

**ASSAILING POVERTY AND PATRIARCHY,
HOW DOES SMALL MONEY FARE?**

(Case-tracking study of BRAC borrowers)

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FOREWORD

Empirical evidence points to a causal relationship between the socioeconomic status of individuals and communities and their health. Indeed improvement in health is expected to follow socioeconomic development. Yet this hypothesis has rarely been tested; at least it has not undergone the scrutiny of scientific inquiry. Even less understood are the processes and mechanisms by which the changes are brought about.

The Rural Development Programme (RDP) of BRAC is a multisectoral integrated programme for poverty alleviation directed at women and the landless poor. It consists of mobilization of the poor, provision of non-formal education, skill training and income generation opportunities and credit facilities. The programme is the result of 20 years of experience through trial and error. However evaluation of its impact on human well-being including health has not been convincingly undertaken.

The Matlab field station of ICDDR,B is an area with a population of 200,000, half of whom are recipients of an intensive maternal and child health and family planning services. The entire population is part of the Center's Demographic Surveillance System where health and occasionally socioeconomic indicators have been collected prospectively since 1966.

A unique opportunity arose when BRAC decided to extent its field operations (RDP) to Matlab. ICDDR,B and BRAC joined hands to seize this golden occasion. A joint research project was designed to study the impact of BRAC's socioeconomic interventions on the well-being of the rural poor, especially of women and children, and to study the mechanism through which this impact is mediated.

In order to share the progress of the project and its early results, a working paper series has been initiated. This paper is an important addition in this endeavour. The project staff will appreciate critical comments from the readers.

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Abstract

This report is based on the findings of the case tracking study of 35 BRAC borrowers from Matlab RDP over a period of one year. Tracking began in July, 1996, and in all cases more than three months had elapsed before tracking began. The issues examined in this study are: background of the borrowers, use of loan, participation of the women in the use of loan, economic return on investment, borrowing from other sources, mobility of the borrowers or the decision making by the borrowers in their households related to the loan from BRAC. Findings revealed varied importance of credit for the BRAC borrowers. BRAC loans were a substantial support for the poor in terms of emergency funds and capital for multifarious investment. Despite access to loans from BRAC, they still borrowed from the moneylenders under compelling situations. It further found that the dominance of patriarchy was difficult to break because of its deep root in the society. Though observance of *purdah* varied, it was never absent and as such restricted the movement of women to a great extent. Patriarchal division of labour ensured that women remain confined mostly within household. The study concluded that these deep-rooted cultural factors were responsible for the perpetuation of women's subordination and micro-credit could not change it significantly.

I. Introduction

BRAC's Rural Development Programme (RDP) constitutes a package of which micro-credit is an important component. One of the main goals of micro-credit is to provide the rural poor with access to money - a scarce commodity for the poor in rural areas. It has been found that access to micro-credit has enabled the rural poor to undertake small business, buy milch cows or carry out cultivation. It enables them to earn income and face poverty. Another expectation from micro-credit is that it would empower women by reducing economic dependence on their husbands. In the past the rural poor of Bangladesh were not able to avail institutional loans because they did not own land, which was required to furnish as collateral for such loans. They were also not considered capable to use loans profitably. The very name micro-credit indicates that the amount of credit is small. However in the context of wide scale poverty and the poor's very limited access to bank's loan it provides a very significant support.

Other components of the RDP package include providing life-skill training to the poor women, increasing their legal awareness and improving the quality of health and hygiene practices. In the last few years RDP has been implemented in different parts of the country covering thousands of poor rural families. It started in Matlab thana of Chandpur district in 1992.

RDP's micro-credit programme for the rural poor bears a special feature, i.e., all borrowers are poor women. These women include widows, those abandoned and other vulnerables. Most of these women have never attended school. They are also subject to patriarchal control. Being women their access to economic resources is also very limited. They are mainly busy with household works. There are numerous examples that poor women are also engaged in income earning activities. Sometimes, they cannot avoid earning income particularly when they do not have any male to depend upon. Besides, adding income to the family also drive to engage in income generating activities.

BRAC follows a special procedure when working among the rural poor. First the women are organised into small groups, which are known as village organizations or VOs. A member has to deposit savings for a few weeks before she becomes eligible to apply for loan. She has also to learn writing own name, learn about safe health and hygiene practices, legal rights and others as a part of eligibility process. She is also provided skill training related to poultry, vegetable cultivation, livestock raising, fishing and others to help use the loan.

This report is based on the findings of the case tracking study of BRAC borrowers. A number of issues have been examined in this study, a few of which include the following: the background of the borrowers, the use of loan, participation of the women in the use of loan, economic return on investment, borrowing from other sources, mobility of the borrowers or the decision making by the borrowers in their households related to the loan from BRAC.

Some existing views

The relevant literature deals with a bunch of issues concerning different dimensions of micro-credit programme. The most common (no less important as well) is the issue of economic benefit from micro-credit. Could it improve the economic condition of the poor people? The answer is affirmative. There are several examples that using micro-credit the poor people have been able to

buy, cow, goat or poultry. The examples of small trade or constructing house are not very few. Many of them have been substantially successful to reduce the pressure of poverty.

However, some critics have pointed out that compared to other countries where similar micro-credit programmes are in effect a lesser number of poor in Bangladesh have been successful to get out of poverty completely being assisted by micro-credit programme (see Hulme and Mosley, 1997 to learn about this view). It is now said that as many as 25% of the rural households in Bangladesh have gained access to micro-credit programme. A caution is also marked in this respect to the effect that one should expect that micro-credit alone could eliminate poverty.

All poor are not equally taken care of by the organizers of the micro-credit programmes and Greeley (1997) has urged that more attention should be given to the 'hard core poor' who are considered not worthy of receiving credit. His critical remark also focuses on the profit making dimension of the micro-credit programme and recommended it should be reduced to ensure the welfare of the poor.

There is another related issue and that is regarding who use the loan. The credit is given to the women, do they themselves use it? This question is also important to probe the issue of women's empowerment. A study by Goetz and Sen (1996) found a complex scenario with regard to the role of women borrowers in the use of the loans. They have noticed that households play important role in the use of loan. The households are controlled by men, therefore men also control the use of loan. Ignoring the dominance of men and the role of households in the use of loan is not possible in the given situation, observed by these authors. Another author Helen Todd has also reported that micro-credit has allowed to build asset.

While poverty alleviation is an important issue with regard to micro-credit, the empowerment of the women is also another important issue. With regard to gender relation our social system is called 'patriarchy'. The main view of patriarchy says that the women are dependent and subordinate in society. Todd has argued that micro-credit has empowered the women because it has improved the economic condition of the households. Micro-credit has allowed many women to take part in decision making on how to use credit. White (1992) is critical of the assessment of patriarchy in rural Bangladesh. She thinks that the Western concept of social status has influenced much in the discussion of patriarchy in rural Bangladesh. The importance of local culture has been forgotten. Women are not inactive and voiceless. But they are not at conflict with their male counterparts because it is not encouraged by the culture. Not going into conflict should not be interpreted as helplessness. Kabeer is critical of the approach, which gives too much importance to micro-credit to empower rural women. She argues that without ideological change that supports patriarchy little change can be brought to women's status through economic programme. But Hashemi and Schuler (1996) observe that micro-credit contribute to awareness raising, skill development and capacity enhancement of the poor women.

2. Methodology

Thirty-five BRAC's borrowers were tracked in this study. At the beginning it was planned that the tracking of all cases would start immediately after the loan was taken. It could not be done, because the loans under tracking were not taken at a time by different borrowers. Neither, these were taken more than three months before the tracking started.

The distribution of 35 borrowers showed that 12 loans were taken for small trading, 11 for crop cultivation, 3 for vegetable cultivation, 4 for milch cow, 4 for fish cultivation and 1 for goat rearing. The above distribution matched with the broad distribution pattern of loans taken by the BRAC borrowers at Matlab.

Tracking began in July 1996 and each case was visited once each month. Data collection was done by structured schedule and also supported by checklist in order to deal with certain issues in a detailed manner. Besides, additional field visits were made apart from the scheduled ones to collect information on the issues found necessary to gather a complete scenario. For each case three sets of schedules were used. Two of those were to collect background information about the borrowers dealing with the following issues: joining BRAC Village Organization, making application and getting loan, knowledge about loan procedures, different purposes of the loan use, earlier investment and others. The third one was designed to collect routine information. The main issues in the third one included the following: loan supported activities and participation, nature and sources of recurrent expenditure, borrowers mobility and the role in decision making, economic return, repayment of loans' installment and loan from other sources.

Two female investigators were engaged throughout the period to conduct interviews of the thirty cases. However, senior members of the research team also carried out necessary interviews at the time of designing interview schedule and seeking in-depth information.

3. Background of the borrowers

The borrowers joined BRAC VOs at different times. Forty-eight percent of them were found to join BRAC as VO members more than three years ago of the tracking year (table 1). Marital status indicates small variation among the members. More than 88% of the borrowers were found currently married. There were a few widow and abandoned women among the selected borrowers. It is learnt that from the side of BRAC there is preference to married women to take as members of VO.

Table 1: Distribution of the borrowers by membership duration and marital background

Membership duration (year)	No. of borrower	% of total borrower
Less than 1	5	14
1-2	3	9
More than 2-3	10	29
More than 3-4	12	34
More than 4	5	14
Total	35	100
Marital background	No. of borrower	% of total borrower
Married	31	88.6
Unmarried	-	-
Divorced	-	-
Abandoned	1	2.9
Widow	3	8.6
Total	35	100

The background of the borrowers may be further explained in terms of their individual condition and that of their households. Most of them were housewives. A few were widows and abandoned. These women needed to play a host of responsibilities to maintain their households. For example, Sakina (case 7) played a large number of roles to maintain her family, which included the following: earning money, carrying out household chores and providing subsistence to her family members. She worked as a domestic maid in the rich households of her village.

Mamtaz (case 29), was another widow who was also the central person of her family. Morium (case 31) was abandoned by her husband few years ago. She did not know where her husband left. He was an agricultural worker and did not leave any asset for the family. Morium now worked as a waged worker to afford household expenses. Jamina's (case 34) husband is old and requires her shouldering most responsibilities of the household. However, widowhood does not always lead to taking up household responsibilities when the sons are adult and live with mother. This is the case with Wahidunnesa (case 5). Her children do not allow her mother to work to earn money. Actually this is the dominant cultural pattern.

This is common for most borrowers here to carry out household chores from early morning to late night. They cook, clean, wash, serve food as well as compensate for hiring labour from outside when there are cattles and poultry to raise. Their roles in boiling, winnowing and processing of the harvested crops are no less substantial. They hardly find time to take a break from their busy schedule the whole day. But some women are fortunate with adult daughters and daughters-in-law to take care of household chores.

For a few borrowers, poultry allows occasional earnings. For example, Rasheda (case 16) and Kanchanmala (case 23) make earning out of selling eggs. Chandana (case 27) makes packet with old papers which gives her some earning. Rizia (case 3) earns money from stitching quilt. Marium (case 31) sometimes works as a earth worker for CARE and as a cook for the BRAC office staff in her village.

With respect to the husbands of the borrowers the occupational background is found to be wide-ranging. Pursuing more than one occupation has been noticed among many of them. This includes

salaried job, wage work, cultivation, small trading and others. A few husbands are old enough to be able to work.

The husbands of Rahima (case 1), Rizia (case 3) and Amena (case 4) work in some mills outside Matlab. Parul's (case 2) husband is a mason and share-cropper both. Kalpana's (case 9) husband runs a tea-stall and cultivates own land. Nayantara's (case 13) husband is a cobbler and also work as an occasional musician in a village band-music group. Rani's (case 17) husband is also a cobbler with seasonal hide trading. There are carpenters, cart puller, rickshaw puller among the husbands of the borrowers. The background of the occupation indicates mixed nature. Economically this is significant which implies poor people make all kinds of efforts to maximize their income. A complete scenario with regard to the background of the occupation of the husbands is seen in the following table.

Table 2 : Distribution of the occupation of the husbands of the borrowers

Sources of income	No. of borrower	%
Day labour	3	9.68
Small trade	8	28.81
Agriculture	3	9.68
Share cropping	9	29.02
Rickshaw pulling	2	6.44
Service	1	3.23
Household work	3	9.68
Masonry	1	3.23
Boat ferrying	1	3.23
Total	31 ^a	100

a. There are four households without any husbands.

The description above shows the preponderance of two occupations, namely, small trade and share-cropping. If the latter is considered a part of agriculture then agriculture forms the most common occupation for most households.

Another feature with regard to the condition of the borrowers households is important here, i.e., land ownership. Table 3 presented below shows that most of the borrower's household's own small amount of land. The ownership ranges between 1 to 50 decimals.

Table 3 : Land ownership description of the borrowers' households

Land (decimal)	No. of borrower	%
0	1	2.9
1-50	31	88.5
More than 50	3	8.6
Total	35	100

Borrowers' educational background indicates their minimum or no schooling at formal educational institutions. However, they have learnt writing their names from BRAC since it is needed to receive money of the credit (table 6).

