The Status of Poor Women in Rural Bangladesh: Survival Through Socio-political Conflict

By

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Fahria Enam

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Abstract

This study is based on how rural poor Muslim women in Bangladesh have become the target of both international donor agencies and of Islamic preachers. In Bangladesh, religion and politics are not viewed separately, nor are they subsumed under the other. This thesis focuses on how Islam is currently being practiced by Islamic groups and attempts to analyse the socio-political conflicts between Islamic views and empowerment opportunities provided by NGOs in rural Bangladesh. Widely speaking, the secondary focus here is the hegemonic model of development espoused by multinational and local NGOs that offer poor rural women employment, and the opposing approaches offered by the main Islamist political party. In addition this study discusses the targeted women's capability of identifying the best option among the contested approaches offered by those dominant groups.

List of Abbreviation Used

AL	Awami League
APWA	All Pakistan Women's Association
ASK	Ain-O-Shalish Kendra
BNP	Bangladesh Nationalist Party
BRAC	Bangladesh Rural Advancement Committee
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
GAD	Gender and Development
GDP	Gross Domestic Product
GNP	Gross National Product
GOB	Government of Bangladesh
NGO	Nongovernmental Organization
PPP	Purchasing Power Parity
RDRS	Rangpur Dinajpur Rural Service
RNGO/RINGO	Religious Nongovernmental Organization
UNFPA	United Nation Population Fund
VPP	Village Pay Phone
WID	Women in Development

Acknowledgement

Gender issues have always interested me from the beginning of my teenage years. I commiserated with the sufferings of rural women after I observed the lifestyle of our poor female helping hands. My special gratitude goes to my supervisor, Dr. Najma R Sharif because it was she who introduced the theme for my thesis. My academic career as a graduate student of International Development Studies has inspired me to think critically about the miseries of people around the globe. As a result, being a citizen of a developing country, I could easily identify the facts that I learnt in books. I would like to thank the entire faculty of International Development Studies of Dalhousie University for giving me the opportunity to work on a topic that I cherished from adolescent. I specially extend my sincere gratitude to Dr. Najma R Sharif, for her flexible yet vital contribution to my work. I cordially acknowledge Dr. Nissim Mannathukkaren, the graduate coordinator and the second reader of my thesis for his constant assistance and patience throughout the writing process. I also thank my course mates Conrad, Rosy, Taslim and Shannon for being extremely helpful and supportive throughout my journey in Halifax. I am also grateful to my friends especially Tanim Bhai, Johny Bhai and Murad who provided me with help and positivity when I needed it most. Lastly, I thank Almighty Allah and my family for the blessings throughout my academic career in Canada.

Chapter 1   Introduction

Poor women in rural Bangladesh, like marginalized people elsewhere, strive to escape poverty and live long, fulfilling lives. As a "classically" patriarchal society on the Indian subcontinent, Bangladesh presents many challenges to movements for women's empowerment. This paper will explore some of these challenges and analyze the role of international development efforts in improving the lives of women.

Patriarchal domination permeates the lives of women, especially in rural areas where cultural adherence to patriarchal norms is often more acute than in urban areas (Kabeer, 1988). Poor rural women who observe patriarchal codes of behaviour are often unsure of whether to participate in development schemes that seem to be particularly designed for their socio-economic advancement. This paper analyzes the conflicts that Bangladeshi women face in rural socio-political and economic contexts and how they attempt to resolve these. Even though Bangladesh is a nominally secular country, Muslims in Bangladesh generally follow Muslim Personal Law and many people follow the laws of Islam quite strictly. Consequently, some Western development initiatives face religious or cultural barriers and constraints in Bangladeshi society. The population of Bangladesh was around 164 million in 2010[1] and among them 88.3% is Muslim[2] and around 48.9% of them are women (Islam and Sultana, 2006).Although the

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[1]Canadian International development Agency (CIDA)http://www.acdi-cida.gc.ca/acdi-cida/ACDI-CIDA.nsf/Eng/JUD-12915389-S7Y
[2]Banglapedia, National Encylopedia of Bangladesh,http://www.banglapedia.org/httpdocs/HT/P_0226.HTM

percentage of non Muslims[3] are not ignorable and they often face social constrains such as fear of conversion to Christianity regarding their involvement with the NGOs, I aim to focus on the majority group of the country which resides in the rural areas. Around 86% of the population lives in villages and almost half of them are women (Ibid, 2006). My focus is those rural women, especially those who are poor. My study will explore how these poor Muslim women survive through a number of socio-political conflicts arose in the rural society.

