loans is 100 per cent. A majority of the women in our study said that they have problem with repayment but still find a way to repay the loan. They also said that everyone else is able to repay and if someone has a problem they will loyally help each other in the loan-groups. This result is exactly what the microfinance organisations aim for. This is why the organisations require the women to form groups for taking the loans, that there will be a social pressure and collective responsibility for the women to repay. This is also what makes the 100 per cent of repayment possible to achieve. During one interview we asked the woman, since she reflected over the loan-groups, why she thought there were loan-groups and she answered that she believed it made the administration of the repayment easier for the fieldworkers. This is an example of that the women do not have any transparency in how the organisations work.

To combine social mobilisation and microfinance might be seen as an utopia, though we believe this would be the most effective both concerning the organisations working methods and the individual's well-being and development. This would increase people's ability to achieve a more independent life. However, a problem might be the commercialisation that can be seen among the microfinance organisations. Many organisations have adopted the idea of microfinance and the focus seems to have moved from individuals to commercialisation. The problem would then be that social mobilisation programmes focus on the individuals as a collective group and the commercialised microfinance organisations have different ideological standpoints and would not have the same goal of seeing to the individual's interests.

What we believe would be interesting subjects for further research is; how microfinance and social mobilisation could be combined in order to create better working methods and results. Further subjects would concern the women's difficulties with repayment and how this affects their psychological health.

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## Appendix 1

### Interview guide

1. Would you like to tell us about yourself and your daily routines?

Have you got children? Work?

2. Which organisation are you a member of and when did you join/ became a member of this organisation?

3. What did your daily routines look like before you joined the Grameen Bank/ Asa/ Nijera Kori?

4. Would you like to describe what has happened to you personally since you joined the Grameen Bank/ Asa/ Nijera Kori?

5. How did you experience that your knowledge has changed, before you became a member and up till today?

6. Why did you choose to become a member of the Grameen Bank/ Asa/ Nijera Kori?

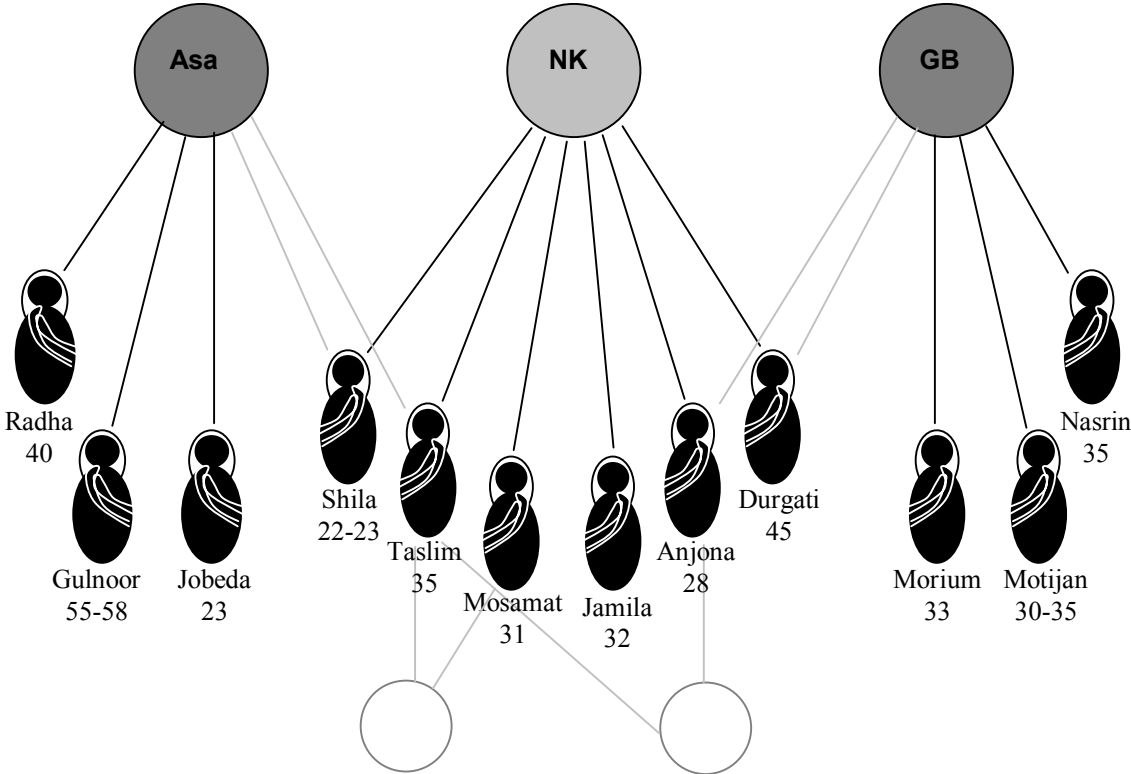
7. How did you experience the response from your husband when you decided to become a member of the Grameen Bank/ Asa/ Nijera Kori?

8. What advice would you give a woman in your situation in another country?

Appendix 2

Illustration of the Respondents

This illustration shows the twelve respondents and their participation in the organisations that offer social mobilisation or microfinance. Nijera Kori (NK) represents the organisation that works with social mobilisation while Asa and the Grameen Bank (GB) represent the organisations that work with microfinance. Within these three organisations we have active chose to search for our respondents. The two other organisations that are shown in this illustration are the two additional microfinance organisations that the respondents had taken microfinance loans from. We present the respondents by their age and assumed names.



- Social mobilisation
- Microfinance
- Other microfinance organisations