Table 4 : Educational background of the borrowers

Educational background	No. of loan recipients	% of total
Primary	6	17
Secondary	1	3
Higher secondary	-	-
Can write name only	28	80
Total	35	100

4. Joining BRAC VO and seeking loan

This gives a mixed scenario about how do rural women come to know and join BRAC. Two common factors may be mentioned: motivation and replication. The stages lying between coming to know about BRAC and joining a VO are not always smooth and same for different borrowers. The motivation for joining a BRAC VO come from wide-ranging sources - husband, in-laws and neighbours. Acquiring access to credit is the most significant propelling factor drawing people close to BRAC. The stories that go for Ferdousi and Momena (cases 6 & 15) convey the impression of such credit seeking desire.

BRAC staff, as a part of their expansion programme, visit villages and meet people. They build close interaction by explaining the programmes of BRAC, goals and target people. To such motivational campaign many rural women respond in a positive manner and join BRAC. The story lying behind how did Anjuma (case 30) join BRAC brings this fact home.

When a VO continues to function for some time in a village many other women come to witness their activities. What appeals the poor rural women is the access to credit.

But it does not always smoothly happen that a woman can easily join a BRAC VO. There are different types of obstacles at different points of social life. When Rizia (case 3) was found to say that her mother-in-law cursed her for turning her husband a beggar in the way of giving back BRAC's loan one can understand the underlying odds faced by a poor woman to help her family.

Sometimes BRAC is portrayed as an external organization spreading alien religion and culture. Interesting stories are woven to fuel fears about BRAC in the minds of those women expressed desire to join BRAC. After joining BRAC, poor people get ruined, such campaign was also reported. Majeda (case 4) was made scared when she was joining a BRAC VO but she did not stop to join. What finally matters is the desire of a woman to become a member of BRAC VO and using the opportunity of getting loan.

Some borrowers were active from the very beginning. Paying money every week to deposit for mandatory saving is not an easy job for the poor rural women. Their husbands are interested in getting loans but not in mandatory saving. The borrowers collected money for their initial savings from different sources - poultry, kitchen garden and others. Some of them stitched quilt to earn money and deposit for saving.

For a large number of borrowers the planning for making application for loan came from the male members of their family. This indicates the characteristic of the economic domain too, i.e., economic decision is taken mainly by men. Table 5 would show that for 10 borrowers the main person behind the planning was husband and in 12 cases husband and wife both. This fact may further be analyzed if we look into the objectives for taking loan. Of the 35 loans that this study tracked 26 were taken for cultivation and trading which are conventionally the domain of men. Therefore borrowers' husbands, adult sons and brothers would dictate the choice of the borrowers and retain control in their hands is expected.

Table 5: Distribution of the loan recipients by their relation to the motivators to apply for loan

Relation to motivators	No. of loan recipients	% of loan recipients
Self motivation	5	14
Husband	10	29
Wife and husband	12	34
Other family members	1	3
Neighbour/relative	1	3
Others	6	17
Total	35	100

We have also paid our attention to the number and extent of loans taken by the borrowers. The highest frequency is 11 against 3 which means 11 out of 35 borrowers took loans three times individually. More than 50% took loans 2 or 3 times.

Table 6 : Distribution of the loan recipients by how many times loan was applied for and obtained

Times applied	No. of loan received	% of total	Times obtained	No. of loan received	% of total
1	5	14.3	1	5	14.3
2	7	20.0	2	7	20.0
3	11	31.4	3	11	31.4
4	5	14.3	4	5	14.3
5	2	5.7	5	3	8.6
6	3	8.6	6	2	5.7
7	1	2.9	7	1	2.9
8	1	2.9	8	1	2.9
Total	35	100	Total	35	100

5. Objectives of Taking Loan and Pattern of Use

Loans are divided into different categories by BRAC. A borrower needs to comply with these categories. In other words, one can take loans for 16 different objectives. It may be taken to deal in paddy, cultivate crops, grow vegetables, raise goat, rear milking cow or raise poultry. The amount

of loan ranges between TK.1,000 to TK.10,000. A large number of borrowers took loan around TK.6,000.

Sometimes loans are taken to continue with work already in progress. For example, Rizia and Sakina (case 3 & 7) took loans for the cultivation already started. To increase the volume of running capital for a small teashop was the objective of another loan (case 9). There are a few other similar instances (case 17 and 25). In one case a borrower took loan to lend to another member who already borrowed a loan. This was found with the member named Wahidunnesa (case 5). Her niece's husband took that money. This is the function of kinship bond. Some loans were taken to start new business. Mamtaz used it to start fish cultivation (case 29).

One common trend with regard to the use of loan is the multiplicity of its use. Take Parul (case 2). The original objective written in the application was cultivation. Later, it was spent for vegetable cultivation and to buy a milch cow. The borrower had to pour money from other sources to buy a cow because what was left after vegetable cultivation was not enough. Majeda (case 8) spent her loan for three different purposes: mortgaging in land, cultivation and household consumption. Rasheda (case 16), Rehana (case 21) and Rupia (case 25) used a part of the loan to settle previous loans. Rokeya (case 10) used a part to take back previously mortgaged out land. Monowara (case 12) bought a rickshaw and rented it out to a neighbour. For the initial few months she got rent properly but suddenly the rickshaw puller sold the rickshaw and fled the village with the money. Nayanatara (case 13) paid a part of the loan as dowry in the marriage of her sister-in-law. Chandana's (case 27) husband invested the entire loan in a sweet shop where he was a worker.

The prevailing situation indicates that small trade and subsistence production were the most important objectives for what loans were taken (table 7).

Table 7 : Distribution of the loan recipients by why asked for loan

Causes	No. of loan recipients	% of the total
Production for trade	12	35
Production for subsistence	8	23
Pay BRAC Install	1	3
Fight poverty	2	6
Give loan to other	1	3
Following other	3	9
Subsistence & install	2	6
Trade & subsistence	5	15
Total	34	100

One may notice the gap between the objective of taking loan stated in the application and the actual areas of expenditure if table 7 and 8 are compared. About 40% of the loan was channeled to purposes distantly linked to the original objectives. For example, the volume of total loan taken by 35 borrowers was Tk.1,72, 000 and only Tk. 1,02,819 was used for the original purpose. Subsistence consumption has become an important area of expenditure of the loan. Were there no loan from BRAC the poor members would have to starve or borrow from traditional money lenders who generally take very high interest.

The multiplicity of expenditure is once more revealed in table 9 in regard to the use of sale proceed from the investment of BRAC's loan. Little more than half of the income from the BRAC investment has been re-invested. About 20% was absorbed household consumption. Some money was used to settle other debts.

Table 8: Distribution of the BRAC loan spent for different purposes

Areas of expenses	Amount (Tk)	% of total credit
Investment	1,02,819	60.84
Repayment of BRAC installment	4,441	2.63
Other debt repayment	16,400	9.70
Household consumption	11,680	6.91
Other business/production activities	12,560	7.43
Others	30,100	12.49
Total BRAC credit subject to tracking	1,78,000	100

Table 9: Use of sale proceeds from the BRAC loan supported work/trade

Purposes	Tk.	% of total
Same work/trade	45,723	21.63
Household consumption	71,240	33.71
BRAC's installment	60,660	28.70
Debt repayment	15,070	7.13
Others	18,655	8.83
Total	2,11,348	100

This may be observed that the designing of the objectives of disbursing loan does not completely match with the imperatives of borrowers economic reality. A range of priorities determines borrower's decision largely emanating from the dynamics of survival struggle. Loan inadequacy also deserves attention with regard to particular areas of investment.

6. *Survival mechanism and entrepreneurship*

The survival process of the borrowers' households bank on pursuing multiple occupations and strategies. There is a relentless attempt by them to pull income from all possible sources. Factors like, low skill, poor educational level, limited resources furnish the structural constraints restricting their opportunities. One may like to interpret such constraint on the part of the poor as the lack of hard work and entrepreneurship, which does not hold ground in the context of this study. Many male members in the borrower households were found to move to other district to earn money if opportunity allowed. The combination of cultivation and some other occupation is noticeable in a number of cases. Rizia's (case 3) household pursued a number of occupations. She herself was a BRAC's health worker and home-based tailor, took stitching job from people. She raised poultry and sold eggs. Kalpana's (case 9) husband ran a small teashop and worked as a cultivator too. They had small amount of land. Rokeya's (case 10) household also depended on twin sources of income - small trade and cultivation. Josna's (case 11) husband was a share-cropper and wage worker. She regularly sold eggs. Ferdousi's extended family got wide ranging occupations: husband was a share-cropper and wage worker both, father-in-law was a boatman and cultivator both.

Mother-in-law was an itinerant trader dealing in women's sarees. Multiple occupational patterns sometimes make it necessary for a borrower household that BRAC's loan is spent in different things. Barani Rani's (case 17) loan was spent for hide trading as well as fish cultivation. The frequent use of BRAC's loan for household consumption also explains the inadequacy of a single source of income.

BRAC's loans helped the borrowers in their survival struggle. Running a grocery shop or tea-stall, dealing in paddy, timber or hide all marked their efforts to increase household income. Raising a milch cow to sell milk was also opted by some borrowers. Kalpana's husband (case 9) started a tea-stall before she joined a BRAC VO. A substantial sum was spent to set it up. The construction of the shop, buying the utensils, snacks and cookies required the expenses. Kalpana's husband attends the customers. He makes tea, washes cups and plates and buys goods from the market. However, he operates the tea-stall mainly in the afternoon. He spends other time of the day for cultivation. This indicates the intensity of efforts to earn money. Jahanara's (case 19) husband is a timber trader and brings wood from another district - Barisal. The borrowers who raise milch cows work very hard. All members of the household get engaged in it. Momena (Case 6), Mafia (case 28) and Tafura (case 33) exemplify how intensively they put in labour to make profit out of milk production. Josna's (case 11) household does not have own pond. They took a pond on lease for fish cultivation. Josna, her husband, father and brother take part in different activities needed for the cultivation of fish.

7. Borrowers participation in different activities: dimension of household

Who used the money? Were the borrowers themselves, family members, relatives or someone not related? Was it done by the borrower alone or a group like her family? These are issues, which demand close attention. Again there is a complex situation. Borrower's immediate situation, household's condition or the greater cultural environment determines the outcome who would take the main responsibility in the use of the loan. The borrowers, who were widowed or divorced, played the most important role with respect to the work supported by the loan. Sakina (case 7) is a widow. Her two daughters are now married and live separately. The youngest one still lives with her. Sakina went through difficult situations in her economic struggle. She and her daughter worked as maids in the village. Worse happened when she took recourse to occasional begging. They have only 20 decimals of cultivating land; this is nothing to support her family. Sometimes her sons-in-law come forward to extend help to her but that incurs a price too. Because, along with the sons-in-law their families also come to stay with Sakina which implies increase in household expenses. This was her third loan and the amount was TK.5,000. She took it for cultivation. Her sons-in-law made promises to extend her help but later backed out. This resulted in the following: Sakina and her daughter had to do most of the works related to cultivation. She did not have experience in cultivation work thus suffered loss. The yield was poor.

Mamtaz is another widow. Her two adult sons are married who live separately. Another son is young who works in Dhaka. Mamtaz took loan for fish cultivation. She rented a pond owned by her in-laws. It needed her to do a lot of things related to fish cultivation. Her brother-in-law gave her support particularly when the fishes suffered from some diseases. He also helped to market fish. Mamtaz herself contacted labour, bought fish feed from the market.

Marium (case 31) is an abandoned woman. She sometimes hires out labour for agricultural work. She is an occasional share-cropper too. Her brother extended help in the cultivation for which she took loan. Ploughing, weeding and other labour intensive works were done by hired labour and her brother. Marium herself bought inputs from the market. But her brother went to sell the produces. Her mother also extended help in some forms when possible. Jamina's (case 34) husband is old. He cannot perform hard labour. Thus Jamina needed to look after cultivation. She went to field almost everyday. But the selling of crop was done by her husband.

The borrowers whose husbands and sons are economically active

Played insignificant role in the use of loan rather the male members played important role. Parul (case 2) took part in vegetable cultivation along with her husband. She took care that neighbours' cattle could not make any damage. Momena (case 6) took loan to buy a milch cow. All her household members including son, daughter and her husband took part in it. There are many instances of hiring in labour from outside. A few of this sort are the following: Rizia's husband works outside Matlab thus hiring in labour became necessary. She herself took land for share-cropping. Amena's case (4) reveals a completely different story. Her husband works in a mill at Chittagong. He insisted her wife to take loan from BRAC to run a small shop in front of his mill. Kalpana's (case 9) husband runs a tea-stall and the loan was taken for it. There was no role played by her. Ferdousi's (case 15) husband and father-in-law did everything the cultivation needed. Barani's (case 17) husband exclusively himself carried out hide trading. Jahanara's (case 20) husband did everything the timber trade needs. Fatema (case 24) took money and used it for a pond, which was actually leased to professional fishermen. This is Ayesha's (case 26) sons who operate a tailoring shop where the loan from BRAC was utilised. Chandana's (case 27) husband works in a sweet shop. She took the money to invest in that shop.