In rural Bangladesh, the relationship among 'Islamists', 'secularist' development agencies, and the common target of their attention –**the rural poor women** has been a dynamic one. This dissertation aims to uncover and analyze the socio-political conflicts that arise around these development initiatives, particularly in rural regions, and suggests strategies to overcome these conflicts. I proceed with the understanding that Bangladeshi women are best able to determine their needs, and the ways these needs maybe met by development agencies. In this study, "conflicts" are identified as those development schemes that prove to be contradictory or conflicting in paths yet common in goals. These conflicts arise when there is disagreement about the best methods of ensuring women's empowerment. The major hypothesis is that **socio-political conflict occurs when development schemes for poor Muslim women depart from established cultural norms**. The substance of Bangladeshi culture is intricately linked with religious tradition. On the other hand, most of the development programs implemented by the government and/or non-governmental organizations (NGOs) reflect the philosophies of

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[3]10.5% of the population are Hindus, Buddhists and Christians. Banglapedia, National Enclyclopedia of Bangladesh, http://www.banglapedia.org/httpdocs/HT/P_0226.HTM

the donors and often oppose the established traditions. For instance, campaigns for female education and empowerment for the rural poor women involving credit or loan systems, very common proposals, have faced resistance. Yet, the attention paid to landless and poor women in rural Bangladesh by international and local development agencies has created opportunities for mobilizing women for social and economic advancement that are unparalleled in the Muslim world.

The plight of the rural, poor woman has received considerable attention within the international development community. To appeal to project donors, both 'secular' and 'Islamist' groups have revised their strategies and tried to adopt ideas from each other to get approval on project proposals. The primary Islamist political party in Bangladesh, 'Jamaat-i-Islami', noting the popularity of NGO programs for the advancement of women, has redefined its social policies and lobbied for 'gender-specific' development programs. Secular and Islamist groups compete for confidence and electoral support of the population by offering incentives for participation in programs or projects; NGOs offer plentiful small business loans, while the promise of a violence-free work environment is ensured by the Jamaat-i-Islami (Shehabuddin, 2008).

Secular NGOs are aware that their image amongst poor women can be compromised by dismissing religious values; therefore, they often adhere to cultural and religious norms around gender, such as the prohibition on girl's education and the use of birth control or contraception (Shehabuddin, 2008). Upon close inspection, one finds that even when both the poor women and the Islamist groups try to address the same poverty-related issues, their approaches to poverty alleviation conflict. The Jamaat-i-Islami, in their ambition to become the ruling political party of Bangladesh, recognizes the political

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importance of acknowledging kinds of women's development that falls under Islamic jurisdiction. However, is this in the best interest of women in Bangladesh, specifically the rural poor? This paper asks 'can the practice of a religion (Islam), as mandated by the Jamaat-i-Islami, be contradictory, in general, to the approaches taken by NGOs and government including democratic rights of women, as rural women strive to climb out of poverty?' 'Islam' upholds a number of 'rights' for women, but the interpretation and practice of these rights is often subject to patriarchal dominance[4].

Of relevance to this paper is not what Islam offers to women, rather, the perception of it by its practitioners. To contextualize this research, it is imperative that we understand how ordinary, poor Muslim women perceive their social roles and duties as Muslims in their communities. To investigate the relationship between democracy and the practice of Islam, we must examine the involvement of the Islamic party, Jamaat-i-Islami, in advancing the livelihoods of poor women. This study looks at the social status of poor women in rural Bangladesh and the contradictory steps taken by various political and non political groups in the region. Factored in to this is the politicization of Islam, efforts to win electoral support from the poor, and the ways that political parties cajole rural women with the aid of religion. Sometimes, objections from government and Islamist parties are raised regarding the roles of NGOs in empowering women. Both the finance ministers of Bangladesh National Party and Awami League have voiced their concerns over the micro-credit development strategy (Islam, 2000b).