Social division of labour is the best explanation that accounts for what we observed with regard to the participation of borrowers in different activities supported by BRAC loan. Gender determines who does what. Men and women differentiate in terms of set of tasks they perform in the household. This is often expressed in terms of private and public spaces. Private space indicates the place inside homestead, courtyard and the fields adjacent to the house. The place, which is in conformity with the norm *pardah* or veil. This is not encouraged that a woman will be seen to plough a field or pull a rickshaw, which take place in the space which is termed public or not protected by *pardah*. It does not mean that the men are always entrusted with the tasks called labour intensive. When women engage in sweeping cowshed, feeding cows or washing clothes it does not imply less hard work. Women's household work do not result in direct earning income thus there is a tendency to consider women's less important and less hard. It is also thought that women are physically less capable to do hard work.

Household is the main functioning unit where the loan gets spent. In Bengali this is called *sangshar*. This is an idealized notion. Can a woman be separated from this idealized entity? The reigning tradition sets the destination for a woman is her marriage and *sangshar*. Marriage is seen as women's self-fulfillment. This is internalized by the women, therefore the given culture gains strength, persistence and circulation. A borrower brings loan to a household circumscribed by the family priorities. This is a moral responsibility of the members of the households to spend their individual income for the household. One cannot separate own interest from the rest of the household, if it happens then it invites criticism. A woman borrower needs to come to terms with

these cultural and social values. When the loan is spent for the family she feels satisfied because she has fulfilled a moral responsibility.

How do we interpret the cases where all eating members of the household carry forward the tasks supported by the loan? Take Maksuda (case 35). They bought a milch cow with the loan. The division of labour shows that all eating members of the household take part since they all share the benefits of the household. They are tied to the common destiny of the household.

But the issue (are the borrowers exploited because the households uses the loan) is always subject to debate. This is to do with the power structure of a household. Gender discrimination characterizes the distribution of power in a household. In reflection of it, resources and income of a household are seen to be controlled by men. One may argue that the ideology of common good in a household is a mere myth and an instrument for exploitation of the women. However, the borrowers do not consider it as exploitation. There lies the strength of the culture that allows the perpetuation of gender discrimination.

A woman borrower is caught in a dilemma. If the loan is taken for cultivation the land will be owned by the male member of the household giving men's control over the use of money. If it is a business this is also a domain of men. When the loan goes to a running shop then necessarily the given social division of labour is practiced. Ayesha's (case 26) loan went to a tailoring shop, which was already run by her sons. Or Jahanara's (case 19) money went to timber trade controlled by her husband. Household asserts its control by providing labour for the operation of the enterprise. In consequence the structure of the household gets reproduced which is controlled by men. However, different borrowers operate in a different situation shaped by different rules. Their subsistence struggle is individually fashioned. Therefore, in the households of the widow and abandoned we notice the operation of different set of rules.

Table 10: Distribution of the loan recipients by the nature of exposure to the purposes loan obtained for

Direct exposure	No. of recipient	% of total recipient
Did it own	10	28
Indirect exposure		
Household Members Do It	20	57
Relatives Do It	1	3
Neighbours Do It	3	9
Friends Do It	-	-
Others Do It	-	-
No exposure at all	1	3
Total	35	100

Table 10 further sheds light on the aggregate situation of 35 borrowers with regard to participation. Only 10 borrowers admitted of their direct exposures to the activities facilitated by the loan. Direct exposure means that they themselves carried out similar type of activities in the past. The rest were exposed indirectly, meaning they witnessed others to do it. If we want to know

about the scale borrowers took part in different activities supported by the loans we have to take a note of table 11 below.

35 women were met about 350 occasions in course of tracking. In 149 occasions in relation to the aspect of management, for example, the women reported of their participation in different scale. In 65 occasions it was reported regular participation in management, in 31 occasions it was almost everyday and in 49 occasions it was time to time. This should be borne in mind that for a single borrower above participation might have varied month to month. For example, the respondent who reported regular participation in one month might have reported differently in the following month. By management what implied included: going to the field to verify whether the crops or plants is in good condition, taking care that cow's fodder is kept with the home etc. Except management borrower's participation in other respects was minimum. If we look at other columns depicting procurement, production or sell of the goods this will be noticed that husband and son were the main actors in this regard. This scenario confirms the existing division of labour where women are discouraged to take part in work in public space.

Table 11: Distribution of the respondents and others by the time spent in the BRAC loan supported work/trade

Activities and scale of participation																		
	Management			Procure/buy			Production			Transport			Sell			Others		
Relation	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3
Borrower	6	3	4	8	2	3	1	1	4	3	0	0	3	0	4	3	0	1
	5	1	9															
Husband	5	3	5	4	9	8	0	3	1	4	3	2	4	3	1	1	0	1
	8	9	6			4			6						6	9		3
Father	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Mother	-	-	3	-	-	-				-	-	-	-	-	-			
Brother	6	3	1	0	0	6	0	0	3	-	-	-	-	-	1	0	0	2
Son	2	1	2	5	1	3	0	0	4	2	0	6	1	0	4	0	0	1
	6	4	0		5	2							1					
Daughter	1	4	8	4	6	7	0	0	2	6	1	0	0	0	1			
	3																	
Kin	5	4	5	0	0	4	0	0	3	0	0	1	-	-	-	0	0	1
Neighbour/ friend	-	-	-	0	0	7	0	0	1	-	-	-	0	0	1	-	-	-
Wage labour	-	-	-	0	0	3	0	0	2	-	-	-	0	0	1	-	-	-
									9									
Total	1	9	1	2	3	1	1	4	6	1	4	9	1	3	2	2	0	1
	7	5	4	1	2	4			2	5			8	8	2			8
	3		2			6												

Note: Sub-column 1 indicates regular participation, sub-column 2 indicates participating almost everyday, sub-column 3 indicates participating irregularly.

8. Women's works

This study gave us the opportunity to learn about women's nature and scale of work carried out everyday. Most women carry out household chores. They rise very early in the morning. They set the duck and chicks free out of shades. Clean the courtyard. Prepare breakfast and serve it to other members of the household. It is followed by washing utensils. If there are school going children then the arrangement has to be made to send them to school. Those who operate some income generating activities within the household their volume of work is heavy. Razia (case 3) is a her family members until she goes to cooking for lunch. Momena (case 6) takes care of the cows in addition to carrying out household chores. She goes to field with cows after breakfast. After grazing by the cows she brings them back home. Then she makes fuel sticks with cowdung before she starts cooking food for lunch. At the time of harvest Momena's activities increase further in connection with the processing of crops. Generally, after lunch she carries out processing. Therefore, the borrowers who take part in the operation of the loan are burdened with additional tasks: carrying out household chores as well as productive activities. Those women who are household heads are burdened with the maximum tasks. Take Sakina and Mamtaz. They cannot ignore household chores but take the responsibility of earning money.

9. Running work and derive money from multifarious sources

We said above that there is a need for income from multiple sources. Such multiplicity takes place at different levels. Some households started new business with money derived from their savings. Some started with the BRAC loan. While the production or business kept on going the need arose for continuous flow of money. Sometimes it came from the same business. In a few cases, it was pulled from other sources. Ferdousi's (case 15) loan was taken for vegetable cultivation. Before the loan was taken there was investment of Tk.1,000. For the purposes of ploughing and sowing it was spent. In another instance, the price of milch cow was more than the amount of the loan. The cow which was bought by Tafura's household (case 33) took Tk.7,000. The original loan was Tk.6,000. The additional money came from their saving. Josna's (case 11) household began fish cultivation exclusively with the BRAC's loan. The loan was Tk.5,000. Of this amount Tk.1,800 was given to the owner of the pond leased in; Tk.2,300 was spent to buy fingerlings and the rest was used to buy fertilizer, fish feed etc. They did not require additional money. However, the later expenses for this production came from other sources. Tk.336 was spent from previous saving. Tk.100 from the sale of fish. The sources of money to meet recurring expenditure is mixed. BRAC, income from the same source, saving, loan from different sources are the elements comprising such package. Even dowry money was used. Rezia's (case 14) household invested dowry money in their grocery shop.

10. Economic return

How successfully the loan was used? Its relevance to redress poverty actually depended on the economic performance of the loan. To this end we sought to examine the following questions: what was the initial investment before loan from BRAC was taken, how much of BRAC's loan was invested, the magnitude of return including own consumption. In a number of cases production activities or business were started before loan from BRAC was taken. For example, Kalpana's husband started grocery shop before the loan as taken. Tailoring business in Ayesha's household started beforehand. Mafia's milching cow was a pre-loan affair. In the analysis of economic return

on production and business all kinds of cash expenditures were taken into account. Household labour was excluded from imputing any cash value. However, household consumption was imputed cash value.

Table 14 reports on how individual loan was used by different borrowers. Column 2 describes the name of the business or production, column 3 describes how much investment was made before BRAC loan was taken, column 4 describes how much of BRAC's loan was invested or where it was spent on fixed capital like cows 10% annual interest on it. For example, in case 6 Tk.6,000 was spent to buy a cow so Tk.600 was calculated as investment throughout one year tracking. In grocery business also interest calculation was necessary when the goods were not sold during the period of tracking and lying in the shop. In agricultural investment also interest was calculated for fixed investment. Column four describes recurring expenditure that took place during the period of tracking in business or production. The money for recurring expenditure came from the same business or from some other sources. Column six sums up the figures of three, four and five to arrive at total expenses. Column seven describes gross return and the last column the total revenue after deducting the figure of six from that of seven.

In the above table we notice a mixed situation with regard to revenue on investment. Most of the selected thirty-five cases made profit from their investment. A few could not make profit. Already it was noticed among different borrowers that the entire loan was not spent for investment. It was also spent for household consumption, repayment of loans and others. From the investment of grocery and milch cow higher return was obtained but these two investments required a relatively larger amount of capital than cultivation for example. Income from other sources was also required when investment was made on grocery shop or milch cow. The case five lent out the entire money to her relative who was making the repayment. Case 12 bought a rickshaw, which was later stolen. Case 4 sent her money to Chittagong to start a grocery shop, but the family conflict between daughter-in-law and mother-in-law created an obstacle in the functioning of the shop and at one point borrower's husband stopped sending back money to repay installment. For case 10 the grocery shop got closed because the customers bought goods on credit and delayed too much to pay back. But still there was profit. For case 14 shop closure led to making of very minimum profit. The milch cow died in case 28. The suffered loss of money. Case 32 also spent the money for household consumption.

Table 14: Description of investment and revenue in relation to BRAC loan of the thirty cases
(Taka)

Case (1)	Areas of expenditure (2)	Pre-BRAC investment (3)	BRAC loan investment (4)	Recurring expenditure from the earning from BRAC investment and others sources (5)	Grand sum (3+4+5) (6)	Return (7)	Revenue (7-6) (8)
1	Household consumption	0	0	0	0	0	0
2	Milch cow	0	760	2230	2990	8990	6000
3	Cultivation	500	200	600	1300	1980	680
4	Grocery in Chittagong	0	0	0	0	0	0
5	Lending	0	0	0	0	0	0
6	Milch cow	100	600	1535	2235	6877	4642
7	Cultivation	100	1000	315	1415	2200	785
8	Cultivation	100	800	300	1200	1760	560
9	Teal stall	2900	4500	3490	10890	16210	5320
10	Grocery	500	1000	2600	4100	7000	2900
11	Fish	0	4500	516	5016	6080	1064
12	Rickshaw	0	4000	0	4000	2500	-1500
13	Cultivation	0	1800	0	1800	2975	1175
14	Grocery	1200	500	300	2000	2215	215
15	Cultivation	500	1000	500	2000	3330	1330
16	Cultivation	1140	1600	1260	4000	5720	1720
17	Hide trade & fish	30	2500	570	3100	3400	300
18	Grocery	0	4600	15000	19600	30000	10400
19	Timber trade	0	8000	0	8000	11000	3000
20	Cultivation	0	1000	500	1500	2880	1380
21	Cultivation	500	1500	1500	3500	5500	2000
22	Fish cultivation	0	3000	300	3300	4000	700
23	Cultivation	0	800	200	1000	1760	760
24	Fish	200	3500	40	3740	4300	560
25	Cultivation	300	5500	400	5900	6545	645
26	Tailoring shop	2000	7600	13960	23560	35500	11940
27	Sweet trade	0	300	0	300	1900	1600
28	Milch cow	500	4969	359	5828	2400	-3428
29	Fish	500	2000	1500	3800	5000	1200
30	Cultivation	500	4000	600	5100	6000	900
31	Cultivation	0	1000	1500	2500	3520	1020
32	Household consumption	0	0	0	0	0	0
33	Milch cow	200	600	1940	2740	7000	4260
34	Cultivation	300	1000	1200	2500	2500	0
35	Milch cow	400	400	2695	3495	17224	13729

11. Crisis

The production activities and business activities of the borrowers were not free of problems as indicated above. Some borrowers could not use the loan as they planned originally. They met some crisis and their plans of investment got upset. For example, Rahima's (case 1) husband lost his job in a mill putting his family into crisis. BRAC's loan was used to buy paddy for business. But the business could not be started because the paddy got consumed by Rahima's household.

One leg of Momena's (case 6) cow's got broken. It was sold and a new cow was bought. After some months the heifer of the new cow died thus stopping its giving milk. Had it not happened the profit would have been more? Sakina's (case 7) paddy production got affected because she herself did cultivation what she did not know. She was a widow and her sons-in-law promised to help her in cultivation which they did not do eventually. Kalpana's (case 9) husband fell sick and closed down tea-shop causing some loss of income. Rokeya's (case 10) grocery shop got closed because of large volume of credit sales, now they are even thinking to sell it off. We found that profit to the amount of Tk.2900 was made by Rokeya's husband, but it was lying with the customers. Monowara (case 12) bought a rickshaw with BRAC's loan and rented it out to a neighbour. After some months the man who rented sold it off secretly and escaped the village. In another case (14) the shop was closed for a period of four months on account of large volume credit sale. Barani's husband (case 17) suffered setback when the market for hide shrank causing the drop in sale. Mafia's (case 28) cow initially did not give sufficient milk. It was sold to buy a new one. But the new cow died. Mamtaz (29) cultivated fish and it caught disease. Many died out of it.

12. Repayment of loan

The money for the repayment of loan also came from different sources like the capital for business and production. It was not possible to repay BRAC's loan entirely from the income of the investment. Moreover, repayment started just one week after loan disbursement, which necessitated to depend on the income from other sources.

Many borrowers suffered the anxiety of uncertainty when the weekly date for the repayment of loan installment used to arrive. It was found that the date arrived but the installment was not ready. It was not unlikely for the poor borrowers who ran family on uncertain income - rickshaw driving or wage working. The failure to repay weekly installment invited severe criticism from the fellow group members therefore each member always wanted to avoid the feeling of displeasures arising out of non-repayment of weekly installment. In a number of cases the members of the households showed reluctance to share the money of weekly installment although the loan was spent in the household. Some husbands and mothers-in-law used to start quarrel when the date for weekly installment arrived.

Hosnara's (case 20) mother-in-law used to scold her for taking loan from BRAC when the weekly date for the payment of installment arrived. The loan was used for cultivation but the money for installment was coming from the wage income of her husband. Although there was profit but its calculation was irrelevant for her mother-in-law. Kanchanmala's husband (case 23) was a motor launch driver. Repayment was made out of his salary. Rupia's husband (case 25) was a rickshawdriver and his income provided weekly installment. The sources of repayment for Josna

(case 11) included share-cropping, husband's wage labour and household's poultry. Kalpana's (case 9) household sold off a cow to make loan repayment. Parul's husband was a mason and his income provided occasional repayment. Many borrowers used a part of the same loan for the payment of installment. Momena's (case 6) money for repayment came from son's income. Kalpana (case 9) took another loan from BRAC for the repayment of previous loan. Rezia (case 14) borrowed from her neighbour to make repayment. Rasheda (case 16) depended on remittance.

Table 15: Repayment of the installment by the sources of money in relation to the BRAC credit

BRAC's investment	Other sources income	Loan from other sources
47,323	1,28,100	35,260

Note: It refers to 1589 installments out of 1610 installments.

The dependence of the borrowers on a number of sources of income and money to pay back BRAC's loan actually indicated the complex strategies of households' economic survival. There is a good amount of complementarity among their different sources. There were a very few rural households who exclusively depended on a single source of income. The number was almost nil. Wage-income, share-cropping, small trade, poultry or kitchen gardening were those uncertain and difficult sources. Table 15 reveals multiplicity of sources of repayment. The smallest portion came from BRAC's investment. Several borrowers several times depended on making loans from relatives, neighbours and even moneylenders to repay. These loans were subject to high rate of interest. The repayment of BRAC's loans took place drawing from multiple sources. The income, which came from the investment of BRAC's loan, provided only a small part. There was loan from other sources for this purpose, which included wage income, trade income, etc.

13. Household's dependence on the network of credit

This was commonly noticed among the rural poor to seek credit from several sources. This was to do with meeting the shortage of income compared to need. They owned limited resources and earned limited income thus they were subject to poverty. When economic pressure made their survival difficult then becoming choosy about the sources of money was a luxury and a ridiculous matter for them. They did not bother if it was moneylender's money or share-cropping money.

Actually money lending was an old business in rural Bengal. Poor peasants went to the moneylenders for loans, which was all along a painful story because they were charged very high interest. Many poor peasants turned landless when they failed to pay back *mahajan's* loan. Sometimes cunning landowners tied money lending with share-cropping to exploit doubly peasant's surplus. Itinerant traders or *pharia* also employed the weapon of *dadon* (advance against future sell) to extract the surplus of the peasants. Institutional banking could not set free the helpless peasants from the clutches of the traditional money lenders because they could not meet their condition. The credit from different non-governmental organizations filled in that gap to some extent. Still the poor peasants could not avoid seeking loan from all available sources.

There was other credit network in the villages, informal in its character. This network was like safety valve because poor peasants depended on it to obtain credit. It operated among the relatives

and neighbours. It was a mutual bank. When it was not possible to obtain credit from formal bank then poor peasants approached relatives and neighbours for credit. It had a moral dimension because it implied helping a poor neighbour and relative. It also implied the community spirit of the countryside. However, it was also observed that neighbours and relatives charged interest on the loans given among themselves. It indicated weakening of community spirit and the strengthening of the attitude of maximizing material interest.

The village grocery shops became a frequent source of obtaining goods on credit. The poor peasants of this study reported how much they depended on the grocery shops to buy goods and making delayed payment.

The case studies provided a number of examples of credit taken from moneylenders, relatives and neighbours. Momena (case 6) took loan from a *mahajan* to meet treatment cost. Rizia (case 3) and Barani Rani (case 17) also depended on moneylenders. Rezia (case 14) also borrowed from others.

Table 16: Credit from the informal sources with the description of purpose, types and volume
(In Tk.)

Sources	Types		Purposes						Amount taken	% of the total	Amount to be given
	Cash	Commodity	1	2	3	4	5	6			
Bank	-	1	1						7000	2.75	8050
Moneylender	1	21	3	4	4	0	8	3	13875	5.46	22000
Kin	3	93	3 0	1 2	7	5	3 5	7	86538	34.04	87208
Neighbour/friend	2	49	1 6	1	3	3	2 4	4	29659	11.67	28059
Other NGO			-	-	-	-	-	-	-	-	-
Grocery	87	13	9 5	-	2	-	-	-	46620	18.34	46620
BRAC	0	7	1	1			1	2	34000	13.37	38500
Others	1	10	4	6	-	1	-	-	36550	14.37	40300
	88	194	1 4 9	2 4	1 6	9	6 8	1 6		100	

Purposes: 1. Household consumption 2. Production expenses
3. Investment in trade 4. Household consumption & investment both 5. Others

The description shows that cash predominated over commodity in terms of type of credit and household consumption was the most important objective behind taking credit. With regard to the sources of credit kin and neighbour were important. More than 34% of credit derived from this source. Already the name of grocery as an important source was mentioned. Money lender as a source constituted only 5.46% of the loan transacted. Its rate of interest was more than 100%. Kins and neighbours were also found to take interest on loans.

14. Borrowing and women's mobility

The women of this study were relatively confined to their households. This was not contradictory with the existing social practice of the countryside. Two reasons were important to explain why women were found relatively restricted. First, the division of labour practiced in society and next the patriarchal culture. Household works (cooking, washing clothes and utensils, serving food or tending babies) were almost compulsory for a woman to do. If she remained busy with her household where was time to go out of her home? It took a woman whole day and evening to complete her household chores. When she found time then came cultural restriction. As a woman she was not allowed to go to different places where men were strongly visible. For example, market places, cultivating field, highways, buses and others. If a marketplace were visited one would have noticed more than ninety percent people out there been men. She was allowed to go when some relative accompanied her. She was refused because culturally it was bad. It was believed that a bad woman would be seen in the market places, highways or buses. This was the result of patriarchal control.

But the women of this tracking study visited BRAC office when necessary which was far from their villages and required a long walk through roads where they were seen by outside women. It did not mean that restriction on their free movement outside village was ineffective. Rather these women were interested to convey an image that they visited BRAC office remaining careful about *pardah* as strictly as possible. They came in a group, wrapped their heads and bodies in a way it conformed with the norm of *pardah*. There was another dimension. Visiting BRAC's office meant getting loan so it was not opposed by the husbands or other male members.

BRAC's loans were given to the women. Did it increase their mobility? Apparently yes but difficult to accept in close examination. Who used loans? Mainly husbands, sons and male relatives of the female borrowers. Women's role in the use of loans was secondary. Examples. Take Ayesha (case 26). Her sons owned a tailoring shop. She took loan from BRAC to expand the tailoring business. As a housewife Ayesha was exclusively involved with her household and did not have time to spend for the tailoring business. Amena's husband (case 4) took the loan to start a small grocery business at Chittagong where he was working at mill. Even in cultivation the role of a woman was negligible unless she was a widow, divorced or abandoned without a male partner to help her out. How would we evaluate the examples where women were found participating? Parul (case 2) used to go to the cultivating field to ensure that cattles could not destroy the crops. But she never went to buy seed or fertilizer from the market, which her husband did. Maksuda (case 35) was an extremely active woman working hard for her family. They had milch cows. She and her daughter carried out a large number of laborious jobs for the cows but taking milk to the market place for sale was done by her husband and son. Therefore BRAC's loan could not change their mobility. Mamtaz was a widow (case 29). She took loan for fish cultivation. Her brother-in-law provided continuous support in various ways. But Sakina's situation (case 7) was altogether different. She was a wage labour unlike many rural women. She did not bother for *pardah*. The severity of her survival struggle did not allow her to be wary of restrictive norms. Many women said that they conformed with restrictive social norm because of their concern for their family reputation. A woman with flexible normative practices was portrayed as morally loose and risky from the viewpoint of family's reputation. Therefore, woman's reluctance to conflict with restrictive social norms.

15. Decision making with loans

Patriarchal culture ignored women and gave importance to men. This was consistent with men's greater control and power in society. Women were portrayed as less capable than men in delivering productive services. Household became the focal point of women's activities. Without their labour and management the household would not have functioned, but this was a neglected fact. Women's role in decision-making reflected their marginal importance in family and should be evaluated in the light of the fact that they were subject to patriarchal control.

Who made the plan to apply for BRAC loan was important to understand the relative importance of men and women in the family. Husbands, sons and male relatives made plan to apply for loan in a number of cases. There was joint decision in some cases also where borrower made plan along with a male partner. The male partner could be husband, son or others. Where the loan went? This question was relevant to understand why male partner took decision. When it went to grocery shop, cultivation or business then the importance of male partner became important. Generally, these domains were controlled by men. Borrower took part in decision making that loan would be sought from BRAC. This fact could not be overestimated because her later role was limited.

Men generally knew which investment was profitable. They were acquainted with hiring labour, cultivating field or buying inputs from the market. Ayesha (case 26) and her sons jointly planned to take loan from BRAC to expand tailoring business but the shop was run by her sons. On the other hand, she did not support women would go to market places to work. Rather they would look after their households. Rezia (case 14) wanted to sit in the shop but opposed by her son since it went against social norm of division of labour. Rasheda's husband (case 16) thought that women were not capable of independent thinking and taking decision. Zamila (case 18) thought that taking decision on how production would be made, marketing of goods would be known by men.

There were a few cases where women were in command. Fatema (case 24) was controlling. Anjuma's husband (case 30) was old and infirm to work. Thus she became the central person in her work.

From the viewpoint of women's empowerment the process of decision-making was not related to the domain of the women. It was predominantly male domain. Even the control over money was basically men's. It changed when a woman was alone in the way of divorced or abandoned. Widow's situation was different and comparable to the women husband were alive. This should be emphasised that when husbands were alive and active then the role women got confined to household chores.

16. Conclusion: The implication for poverty and patriarchy

What was the role of micro-credit in alleviating poverty and reducing the dominance of patriarchy? While making answer to this question one should not forget how widespread and deep the poverty was in the countryside. Therefore, it was not expected that micro-credit would alleviate it overnight. But it was expected that it would make some significant contribution to its alleviation. However, since the poor as a class was not homogenous poverty alleviation did not take place

uniformly for everyone. In simple words, those who were extremely poor remained to be poor while the less poor could improve their condition.

The importance of credit was wide-ranging for the poor members of BRAC. It helped them to buy food, complete cultivation and undertake business. Without the loan from BRAC it would have not been possible. They might remain hungry and pressed under poverty. They did not have access to bank loan. They had to go to moneylender. Despite loan from BRAC they had to go to moneylender. It would have been further worse. There was no doubt that BRAC's loan was a very big support for them both in terms of emergency fund and capital for multifarious investment. Without crop loan it would have not been possible to cultivate crop or vegetables. In the same vein, raising poultry or cows would have not been possible by some members. Starting or continuing grocery shop also would have been extremely difficult. It was also found that the amount of credit was not always enough but at the same time additional loan was not available. Some borrowers underwent crisis while using the loan. They did not get any institutional support to avert the crisis. It might receive attention in the future.