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[4]For example, the *Jamaat-i- Islaimi* explicitly exhibits the sympathy of Islam towards women through *Moharana,* which is an amount of money gifted to the wife by the husband on their wedding. This amount of money belongs to women only and they can utilize it in case of divorce or abandonment. However when it comes to play it is quite difficult to be enforced.

In terms of empowering poor rural women, non-governmental organizations can be applauded for their achievements. Yet, the achievements of NGOs depend on the environment, people's participation and, of course, public acceptance. In rural areas, public acceptance is easily thwarted by local religious leaders. However the primary religious political party Jamaat-i-Islami often expresses their resentment towards western NGOs, alleging that they convert Muslims to Christianity in the name of development (Shehabuddin, 2008). The following chapters will highlight these complex issues using relevant examples. This thesis aims not only to illustrate the conflicts that occur between secular and Islamist institutions involved in development efforts, but also the perception of this conflict by women and the ways in which they adapt and respond (by, for example, modifying their religious values). This study not only highlights the plight of rural poor women, but also focuses on their decision-making processes around addressing the social and political issues that affect them.

This dissertation will provide a careful assessment and understanding of the arguments around women and development issues in Bangladesh. Following an introduction of the issues in this first chapter, Chapter 2 will review the historical background of gender reforms in the context of Muslim women in Bangladesh. Chapter 3 contains the theoretical foundations of the study. Chapter 4 outlines the literature review, research methodology and research questions. Chapter 5 explores the socio-economic status of women in rural Bangladesh. It also sketches how Islam, poverty and gender issues are inter-related in the rural society. Chapter 6 discusses the socio-political conflicts that occur in the rural arena between the 'mission statements' of government, NGOs and Islamist groups. Chapter 7 critically evaluates the contribution of NGOs, state-led

initiates, and Islamist groups in reshaping poor women's livelihoods. Chapter 8 points out some success stories of both secularist and religious-based development groups and their projects. It is notable that Bangladesh has received acknowledgment for her efforts in introducing a successful implementation of micro-credit in poverty reduction by several NGOs. This chapter will also critically evaluate the pros and cons of this most celebrated tool in poverty alleviation. Chapter 8 also examines the ways that women are tackling conflicting messages from the many groups working for rural development and poverty alleviation; it uncovers the key determinants of their decision-making processes. A number of recommendations are suggested in chapter 8 and the conclusion has been drawn in chapter 9.

Chapter 2   Historical Background

This chapter draws from the history of Muslim women in Bangladesh during both the British and Pakistani regimes, as well as subsequent independent governments. It identifies numerous gender-specific reforms including Muslim Personal Law or Shariah, the purdah or seclusion system, status of female education during the British regime, initiatives taken to assist poor women by the All Pakistan Women's Association (APWA) in the Pakistan era, and other post-independence gender reforms. I aim to contextualize the portrait of Bangladeshi Muslim women within a historical framework and thus I will examine the circumstances affecting Bangladeshi women as British colonial subjects, under Pakistan rule and as citizens of an independent state. This will shed light on the motives and implications underlying various decision-making processes. Here we discuss gender related reforms and programs that focuses on the entire Muslim women in Bangladesh rather than the poor only. This historical backdrop explains how women in Bangladesh have been incorporated in several development schemes and used as a key mechanism (by the government in office) to win the world's faith in their regime. This chapter also explains that the involvement of religion, Islam, in particular, was practised by the administrators of pre liberation (Pakistan) regime.

Bangladesh has historically enticed many foreign travelers and adventure seekers. The country was ruled by the British crown for 200 years until 1947, and was then under the domination of Pakistan until 1971 (Shehabuddin, 2008), known then as East Pakistan. Bangladesh finally achieved acclamation as a sovereign state in 1971. During the colonial period under Britain, thousands of policies were made, chief amongst which were

policies relating to the welfare of women. Therefore, we start with the British Era as it relates to the predecessors to women in Bangladesh.