The dominance of patriarchy could not be broken. Patriarchy was deep-rooted in society, so it was difficult to rupture it. *Purdah* was a part of patriarchal values, however flexible it might be, if it was violated that was severely criticized. There was household variation in the observance of it but this could not be said that the concept was absent. For this norm women's movement was significantly restricted.

Another part of the patriarchal value was the division of labour. It confined women to household. Very few women went out to earn income. In the near future it would not change so it would not be possible for the women to work outside to earn money. For confined women it was not possible to enjoy higher status. Women were seen as less capable than men. This was ideological. They were not given control over money in the sense they planned how it would be spent. These were the factors responsible for the perpetuation of women's subordination and micro-credit could not change it significantly.

BRIEF PROFILE OF THE BORROWERS

1. RAHIMA

Rahima became a member of a BRAC VO about two years ago. She lived in village — which is about six kilometers far from Matlab Thana. She has one child. Rahima never attended school while her husband read up to class five. They are poor and own a very small amount of land (2 decimals). The earning from this land is very small. Rahima's husband also works as a worker in a jute mill at Ghorashal - a different district. It indicates they work very hard to earn money. His monthly earning comes about Tk.2,000 from this job. The mill was shut down for some months and the workers lost their jobs, including Rahima's husband. At that time he came back to village. Later, when the mill started again he got back his job. Rahima so far has taken only one loan from BRAC. When her husband planned to start paddy business, she took loan.

The loan was used for paddy business and the repayment of the same loan. They used Tk.1,350 to repay the same loan. For paddy business Tk.1500 was invested. However, the business could not be started. The paddy, which was bought for the business, got consumed in the household. It happened because there was no income by the family for some time.

It was found that the money was collected from different sources to repay the loan. Sometimes they also borrowed money from their neighbours and kins to repay the loan. After getting back the job in the mill Rahima's husband repaid loan from his income. Taking small loan from different sources is not uncommon for this couple. Rather often they need to borrow from different sources. It also indicates inadequate and uncertain income.

Rahima may be portrayed as conventional in terms of her attitude. She believes that a woman should not move around outside village and other public places because it affects husband's dignity. Even not to earn money. She once said that a woman should engage in those income-earning activities, which does not require a woman to go to market places or cultivating fields.

2. PARUL

About five years ago Parul joined a VO of BRAC. She is married. Relatively they are more educated than other members because both Parul and her husband passed school certificate examination. The household owns about 40 decimals of land, which include homestead and cultivating land. Her husband earns from two sources - he is a cultivator as well as a masonry.

Parul has, so far, taken four loans from BRAC which totaled Tk.17,000. The last loan was Tk.8,000. It was taken for the cultivation of vegetables and to buy a cow. Parul and her husband together decided to take the loan from BRAC.

Vegetable was cultivated in the land around homestead. Different vegetables were cultivated which included **misti kumra, sasha, lau, jinga, dundhal, lal shak, bhutta**. A part of the loan was used to buy a milch cow. The amount of money what was required to buy a cow was more than what was left out of BRAC's loan. The additional money was gathered from other source.

Who carried out vegetable cultivation? Parul and her husband worked together. Parul was a watcher that cattles from outside could not destroy vegetables. She also tended vegetable trees so that pest attack could

not take place or vegetable trees did not get bent. Her husband did earthwork, constructed fence, procured seeds from the market. But these couples were unlucky. After a few weeks of plantation flash flood destroyed the vegetables.

Raising a milch cow is not an easy job. It requires regular washing, feeding, grazing and others. Parul, her husband, son and daughter all are engaged in it. It is a family enterprise for them. Parul and her daughter carry out those tasks what are done within the household, for example washing and feeding? All outside activities are done by her husband and son. For example, buying feed from the market or selling milk outside.

Although most vegetables got destroyed by flash flood, they managed to sell a small quantity in the market. Regular earning came from the sale of milk. The earning was good. For example, from the sale of 338 kilogram of milk there was gross earning of Tk.5240. Some milk was also consumed in the household.

When it was probed how the loan was repaid it was found that income from different sources were used for it. For example, sale of milk, husband's income as a mason worker and others provided money to repay loan.

The husband of Parul does not like that she works outside in front of other men. She cannot work in the field where other men also work. Vegetables were cultivated in the adjacent field to the homestead. So it was possible for her to take part in it. However, her husband does not oppose her going to BRAC's office at Matlab because it is needed to take loan from BRAC. The role of Parul in decision-making is also limited. She gives suggestions sometimes but her husband takes main decision.

3. RIZIA

Rizia also became a member of BRAC in 1993 like Parul. Her husband is a worker at a factory at Dhaka. Both of them completed primary education. They have 13 decimal of land. Rizia is an active woman. She raises poultry and earns money from selling egg. Rizia is also a professional tailor who works at her home and receives order from people. She is also a BRAC *shebika*. This takes her to different villages to sell medicines to different people including BRAC's VO members. Her mother-in-law is critical of her that she does not pay sufficient attention to her son and she is outwardly.

Rizia carries out most household chores, like cooking, washing etc. She goes to the cultivating field regularly when there is any cultivation work. Recently she bought a sewing machine to expand her tailoring business.

She was motivated by a BRAC's field worker to join BRAC VO. She came to know about the opportunity of skill training, loan etc. from that field worker. Then she started depositing weekly saving. Her husband and mother-in-law did not support her plan to join BRAC and take loan. Her mother-in-law was strongly critical. But when she gave some money to her husband from her first loan he became happy.

Already she has taken a number of loans. This time the loan was taken for vegetable cultivation. A plot of land was taken for share-cropping to cultivate vegetable. The cultivation was started before the loan was taken. Rizia, her son and husband all take part in cultivation but sometimes they hire labour from outside particularly when her husband stays outside Matlab or her son goes to school. Rizia's role is mainly confined to supervision: she goes to the cultivating field to find out if there is any need for irrigation or other inputs like, fertilizer. Her husband goes to market to buy fertilizer, pesticide and other things. Sometimes her son goes for shopping. Sometimes they hire labour for ploughing, weeding and sowing. Rizia is smart because she took land from her neighbour for share-cropping.

The cultivation was started before BRAC's loan was taken. They spent money from other sources. She also took loan for this purpose from her neighbour. When paddy was harvested it was sold out. Rizia sold paddy worth Tk.610. Some of it was consumed in the household. A part was used to pay back BRAC's loan. It has been found that money to repay the loan of BRAC comes from different sources. There was borrowing from traditional moneylender too. The interest rate was very high.

Rizia's situation is completely different. Her husband lives far away to work in a mill. She herself is a BRAC *shebika* what requires her to visit different villages. With the loan from BRAC paddy was cultivated and needed her renting in land from neighbour, hiring labour etc. She is aware that social norms do not encourage women going outside the household. But her situation does not allow her to stay at home. When she gets criticized by her neighbours for her free movement outside her response is defensive.

Rizia is the household head as her husband remains away most of the time. She is very active. It is she who takes most decisions decision how different economic matters of the household will be done.

4. AMENA KHATUN

About four years ago Amena has become a member of BRAC. Her family life is different from other women. Her husband lives in Chittagong where he works in a jute mill. In the same mill her father-in-law also works. She used to live with her mother-in-law but left after some time when she could not adjust with her. She read up to class five and her husband completed school certificate examination. Her husband inspired her to apply for the loan. This was her first loan.

Amena's husband wanted to start a small grocery shop in front of the mill gate where he works. He planned to sell stationary goods, cigarette, betel nut and other consumable goods in that shop. When such plan was being made the decision to take loan from BRAC came up. Both Amena's husband and mother-in-law encouraged her to join BRAC to take loan. She joined BRAC and took loan for her husband.

After a few weeks the relationship between Amena and her mother-in-law got extremely bitter as they disputed over different matters. This led to repeated quarrels when Amena went back to her parents. Finally she left for Chittagong to join her husband.

Initially Amena's husband sent money from Chittagong to pay back BRAC's loan. After the quarrel between her wife and mother he stopped sending money. Amena's mother-in-law asked her husband, who was also working in Chittagong, to send money to pay installment because she was under pressure from the VO members. Since she played an important role in getting her daughter-in-law a member of the BRAC VO the pressure was given on her. It worked well.

5. WAHIDUNNESA

Wahidunnesa became BRAC's member in 1992. She is a widow. She is now over 50 years old and lives with her son who is married. They have only nine decimals of land. She has taken two loans. The last loan was Tk.4,000. Her son asked her to take the last loan to start a business.

After the loan was taken Wahidunnesa was approached by her niece to lend her some money. The same niece is also a member of BRAC VO. The husband of that niece is a small businessman. He needed money to expand his business. Since one cannot take two loans from BRAC at a time they had to collect money from other sources. When Wahidunnesa was approached by her niece and being requested earnestly then it was not possible for her to say no. Now her son-in-law was paying the installment.

6. MOMENA

About six years ago Momena became BRAC's member. She is married with a large family consisting of sons, daughters-in-law and grandchildren. Her husband is a cultivator. The household owns about 40 decimals of land. Eldest son works in a mill at Dhaka who regularly remits small money to her parents.

Momena is fortunate because her household chores are taken care by her daughter-in-law. She and her husband take care of the cows. Cowshed cleaning, feeding, taking cows for grazing all such works are done by the couple. Momena's work do not confine to the above only. When harvested crops arrive she takes part in processing also.

Momena came to know about BRAC from her sister-in-law who already joined a BRAC village organization. She was interested about their activities as well as the scope for loan. She finally joined and attended weekly meeting, deposit weekly saving etc., when she became eligible to apply for BRAC's loan. Then the leader of her VO asked her to apply for loan. Momena discussed it with her husband and son. They encouraged her. BRAC is now considered by them as an important source of credit. Now she has taken third loan. With the first loan she bought a cow and made profit selling it later on with a calf. Now she has two cows and a cowshed.

There was an accident when the cow's one leg got broken. They had to sell the cow. Again they bought a milch cow with a calf. The cow gave milk about two and half a kilogram every day. But it stopped giving milk when its calf died. They were waiting to buy another calf.

This is a household business now. Momena, her husband and son all take part to continue it. Cleaning, feeding and other household works are done by Momena and other female members while buying feed, selling milk are done by her husband and son. It has been found that the income from milk is not always enough to tend cows, money earned from other sources are also used. Particularly, the remittance sent by her son. There is income from cultivation also. Income

from different sources is also used to pay back the loan of BRAC. Like other people Momena and her family make occasional borrowing from other sources too. Such loans are used for different purposes.

Momena does not visit outside her village often. For example, she does not go to market places. Her family does not like that women would go to public places. She herself also does not like it because village culture does not like it.

7. SAKINA

Sakina is a widow. Her two daughters are now married. The third girl who is now adult lives with her. She has only one son who is twelve years old and stays with her. Sakina owns only 21 decimals of land. She never attended school. Both Sakina and her daughter work as maid in the village to earn income. But sometimes they run out of work and resort to begging.

How did she join BRAC? Her courtyard was used by the BRAC field organizer to hold weekly meeting. Sakina observed their meeting and heard discussions. She got inspired to become a BRAC VO member. She deposited weekly saving. Initially she was afraid of taking loan lest she failed to repay it. Later on, she discussed her fear with the group leader and informed her need. The group leader gave her courage to take loan. So far she took three loans from BRAC. The last loan was Tk.5,000.

She praises BRAC. It provides loan, a difficult thing to get in rural areas. Its payment is easier in the form of weekly installment. If they borrow from the traditional source the conditions are tough. Sometimes failure in timely return lead to selling of land. The roof of Sakina's house is now made of tin, this was possible because she took loan from BRAC.

Sakina took loan for paddy cultivation. Part of the loan was used to settle other and the same debt. She gave some money to her son-in-law to do a business. She is smart lady and took land for share-cropping from her neighbour. When she took land for share-cropping her sons-in-law promised to help her in cultivation. But finally they backed out. Then Sakina and her daughter undertook cultivation themselves, although they failed to do it properly. It led to loss of crop. The total production of rice was 400 kilogram only. The landowner took 160 kilogram as his share for land. Rest of the paddy was consumed and sold. She also took loan from other sources to pay back BRAC's loan. She had to pay high interest for this loan.

Sakina is different from other women. She is widow without any son. Her mobility is her survival. She does not have any other choice but take most decisions herself.

8. MAJEDA

In 1992 Majeda became a member of a BRAC VO. Her husband is a share-cropper. They own small amount of land. Majeda and her husband never attended school. She raises poultry and tends cattle to earn money. She has to take care of most of the household chores - washing, cleaning, cooking or serving food.

Majeda and some her neighbours came to know about BRAC from its staff. When they joined it some neighbours taunted and said BRAC would convert their religion and cheat money. Some

women did not join BRAC listening to such propaganda. However, Majeda did not get carried away by such comments. She started depositing savings and when it reached TK.200 she then applied for loan. Her son supported her plan to take loan but husband opposed it. Her husband is old and not strong enough to work hard. Her relatives also did not support her taking loan from BRAC for cultivation because they said Majeda does not have enough people to do it. The loan was finally taken. So far she took two loans from BRAC and the last loan was Tk.6,000.