2.1 British Era

Among the major justifications that the British relied on to support their legitimacy as a colonial regime in India was the need to introduce law and order to an "uncivilized" region. They saw the existing Indian society in a state of "lawlessness," and considered it oppressive and adverse for Indian women. This oppression was by the intellectuals, and the British colonists and the military that commonly accepted various forms of societal abuse of women. The state of affairs prompted British officials to develop congenial policies and laws that not only appeared to ameliorate the oppression of women, but also legalized and solidified their dominance in the country (Sangari & Vaid, 1989). For instance, their motivation for investing in Western-style education for their subjects was to embed their colonial hierarchy. Colonial rule created the need "to form a class who may be interpreters between us and millions whom we govern; a class of persons Indian in blood and color, but English in taste, in opinions, in morals and in intellect" (Macualey, 1970:729). Similarly, one of the major factors that enticed British rulers to address women's social position were women's potential to act as a "[cheap] source of labor for plantation, agriculture and industry" (Jayawardena, 1986:8). The mutiny of 1857[5] succeeded in thwarting British interference in areas where religious philosophies (personal laws) were dominant. To avoid animosity from the Indians, the

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[5]The mutiny of 1987 took place in British India after the introduction of the new breech loaded –Lee-Enfield rifles that fired a .303 calibre cartridges which had to manually load before firing. It involved biting the end of cartridges which The Indian soldiers suspected that made of pig or cow's lard that obviously affected the religious belief of both Muslims and Hindus.

British rulers decided that the religious laws of each community (Bose & Jalal, 1998) should regulate religious and social matters. Despite its claims of non-interference and neutral treatment under the law, the male bias inherent in the civil administration ensured that women's voices could not heard, even in the few cases that made it before the law courts. Moreover, the colonial officials' tacit acceptance of a husband's full rights over the life of his wife negated the official position of gender-neutrality. The British enacted new laws that was extremely alien to the society yet supportive to patriarchy, one of which was the "grave and sudden provocation" clause that essentially condoned "a man's killing of his wife or sister if he came upon either committing adultery" (Rudolph and Rudolph, 1996:29-34). It permitted men to threaten their wives with prison imprisonment if they wished to live separately. Obviously, such laws served to underscore the social oppression of women in British Bangladesh. The colonial state also failed to protect those who needed protection the most, such as widows and child brides. Widow re-marriage under ancient Hindu Law was prohibited and the prevalence of child marriages was overwhelming (Ibid, 1996). Although many of the laws that were enacted to protect Muslim women's rights actually failed in the colonial period, some significant reforms did impact the lives of Muslim women. These are outlined to the next page.

2.1.1 Muslim Personal Law

Since the 19th century, Muslim nations have adopted a wide range of reforms under the sharpened influence of the West; for example, between 1850 and 1883, the Ottoman Empire changed its family laws in accordance with the interpretations of different Muslim jurists (Anderson, 1967). In British India, the Muslim Personal Law (Shariah) Application Act was passed in 1937. The majority of Muslims in British India considered

this a victory (Weiss, 1998). In the 20th century, Turkey adopted European legal codes while Saudi Arabia declared itself an Islamic nation thoroughly governed by Islamic law; interestingly, most other Muslim countries chose to be something in between. Muslim women had campaigned for this bill based on their belief that Islam gives significant rights to women, as opposed to customary laws which often worked to undermine their autonomy. Moreover, Muslim women believed the formulation of Muslim Personal Law would automatically raise their social value in both family and public spheres (Nair, 1996).

A combination of customary law and textual religion determined the accepted or lawful practices in late 19th century Bengali[6] society. A diversity of practices was therefore visible throughout several provinces of India. In 1939, dissolution of the Muslim Marriage Act was passed in regards to women's access to divorce (Ibid, 1996). The law stated that a Muslim judge could simply dissolve a marriage on the woman's behalf. However, it did not give Muslim women full accessibility to divorce but just the opportunity to file for divorce in cases of cruelty, desertion or prolonged. Muslim men's access to divorce remained much easier and unopposed (Ibid, 1996).

The next segment discusses about a number of reforms undertaken to improve women's status during the British region.