A part of the loan went to take land from a neighbour under mortgage. The rest was used for cultivation. The cultivation was started before the loan was taken. Household expenses were also covered by this loan.

Majeda, her husband and son all took part in cultivation. Majeda's role was confined to supervision only. Her son was more active than her husband. Occasionally they hired labour too. Her son and husband sold paddy in the market and bought inputs for cultivation. Her son not only provided occasional labour but income too to carry out cultivation.

To meet survival struggle Majeda and her household take loans from her neighbours and relatives. Sometimes they borrow paddy too. Majeda does not often go outside her household. Like many other women she also thinks it improper for a woman. But she goes to cultivating field when required. She ignores if there is any criticism for her going to field. She argues that her husband is old and cannot work much, thus she goes to field. But Majeda is still not the main decision maker of her household.

9. KALPANA

Kalpana joined BRAC in 1993. Her husband now runs a small tea-stall, which they started with a loan from BRAC. She also earns money from selling eggs of her poultry. They own 28 decimals of land. Her husband is also a cultivator. He was sick and could not do heavy work in the field. If there was any cultivation work it was done mainly by hired labour.

She saw her neighbour to join BRAC before she herself joined. When she expressed her desire to join BRAC her husband opposed it on the ground that if she took loan from BRAC she won't be able to pay very high interest. However, at that time her husband was planning to start a small tea-stall and did not have money for that. Some of his neighbours gave him suggestions that by getting her wife a BRAC VO member he could get money. Then he asked her wife to join a BRAC VO.

Like other women Kalpana plays the main role in her household to carry out household chores. She rises early in the morning - washes, cleans and cooks. Moreover, she gathers dry leaves and branches from outside for cooking fuel.

The original purpose of the loan was to start a tea stall. But a large part of it was used to settle other loans they borrowed from some other sources. The remaining part was spent for the tea-stall. However, the loan from BRAC was not enough to start the tea-stall and used money from other source. It was needed to build a shade to be used as tea-stall. The husband of Kalpana is the only person to run the tea-stall thus he has to do many things. Cleaning, washing the tea-stall and utensils, making tea, serving customers, or buying different goods from Matlab all are done by him alone. He opens tea-stall at afternoon and shut at evening. Rest of the day he spends for cultivation.

When Kalpana's husband fell sick the tea-stall got closed. Then Kalpana was pregnant so she could not sit in the tea-stall. There was no income. They had to sell a cow to repay BRAC's installment.

The income from the tea-stall is moderate. During the period of tracking the cash sale from the tea-stall was Tk.12,000 and the credit sale was Tk.4210. The income from tea-stall is not enough for them, so they need to borrow money from other sources.

Kalpana also thinks that society does not like women to move outside their homestead because it goes against *purdah*. This restricts her movement too. Kalpana's husband hardly takes into account her suggestion although she makes it time to time.

10. ROKEYA

Rokeya recently became the member of a BRAC VO. She is an old woman. She is also a Grameen Bank borrower. Her family runs a small grocery shop in the village. It was started before she joined the BRAC. It took Tk.5,000 to start the shop. Her eldest son used to run it. The younger one used to help by buying goods from Matlab bazaar. Village shops always cannot sell goods in cash, credit sale is common. If credit sales becomes large it becomes difficult to run a shop, it happened with Rokeya's shop. There was no money to buy new goods.

Rokeya faced another problem. His eldest son gave bribe to a person to get a job. The amount was Tk.4,000. He was cheated. They could get back only Tk.1,400. Later his son went to Dhaka to take training as a cutting master in a garment industry. Then her husband and younger son ran it. Her eldest son got a job as a cutter in a garment factory at Dhaka.

Rokeya has taken already several loans. She also took a loan through her aunt. She also took two loans from Grameen Bank. One herself and the other through another member. Some money was consumed in the household. It was also invested in shrimp cultivation, mortgaging land as well as grocery business. They have some land, which they use for cultivation. There is poultry and goat too. Although there are different sources of income there is problem also. When the shop remains closed for the want of capital the income drops. At that time the repayment of loan also becomes difficult. One has to borrow from other sources. If it is moneylender interest is charged. Nowadays, even neighbour and relatives charge interest if they give loan.

Rokeya is also subject to the same cultural values that discourage women to move outside village freely like men. Another patriarchal control is the dominant role of male members in the making of decisions. Rahima is not exception to it.

11. JOSNA

Josna became the member of BRAC in the year 1992. She is married but does not have any children. Her husband is a share-cropper and agricultural worker. They have only 2 decimals of land. So far she took five loans. Three were taken for cultivation and two for fishery. The last loan was Tk.5,000.

Josna regularly earns income from poultry. She did not face problem to pay back loan from BRAC. She recalled that her husband was not initially interested to take loan from BRAC but later became interested in it. Why? Because getting loan is not easy in a village. Josna is very active too.

All household chores are done by herself. She also raises poultry. This time they leased a pond for fish cultivation. The loan from BRAC was used in it. Josna and her husband share the work. Josna was involved in supervision while her husband in bringing cultivation materials from the market. Sometimes labour was hired. When fish got big it was sold by her husband. Sometimes Josna's father extended help. Josna could not exclusively depend on BRAC's loan both for consumption and investment. They took loan from other sources also. Wage labour, share-cropping are common sources of income for them.

Josna likes unrestricted movement. She alone goes to Matlab bazaar when it is needed. But people criticize her free movement strongly. There is rumour that Josna is engaged with a man outside her husband. Once she was also beaten by her husband but she defied her husband. Now she goes less frequently to Matlab bazaar. Josna also plays role in decision making. She is hard working and active. But still her husband does not like decision.

12. MONOWARA

Monowara has become the member of BRAC in 1992. She is married. Her husband is a wage labour. They own some land. So far she has taken Tk.11,000 from BRAC. The last one was Tk.6,000. The household also owns cattle and poultry. Monowara is intelligent and active. People say that her husband is a simple man so Monowara is more powerful in her family. Many things depend on her decision. Monowara is also the president of the BRAC VO of which she is a member. This indicates her leadership quality.

The last loan was taken for a small business. They bought paddy at the time of harvest to sell it again after some time when the price would be higher. A part of the loan was spent to buy a cycle rickshaw. Monowara rented out the rickshaw to one of her neighbours. The weekly rent was fixed Tk.120. The man whose name was Rafique was a husband of Sultana, another BRAC member. But Rafique paid only Tk.100 for a few weeks. It led to quarrel. Suddenly Rafique sold the rickshaw and fled with the money from the village. This happened after a period of twenty-five weeks of renting the rickshaw.

Monowara earned Tk.2,500 from the rent of rickshaw. To pay back the loan of BRAC she borrowed from a moneylender. Monowara asked Sultana to pay on behalf of her husband. She declined. Later, other group members put pressure on her and she agreed to pay from her savings with BRAC. Monowara's husband beat her for her foolishness. There was problem with paddy business. Paddy price did not rise much after the harvest, so they ate up paddy instead of selling out.

Monowara takes herself many decisions in her household. Since her husband is a simple man Monowara plays several roles. What did she do with regard to renting out rickshaw was not discussed with her husband. Her husband gave her money what he earned from working as a wage labour. But Monowara sometimes finds her husband tough then it becomes difficult to carry out her own decision.

13. NAYANTARA

Nayantara became a member of BRAC in 1992. She is married. Her husband Sunil, is a cobbler and a musician of a village band party. Sunil's sisters live with them. They also earn income, which

they share with their brother's family. One of the sisters is a BRAC member and the president of her village organization. Sunil also takes care of the problems of her sisters. He paid dowry in a sister's marriage.

Nayan has so far taken Tk.13,000 from BRAC. The last loan was Tk.8,000. They have some land, only 9 decimals. Some land was taken from a neighbour for share-cropping. Adequate money was not there to complete the cultivation. Then a loan from BRAC was taken. But the loan was used for other purposes also. To buy food and the payment of dowry in the marriage of Sunil's sister. For the same purpose loan was also taken from other sources. Nayantara lives in an extended family. It is found that they share work among themselves. Women are engaged in household chores, men are engaged in work outside household. Sunil took care of cultivation. He went to market to buy fertilizer and pesticide. He also irrigated field.

It was also found that Nayan and her husband borrowed from other sources. It might be relative or neighbour. The purposes may include buying subsistence or production of crop. What was produced was not completely consumed; some was also sold in the market. When there is no income there is village grocery shop to buy goods on credit.

Nayantara remains busy with her household chores. She is not interested in moving outside household. This is the feeling of Nayantara that her husband allows her to take part in decision making. She is also given money by her husband. Nayantara provides a few occasional suggestions to her husband but most important decisions are taken by her husband.

14. REZIA

Rezia joined BRAC as a member in 1993. She is a widow. Her son is married and lives with Rezia. Her mother also lives with her. She has only 2 decimals of land. Some of her neighbours were the members of BRAC village organization. This encouraged her to join BRAC. She discussed about taking loan from BRAC with her son who runs a small grocery shop in their village. This would increase the capital of the shop. Initially the son was afraid to take loan because if they failed to pay it back. After having a talk with the neighbours about it Rezia decided to take loan. Rezia's son also knows carpentry and earns money occasionally. Household chores are done mainly by her daughter-in-law. She takes care of the goats they have. She also goes to field to collect dry leaves and branches to use as fuel.

So far she has taken two loans from BRAC. The last loan was Tk.4,000. With the previous loan she has changed her thatched house into a tin-shed one. The loan was also invested in their small shop. However, a large part of the loan was spent later to repair her house. From multiple sources money has been borrowed to run the shop. It includes BRAC's loan, dowry money, savings and income from the same sources.

The shop is mainly run by Rezia's son. He goes to Matlab bazaar to buy goods for the shop. He attends the customer. But he does not like the idea that her mother would sit in the shop to attend the customers. For a period of four months the shop was closed. It took place when sale dropped sharply and the neighbours did not pay immediately. Her son resumed work as a carpenter.

Rezia depended on different sources for the repayment of BRAC's loan. Sometimes it comes from the shop, sometimes loan from neighbours.

Rezia is a widow but subject to the control of her son with regard to her choices and movements. Her son does not like that her mother goes to market. So she does not go. With regard to decision making also she has to depend on her son.

15.FERDOUSI

Ferdousi also became BRAC member in 1993. She is married. Her husband is a share-cropper and a worker. She lives in a joint family. Her father-in-law is a boatman and cultivator together. Her mother-in-law is a trader, selling women's saree from place to place. They have 25 decimals of land. So far she took three loans from BRAC. The last loan was Tk.5,000. In most occasions her husband and in-laws decided when to apply for loan.

The original objective of the last loan was vegetable cultivation. The cultivation was started before the loan from BRAC was taken. The land, which was cultivated, was taken under share-cropping.

The members of the extended family of Ferdousi took part in production and marketing. There was the involvement of her husband and father-in-law in a regular manner while Ferdousi did not have any involvement. Ploughing, weeding, her husband did harvesting and marketing and father-in-law while a hired labour was taken for weeding.

The initial expenses came from BRAC. Bamboo, fertilizer, pesticide etc were purchased. Some money was spent to get ploughed by power tiller. Savings also provided some initial expenses. Some expenses came from the loans from the relatives and neighbours.

What did they do with rice? Some went for household consumption and some to the market. What was received from market was used for different purposes.

Like others the repayment of BRAC's loan was made by the money coming from different sources. It included husband's small business, rice sale as well as loan.

Ferdousi is not allowed to go to market places or other public places because her family thinks this is bad for family's reputation. Ferdousi's role was also confined to mere bringing loan from BRAC. Her husband and father-in-law mainly take decision where the money will be spent. The sale proceed is kept by her husband and father-in-law. Many times her mother-in-law goes to attend the meeting of the VO on the date of payment of installment.

16. RASHEDA

Rasheda became a member of BRAC in 1992. She saw that other village women as the members of BRAC and took loan from it. This inspired her to join a BRAC VO. She worked hard at the beginning. She managed initial savings from her income from poultry. Her husband is a share-cropper and agricultural labour. They have cow for ploughing which they rent out to their neighbours to earn money. Rasheda's brother-in-law is working abroad and occasionally sends money to her husband. They have a milching cow which gives milk regularly. Rasheda also earns from poultry. They have 10 decimals of land. So far she has taken three loans from BRAC. The last

loan was Tk.5,000. Rasheda works very hard. From the early morning she starts cooking, washing and cleaning. This involves lot of physical labour on her part.

The last loan was taken for cultivation of paddy. It was started before the loan was taken. Rasheda's husband was the main person carrying out most of the tasks related to paddy cultivation. Regular supervision, buying inputs from the market as well as weeding were the tasks done by her husband. Wage labour was employed during harvesting and weeding. Paddy marketing was done by Rasheda's husband. Rasheda did not do anything for cultivation.

The initial expenses to buy input employ wage labour, transport and the payment of lease money came from BRAC loan. Occasional savings and income from other sources also provided some expenses to buy fertilizer, irrigation water, pesticide and seed. Some money was spent to hire outside labour. When paddy was grown it was consumed as well as sold.

Money was pulled from different sources to pay back BRAC's loan. These included milk selling, hiring out labour as well as remittance. Rasheda's brother-in-law lives abroad and sends remittance to his brother, which was used to pay installment.

Social norms are against the free movement of the women outside homestead. Rasheda conforms with that and does not move outside village. Her role in decision making is insignificant. She gives suggestion to her husband who does most of the things. Her suggestions are not that much important. For instance, she suggested to store paddy and sell it when the price would increase. Her husband says that women are not capable to take decisions on important things like selling goods or spending money.

17. BARANI RANI

Barani became a member of BRAC two years ago. She is married and her husband is a cobbler. He also deals in hide occasionally. They have only one decimal of land. So far she has taken three loans from BRAC amounting to TK.11,000. The last loan was Tk.5,000. Barani's husband asked her to apply for the loan.

The loan was taken for hide trade. Some money was spent to build fence around a pond where they were cultivating some fish. One part was spent to repay the installment of the same loan.

In hide trading the main activities include buying hide from the villager, cleaning and processing it, drying it under sun before making it ready to sell off. These are exclusively done by Barani's husband where her participation is hardly noticeable. The fishing is also done by Barani's husband.

Barani's husband is a cobbler and a seasonal fisherman. He catches shrimp in the rainy season. The rest of the year he is a hide trader and also makes shoes. A part of the BRAC's loan was spent to carry out trading on hide, it is a seasonal business with quick return. For fishing business Barani's husband is linked with the traditional *mahajan*. This time both the markets for hide and shrimp fell bad resulting in the steep decline in sale and price.

Barani's household depends on different sources for credit. It includes traditional lender or *mahajan*, neighbour and grocery shop. Traditional lender's money was used for shrimp fishing. A part of it was used to buy materials for shrimp fishing and a part was in the form of advance used to afford household consumption.

Barani thinks that visiting public place is not good for women. This is not accepted by society. She does not break this norm. Barani's role was insignificant with regard to her husband's business. On the other hand, Barani was never given control over the money earned from business and other sources by her husband.

18. ZAMILA

Zamila joined a BRAC VO in 1994. Her husband runs a small grocery shop near their house. Her eldest son works in a jute mill in Chittagong and remits money to her family every month. Her another son assists her husband to run the shop. So far she took three loans from BRAC. The last one was TK.5,000.

Zamila plays a less important role in household chores. She has a daughter-in-law who takes care of most of the chores. They have a milch cow. Zamila cleans the cow as well as attends other works.

The loan was taken for fish cultivation. But the pond was owned by a number of people including borrower's husband. Some of their neighbours said not to cultivate in this pond since it might create problem in sharing the produces. Then they decided to start a small grocery shop with the loan. Thus the money was spent to build a wooden shop structure. They spent Tk.4,600 for this purpose.

Zamila's husband and son run the shop. Of them two the son is more involved in the shop. Zamila is incompetent to run a grocery shop and she does not have experience for that.

A part of the BRAC loan got spent in the construction of the wooden shop structure. Some money was managed from other sources. It included previous savings and as well as earning from the same business. The sale was good and brought money. One reason for good sale is the good location of the shop. Since it is located in a bustling market known as Ashram Bazaar, it catered to a large number of buyers.

How BRAC's loan was repaid? It was from the income of the shop mainly. But sometimes income from other sources was also used. Both for the shop and subsistence, Zamila needs to borrow from other sources. She took loan from her neighbour too.

Zamila also thinks that public place is not suitable for a woman to work. Society discourages it. Her son is the main person in running the shop. Husband's role was initially noticed later found reduced. Zamila sometimes gives suggestion to her son. However, Zamila's son occasionally gives her mother income from the shop.

19. JAHANARA

Jahanara became a BRAC member in 1992. Her husband, Jalil, is a carpenter and also a timber trader. They have small amount of land. She has taken so far four loans from BRAC. The last loan was Tk.9,000. It was taken for timber trading. This business has gradually expanded and Jalil visits different districts for his business. Once his wooden logs got swept away in the river when he was bringing it

from Barisal. Jahanara also does not sit idle. She works as an earth worker for CARE. Later she also worked as a cook for the BRAC field staff.

Since the last loan was taken for timber trading the role of Jahanara in it was limited. The timber business of Jalil is labour intensive and involves traveling in different districts. He brings wooden log from different places where the price is cheap.

Jahanara does not take loan only from BRAC. It is taken from other sources too. They buy goods on credit regularly from the village grocery shop.

She works outside. She worked for CARE as earth worker and also worked for BRAC's female staff as a cook. However, her husband did not allow her to work as a cook for the BRAC's male staff.

Jahanara occasionally gives suggestion to her husband about his business. Jalil does not always listen to her suggestion. For example, she discourages him to buy wooden logs from other district, because she thinks it might be risky. But Jalil did not stop. However, in some occasions they take decision together.

20. HOSNEARA

Hosnara became a BRAC VO member in 1992. Her husband, Tamiz, is a cart puller and share-cropper. They have only 5 decimals of land. She took so far four loans from BRAC. The last loan was Tk.5,000. Hosnara's husband told her to take loan from BRAC.

Hosnara lives in a joint family where her mother-in-law is powerful. When she told her husband to take loan from BRAC to cultivate some land she was criticized by her mother-in-law. She said that Hosnara would ruin her son getting him indebted to BRAC.

The last loan was used for cultivation. The loan was Tk 5,000. However, a small part of the loan was used for household consumption also. They took land from a neighbour for share-cropping.

Hosnara's husband carried out most of the tasks for cultivation, which included ploughing, sowing, weeding and harvesting. Labour was hired from outside. Hosnara took part in supervision. The selling of paddy in the market was done by her husband.

BRAC's loan repayment was largely made by the income from other sources. This was Tk.4,500. Tamiz is a wage labour and cart puller. From his income the repayment was made.

Hosnara went to the cultivating field when the crop was harvested. This was to ensure that the harvested crops are not damaged the outsider. She used to go with her husband to the field. Her husband does not allow her to move alone in the public places. Hosnara sometimes gives suggestions to her husband. But these are not about serious matters. Economic decisions are taken by her husband.

21. REHANA

About five years ago Rehana joined BRAC in 1993. Her husband, Karim, is a rickshaw puller and share-cropper. They have 5 decimals of land. She became interested in BRAC seeing her sister-in-law took loan from as a member. She discussed it with her husband who supported her. She raised

money from the income of poultry and cattles to give weekly deposits. So far she has taken three loans. The last loan was Tk.6,000. Rehana and Karim jointly decided to take the last loan.

The loan was taken for cultivation, although was started before the loan was taken from BRAC. They took 48 decimals of land on share-cropping and 16 decimals under mortgage. In total they cultivated 64 decimals. But the cultivation was done on 64 decimals of which 16 decimals was mortgaged-in land. About Tk.2,500 from the BRAC's loan was spent to cover cultivation expenses. For other purposes too BRAC's loan was spent which included the following: household consumption Tk.550, installment repayment Tk.750.

Rehana's husband carried out most tasks of cultivation. Her son helped sometimes. Wage labour was used. On one occasion, her brother also came to work for weeding. What was done with the harvested paddy? One part was sold in the market and another part was consumed in the household.

Rehana's family also borrowed from relative and neighbour. From a cousin they borrowed Tk.1,000. But the cousin charged interest for this loan - Tk.100 each month. From a neighbour they borrowed Tk.500 and the rate of interest was same. Rehana is not allowed to make free movements outside the village or in the market places. There is cultural restriction. She is comfortable with this. As a wife she gives suggestions but husband is the guardian of the family. He occupies the highest position. The decision making process in the family is influenced by this fact.

22. SHAHANAZ

Shahanaz is a new member of a BRAC's village organization. Her husband is a mason. They have 7 decimals of land. She has taken only one loan so far. Her husband asked her to apply for the last loan. The amount was Tk.3,000.

The objective of taking loan was to start fish cultivation. The entire loan was spent to buy bamboos to build fish traps. The pond was the property of the family. The area was 36 decimals.

The fish cultivation involved a range of activities - production, maintenance and marketing. There were other minor works in this connection. Keeping the pond clean was a routine job as collecting and providing feed to fish. The preparatory work involved setting up bamboo fence around the water surface of the pond. Other two important activities were catching fish and marketing. These activities were carried out by Shanaz's husband.

The fish cultivation required occasional expenses to hire labour and construct different gadgets. The money came from other sources like saving. When the harvesting of fish was started it was both consumed and sold to earn money. About Tk.600 was earned from the sale of fish.

They depended on grocery shops to buy goods on credit. Sometimes loan was taken from relatives to pay back BRAC's loan. It included also neighbour. Tk.900 was taken as advance from the fish intermediaries. The advance was adjusted by selling fish to the intermediaries.

The sale proceed was kept by her husband. Shahanaz sometimes gave suggestions but did not

receive importance from her husband. Her movement was also restricted.

23. KANCHANMALA

Kanchanmala became the member of BRAC in 1993. Her husband, Ashraf, works in a motor-boat. They have 9 decimals of land. She has poultry also which gives her occasional income. So far she has taken three loans from BRAC and the last one was Tk.5,000.

The last loan was taken for cultivation. Her husband took this loan. The cultivation was started before the loan was taken. Paddy was cultivated in 20 decimals of land. Of which 12 decimals was her own and the rest was teased from others. The land was located in a different village called Sanaterkandi, which is about a half kilometer from her own village. Most tasks related to the cultivation were carried out by Kanchanmala and her husband. Kanchanmala went to the field to see the crops often. Her husband went to Matlab bazaar to buy seed, fertilizer and pesticide when it was possible. Ploughing was done by the hired labour. Neighbours and relatives also helped her since her husband did not stay home clays.

The amount of loan was Tk. 5,000. It was not entirely spent for cultivation. Some money was spent for household consumption also. The harvest was good; it was both consumed and sold. Kanchan's husband was a motor-boat worker. He had regular income from that source. Tk.2,875 was paid back for the loan from Ashraf's income. From the sale of poultry came Tk.500 and used for repayment. There was borrowing from other sources but not significant. Sometimes rice was borrowed from the neighbours.

Kanchanmala's mobility was not wide scale despite the fact that her husband often stayed away from the family. It was because of her husband who did not like it. In decision making also her husband plays the central role.

24. FATEMA

Since 1993 Fatema is the member of BRAC. Her family owns more land than others. It is 89 decimals. Her husband is a security guard in a motor-boat. His salary is monthly Tk.2,500. Her son also works in a local small welding shop as a worker.

During the last 4 year she took four loans from BRAC. While the third loan was yet to be repaid she took the last loan of Tk.5,000. They used the loan to take land under mortgage and fish cultivation in their pond. There was a partner since the investment was large. Gradually, it was found that the professional fisherman who was partner assumed the complete control over fish cultivation and gave Fatema a part of the profit.

The repayment of the loan was made by the income from other sources. Fatema's husband's salary was a regular source. For a few months they had to borrow from other sources when the motor-boat was out of operation and there was no salary. Fatema hardly visited places outside the village. Her husband does not like her free movement. Fatema does not play any role in her family's decision making. When her husband remains absent only then she takes decision.

25. RUPIA

Rupia became BRAC member in 1995. Her husband, Safar Ali, is a rickshawpuller. They have 25 decimals of land. She has taken two loans and the last Tk.6,000.

Two different purposes were there to seek loan this time and her husband inspired her to seek loan. The purposes included giving back BRAC's previous loan which was Tk.3,000 and manage additional expenses for the cultivation of vegetables.

They cultivated **mitha kumra, chat kumra, jinga, chichinga and pepe**. Cultivation started before the loan was taken. The plot was located very close to her home and it was about 2 decimals of land. All members of Rupia's household took part in the cultivation of vegetables while the maximum tasks were carried out by her husband. Ploughing, procuring, marketing and regular supervision were done by her husband. Rupia played a minimum role in supervision when she took care that cattle did not damage vegetables or plants did not bend down on the ground. Since the plot was close to her home it did not take much of her time. In order to protect the vegetable plants from cattle a bamboo fence was set around the cultivating field. Sometimes her son and daughter went to Shahebbazar to buy seeds but when their schools were closed. The vegetables were sold in Shahebbazar which is about half kilometer far from her house.

The entire loan was used spent on cultivation. Some was spent for household subsistence too. A small part went to settle a previous debt. When vegetables grew, it was consumed in the household as well as sold in the market. About Tk.800 was earned from vegetable sale.

Safar Ali is a rickshaw puller. From his earning BRAC loan was repaid. Sometimes it became necessary to seek loan from outside to pay back loan. They took Tk.1,000 from a traditional money lender to pay weekly installment. From neighbour Tk.200 was taken. One of their relatives charged high interest on the loan taken from him.

Rupia says, 'My husband does not allow me to go to market or public places.' He says it is not decent for the women. Rupia did not protest. She accepted it.