2.1.2 Educational Reforms

The significance of women's education had been considered a policy priority even in the 19th century. Throughout this period, women's accessibility to education and the contents

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[6]Those residing in the State of Bengal in India are referred to as Bengalis.

of academic curriculum was hotly disputed. Indeed, many Muslim scholars believe that it was Islam, not (as Europeans claim) the West that first recognized the full and equal humanitarian rights of women. During that period, Muslim women were educated through Islamic methods (Bose and Jalal, 1998). Women would learn the teachings and philosophies of Islam via readings of the Quran. Although the British Raj tried to westernize/secularize the curriculum, most Muslim scholars pushed for the acquisition of knowledge through religious texts (Ibid, 1998**).** Another noticeable event was that Syed Ahmed Khan[7] titled as the "greatest Indian Muslim of the 19th century" by Francis Robinson, has clarified the importance of education provided by the government for Muslims during that time (Ibid, 1998). He explained that no satisfactory education could be provided to the Muslim women until a large number of Muslim men are not educated. He was convinced that Muslim women's education should be as much as they require for household happiness (Jalal, 1991). Such ideologies have been followed by a number of families, especially in rural Bangladesh until now.

2.1.3   Seclusion or Purdah System

The term Purdah originates from the Persian word meaning "curtain". Here, purdah refers to "seclusion," or the garment worn by women as a veil (it is a long coat like garment that is worn to cover the whole body, head, and face if wished). Another term used for this is **burka.** Criticism of the purdah in Bangladeshi society came from women themselves, while some of the most critical scholars, including, Syed Ahmed Khan, were

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[7]Sir Syed Ahmed Khan was a legendary educationist and great social reformer who built new dimensions in the field of modern education. He was one of those early pioneers who recognized critical role of education in the empowerment of the poor and uneducated Muslim community. He instituted Scientific Society in 1863 to create a scientific temperament among the Muslims and to make the western knowledge available to Indians in their own language.

reluctant to involve themselves in the issue. One of its critics was a progressive woman from East Bengal, Begum Rokeya Sakhawat Hossain[8] (1880-1932). Although she never did cast off her own purdah, she was quite charmed by the lifestyles of educated Christian and Hindu women. In 1905, she published a short story, "Sultana's Dream", which lays out a Utopian picture of a non-patriarchal society. It takes place in a society called **Ladyland**, where men are forced to be under seclusion and women run the state. She also wrote a series of stories called '**Avorudhbashini**' (means the secluded ones) which delve into the lives of both Muslim and Hindu women in purdah. At that time, the purdah - eventually renamed the burka - was a signifier of high status for distinguished families and was intended for women who were in affluent households and could afford being secluded both inside and outside of the home. The advancing **women's movement** in British India expressed its concern around the use of the purdah, claiming that it lessened women's ability to be active participants in society. However, many women, such as Begum Rokeya Hossain, held that education alone was the key ingredient in uplifting women's social position and encouraging their confidence to take on economic autonomy (Shehabuddin, 2008).

2.2   Pakistan Era

After the departure of the British Raj from India in 1947, India and Pakistan formed two independent states. The country of Pakistan represented itself as a homeland for the Muslims of British India, and included the regions of Sindh, Baluchistan, the Northwest

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[8]Begum Rokeya Sakhawat Hossain was known as Benagal's earliest and boldest feminist writer, she was also a creative educationist and social activist. She was the founder of the Sakhawat Memorial Girls School in Kolkata, India. She was one ofthe pioneer social activists who organized middle class women in slum development and provide training for poor women in income generating.

Frontier Province and West Punjab. Pakistan also included East Bengal, then known as East Pakistan, today as Bangladesh. Ironically, the only common thing that these two distinct provinces could share was the religion of Islam; excluding religion, there was very little (including culture, language, food, geography) in common between these two portions of the country. After Muhammad Ali Jinnah's[9] premature death and the assassination of his successor Liyaqat Ali Khan[10]as the country's first prime minister, the country fell under the rule of a Punjabi-dominated army and bureaucracy led by Ayub Khan[11]in the late 50's. They used Islam instrumentally in their rule. The initiative to create sustained theological rule by the state was taken up by Moulana Moududi[12], the founder of Jamaat-i- Islami of undivided Pakistan. He claimed the approach of secular leadership is inappropriate for sustaining Islamic Shariah in a Muslim state (Maududi, 1960). The Jamaat-i- Islami of Bangladesh originated from the group of Moududi (Shehabuddin, 2008).

Ayub Khan, commander in chief of the Pakistan Army, realizing the importance reforming Islamic law, eventually authorized the freedom of religious practice acknowledging that "Islam…could not immediately be sidelined but it could be reformed, modernized, depoliticized, and eventually eased out of politics" (Chowdhury, 1998:148).