26. AYESHA

Since 1992 Ayesha is the member of BRAC. Her husband, Moktar, is a rickshaw puller. They own 39 decimals of land. She took five loans from BRAC.

This family also owns a tailoring business. Her two sons started this business with two sewing machines. One was own and the other rented. They bought a place in the market to establish a shop, it took Tk.5,000. Later she took Tk. 8,000 from BRAC to establish a shop in a more favourable location. The previous place was sold out. It needed additional Tk.2,000. However, the space of the new shop was found inadequate. So they did not use the new shop. The money was spent to build their house. Now the shop is located in a rented house. Ayesha does not have any involvement with the tailoring business. It is completely looked after by her sons.

The earning from the tailoring shop was not bad. They transacted about Tk.3,000 monthly out of this shop. This money was spent to buy subsistence for the household, to pay back the loan of BRAC and in the same business again.

Ayesha is a housewife. She hardly went outside village. Her husband and sons play the main role in the household in decision-making.

27. CHANDANA RANI BANIK

This is little more than a year that Chandana Rani Banik is BRAC's VO member. Her husband, Naresh, owns a small business. Chandana also earns money by selling shopping packets made of paper. Her mother-in-law and she jointly do it. They have 6 decimals of land. Chandana is also busy with family chores. She makes shopping packets after completing her household chores. Her husband everyday buys old papers from the market for this purpose. Packets are also sold by Naresh at Matlab bazaar. Besides, he also earns everyday Tk.70 from a sweet shop at Matlab where he works.

The loan was taken to start a business but that did not take place then it invested in the sweet shop where Naresh works. The return from the sweet-shop was not good. It was Tk.1,600. The money was used for household consumption and the repayment of BRAC's loan. However, they had to borrow from other sources to pay back BRAC's loan.

Chandana does not have time to visit outside village, because she remains busy with her household works. Besides, she thinks that her husband is taking care of the household she does not need to go outside to earn money. Decision is taken by her husband. Her husband says women are not capable of thinking and taking decision.

28. MAFIA

Mafia is the member of BRAC VO since 1992. Her husband, Kamal, is a wage labour and mason. Mafia occasionally earns from poultry and weaving mat of straws. They own 40 decimals of land. During the last five years she took seven loans. The last loan was Tk.6,000. They bought a milch cow with the loan. However, the cow died after five months since it was bought.

Initially, Mafia, her husband and daughter all were engaged in the tending of the milch cow. Mafia carried out a lot of tasks - collecting grass from the field, feeding, milking, cleaning cowshed, making fuel sticks with cow dung. Her husband and son also collected grass. Sometimes bran, mustard seed and flour were bought from the market by her husband to give improved feed to the cow. Mafia also took cows to the field while her daughter sometimes accompanied her. The selling of milk was done by her husband.

The loan was used to buy cow. It also needed additional money for that. Some money came from own saving. After the death of the cow they bought again small two cows without taking loan from BRAC. One cow was also taken for share-tending. Mafia and her husband always tried to collect dry straws from the houses of neighbours or relatives when possible. They bought it at a low price. Before the cow was died they sold milk which was about Tk.2,000.

The money for the payment of BRAC's loan came from different sources - milk sale, credit, wage work etc. Sometimes goods were taken from grocery shop on credit. Taking loan from neighbours and relatives could not be avoided.

Mafia carried out different tasks on her own. She collected bran from her sister's home, which was 10 kilometers away. She also went to neighbouring villages to take cows for grazing. She goes to market place to buy clothes for the children or other necessities but her husband would not like her working outside home. Milk in the market place was sold by her husband. Her husband is the main decision maker but as an active wife she gave suggestions when possible.

29. MAMTAZ

She is a widow for the last ten years. Two elder sons are married and used to live separately. When one of them, Asad, died then her wife and her children came to live with Mamta. The youngest son works at Dhaka who sends her money. The pond where fish was cultivated was her family's pond. Earlier it was leased out to outsider this time Mamta took it. She paid Tk.3,000 as lease. Her brother-in-law helped her to carry out fish cultivation. He knew about fish cultivation. Mamta took loan from BRAC to undertake fish cultivation. She carries out several things herself to earn money. She has also poultry and 54 of decimals land. She does not keep the land fallow and carries out household chores mostly by herself.

At the beginning the pond was excavated. Then fingerlings were released into it. The regular tasks included providing feed to the fish and keep the pond clean. Lot of it was done by Mamta herself. She collected fingerlings, bought fish feed etc. Mamta also calculated return from the investment. Her son also helped her. Since he went to school, his regular participation was not always possible.

At one stage the fishes caught diseases. Many of these suffered from skin ulcers. Mamta took help from her brother-in-law for the treatment of the fish. After the harvest Mamta could not herself sell fish to the market. Her brother-in-law sold fish at Chandpur. Mamta also depended for loan on her relatives. Loan was needed to support fish cultivation. From fish sale she earned about Tk.3000.

How did she repay BRAC's loan. In different ways. Sometimes by taking loan from relatives and neighbours while sometimes by the money from other sources. She took another loan. Mamta is mobile than other women. She does not husband's restriction because she is widow. In the domain of decision-making she is independent relatively.

30. ANJUMA

About 3 years ago Anjuma became the member of a BRAC VO. Her husband is a cultivator and a waged worker. But he cannot work very hard as he is old. They own about 17 decimals of land. Anjuma has so far taken five loans. Two loans were issued in her name at a time. Anjuma faced somewhat a different situation when she planned to join BRAC. Many of her neighbours criticized her that she was making a mistake. Her husband was also afraid that she would fall into trouble by taking loan from BRAC. Her son works at Dhaka in a factory from where she sends money to his parents. The last loan was taken for vegetable cultivation.

Anjuma cultivated different vegetables, which included Lal Shak, Pui Shak, Koita Kumra and Data Shak. She collected seed and pesticide for cultivation. She frequently visited the cultivating field everyday where vegetables were grown and it was necessary for supervision. The time did not matter for her visit. Her husband ploughed land before the plants were sown. The harvest was not bad. It was both consumed and sold. Anjuma's husband took vegetables to the market. However, some of the produces were destroyed by some cattles. It was found that the BRAC loan alone did

not meet the cash need of the household. There came the loans from neighbour and relatives. From savings also some expenses were met.

How did they pay back BRAC's loan? The income from different sources was used for this purpose. The money sent by her son from Dhaka where he worked in a factory was also used to make repayment.

Anjuma is used to move outside freely. She went to collect the seed of vegetables from a far-off village where she went alone. She also went to Matlab bazaar to buy seed in a number of occasions. But she is aware that going to marketplace is not liked by the community. But her husband plays the main role in decision making.

31. MORIUM

Morium is the member of a BRAC VO for the last 4 years. She is an abandoned woman. She works as a domestic maid in the village. Economic pressure also needs her to work as a wage labour also. She took land for share-cropping. Her younger brother assisted her in cultivation. She has a son who goes to school. Morium faces acute economic pressure. During the last four years she took four loans. The last loan was Tk.5,000. When she was planning to apply for loan for cultivation, her brother encouraged her.

She worked hard for cultivation. She went to field regularly where paddy was cultivated. The ploughing was done by her brother and hired labour. When hired worker worked she kept present in the field. Her brother bought for her different inputs from the market. Sometimes she took help from her neighbours in cultivation. Paddy and rice was sold by her brother. Sometimes her mother also extended help.

A part of the loan was spent in cultivation. Some of the money was spent for other purposes like, household consumption and settling other debts. A part of the same loan was also repaid.

What did she do with the money received from the sale of paddy and rice? She earned Tk.1,250 from the sale of rice. It was spent for household consumption and the repayment of BRAC's loan. Some paddy was eaten. To make the payment of BRAC's loan she had to borrow from other sources also. She borrowed from traditional moneylenders as well as relatives.

Morium is abandoned by her husband. Her family is run on her income. It needs her taking up activities belong to the domain of the women. But still she has to depend on her brother for various things. In decision making also she acts independently.

32. FATEMA

Fatema became the member of BRAC in 1993. They own some land, which is very small in amount. Fatema's husband, Khalil, used to work in a mill previously. When he became sick he had to leave his job. He came back home and started to work as a wage labour. He then borrowed Tk. 2,000 to buy a country boat to ferry passengers. But his earning from passenger ferrying was very small which forced to stop it. Then he started an interesting business and started selling toys for the children from the same boat.

So far she has taken Tk.15,000 as loan from BRAC. In the last occasion she took loans together. They took loan to buy goat but it was spent in household for various purposes. Some of the money

was spent on settling old debt as well as buy subsistence. She earned from poultry and also rented goat for share tending.

To meet different expenses Fatema took loan from other sources also. These were from her relative and neighbour. Taking goods on credit from grocery shops was a regular phenomenon. It was also found that the money to repay BRAC loan came from different sources.

Fatema's husband and father did not like that she worked outside household to earn money. Her role in taking decision was also minimum.

33. TAFURA

Tafura became the member of BRAC about 4 years ago. Her husband is a professional boatman and commutes passenger. They have 45 decimals of land. She took six loans from BRAC. The last loan was Tk.6,000. When the last loan was being they were making plan to buy a cow. But the amount of loan was not enough and they had to add money from their saving. They earned money from the sale of milk. Milk was also consumed in the household.

How the loan from BRAC was paid back? With money from different sources. Sometimes from the sale of milk and sometimes loan from neighbours. Once she borrowed from a traditional money lender at high interest.

Tafura does not go outside village often. Her husband does not like it and she does not have many things to do outside.

34. JAMINA

Jamina became BRAC's VO member in 1993. She is young but her husband is old and occasionally falls sick. They have about 19 decimals of land. Jamina earns from poultry and kitchen vegetable. She has taken five loans from BRAC. The last loan was taken for cultivation. Jamina's roles in cultivation were significant since her husband was old and occasionally sick. During the time of cultivation she went to field regularly to see the condition of crop, also to find out was there any need for irrigation. She also regularly carried out household chores completely alone. She rose from bed very early in the morning and started her days' work. Her two children were the students of BRAC School and when they left for school Jamina went to the field. Her sons helped her but could not do it always. After the harvest her husband took crop to the market for sale. They also sold to *pharia* itinerant trader.

The cultivation was started before the loan was taken. So necessary expenses was made from saving and other sources of income. She took loan from her brother and sister also.

The first few installments of BRAC's loan were paid from the same loan. A part of the loan was paid back from the income of other sources. Other sources included poultry, vegetables, wage income of her son etc.

Jamina's husband was old and remains sick. This reduced the household's income. This caused trouble for her to repay installment. Jamina's personal feeling was painful before the repayment of periodic installment because it always there as uncertainty.

The old age of Jamina's husband caused her to take household's responsibility in a wider scale. This required her regularly going to field to see the condition of the crop and the need for applying further inputs. She moved alone in the fields. Initially she was criticized but later people stopped it. Jamina faced them boldly, although sometimes she pointed out to them the situation of her husband's sickness particularly to those who were close to her. Despite above, Jamina could not go to the market place.

Jamina's role in decision-making was significant for obvious reason. She took part more actively in household decision-making. Her perception about women's active role in household was different. She felt that the pressure of poverty was forcing women outside the household.

35. MAKSUDA

Maksuda became BRAC member in 1992. Her husband, Halim, was a poor agricultural labour. They owned only 18 decimals of land. They also raised two cows and sell milk of it. All members of Maksuda's family took part in raising cow. Maksuda took four loans from BRAC in the last four years. The total amount was Tk. 33,000. The last loan was Tk.5,000.

Maksuda was active and hard working. It was evident that she was different from many other women with regard to rigour she put in her work. She also worked outside her household to earn money. In the last season she worked in the house of Dholon Mia to process harvested paddy. Her efficiency in cow raising impressed others. Household chores were her responsibilities. Her husband was old and could not take the stress of regular work. But her defied it and joined a mill as a manual worker in another district. He earned Tk.100-200 as daily wage from there. The cows yielded- 4 to 5 kilogram of milk everyday. Halim lived far from the village in another district therefore Maksuda could not avoid carrying out different tasks not done by the women in general. For example, she went to Matlab market for shopping. She did not care for criticism by her neighbours. Her son was too young to do these jobs.

The loan from BRAC was used to buy the second milch cow. From the sale of milk they earned daily more than Tk.100. Maksuda collected grass from the field for the cows. She also cleaned cowsheds regularly. Milk was sold in Matlab bazar, which was three kilometers far from her home. Mamtaz and her son used to take milk to the market. Sometimes she collected water hyacinth from the village canal to feed the cows. She took her cow for pregnancy test also.

Like other households Maksuda also borrowed from other sources. It included moneylender, neighbour and relatives. Sometimes loans were used for household consumption, sometimes for investment in milching cow. However, sometimes savings was also used. Recently, she spent Tk. 1,500 from her saving for the repair of cowsheds. What was earned from the sale of milk was also used for different purposes, like the repayment of BRAC loan, subsistence or the settlement of other debts.

Compared to other women Maksuda's mobility was remarkable. She went to different places in connection with raising cow. She was also quite active in taking household decision.

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