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[9]Muhammad Ali Jinnah popularly titled as Quaid-i-Azam (leader of the nation) was the founder of the independent state Pakistan. He was severely criticised by the East Pakistanis in 1948 after his announcement that declared Urdu to be the official state language of undivided Pakistan.

[10]Nawabzadah Liaqat Ali Khan was the first prime minister of Pakistan. He was the principal architect of the partition of India and the creation of Pakistan in 1947. He guided the country through its first difficult years. He was assassinated in October 1951 by a Muslim fanatic who resented his steady refusal to contemplate war with India.

[11]In January 1951, Ayub Khan succeeded General Sir Douglas Gracey as commander in chief of the Pakistan Army, becoming the first Pakistani in that position. In 1959, 'Basic Democracy' was initiated under his supervision which decentralized the power to local levels to assist rural people through a government elected representative.

[12]Maulana Abul Ala Maududi was the founder of Jamaat-i-Islami (Soceity of Islam) in 1941 as a centralized and strictly hierarchical organization. It deliberately remained out of the government as a parliamentary party until 1948. In 1948 it accepted the idea of gradual reform within government.

With the objective of alienating Islamic parties of "[their] monopoly on interpreting Islam", the new government depended on state-sponsored agencies and institutions to explicitly proclaim Islamic values and rights and "control its flow to politics" (Ibid, 1994:150).

The All Pakistan Women's Association (APWA), founded in 1949 by Rana Liaquat Ali[13], the wife of Pakistan's first Prime Minister, was the largest women's association of the regime. Although it initially sought to include all women over the age of sixteen, it ended up being an organization of the elite. The association was heavily funded by the government because of its apolitical nature and intended to aid women in need and promote female education and empowerment (Weiss, 1998). Basically, it provided charity and social services, which in the long run did not bring about any significant, sustainable change. Overall, the organization failed to reach those in need of assistance, as the attitudes of those involved seemed apathetic towards poor women. They tended to view poor women as victims of circumstance and displayed charitable attitude towards them. Instead of striving for sustainable methods of development for women, they campaigned for charity which failed to bring any success in terms of empowering women or breaking them out of poverty. Social change was not the mandate of the APWA, nor was challenging the patriarchal social relations that undermine women's empowerment (Kabeer, 1988). Their understanding of poverty was unrealistic. As a result, the APWA had limited access to impoverished women and struggled to actually assist urban women or reach the actual target groups. However, Mumtaz and Shaheed

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[13]Begum Rana Liaquat Ali Khan was a crusader for women's rights, her first sighting of the hardships of the oppressed and downtrodden came at a very early stage in her life. She founded the All Pakistan Women's Association (APWA) in 1949 and played a pioneering role in the advancement of women in political, educational, economic and other fields.

(1987) try to discourage viewing the APWA "exclusively in terms of a social welfare organization" and point instead to its achievements in the sphere of women's legal and socio-political rights (Ibid, 1987:53-55). In 1953, the APWA argued for a ten-seat reservation of seats for women in the provincial and national assemblies for a period of at least ten years. Ironically, APWA could not live up to its own expectations and failed to provide female membership in the assembly. One of the reasons of its failure to achieve the target is it served for the interest of the rich class of the society (Ibid, 1987).

2.3   Bangladesh Era

Bangladesh emerged as an independent state in 1971 after a sanguinary war against West Pakistan. The civil war was the outcome of constant resentment and political tension between two extremely different regions, East and West Pakistan. Sheikh Mujibur Rahman[14], known as the father of the Bangladeshi Nation, led the post-liberation period. Gender-specific policies began in Bangladesh through rehabilitation programs that were offered to women who suffered physical abuse and/or lost their husbands during the war (Murshid, 1996). When Bangladesh emerged in 1971 as an independent state committed to a secular liberal democracy, its secular politics was attuned to ideas of gender equality. However, the new government was occupied with post-war reconstruction and did not prioritize this objective. In addition, Bangladesh was aligned with communist and socialist parties in Soviet Russia and India, both of whom supported Bangladesh with financial and armed support during the nine months of the sanguinary war. Despite handling the current situation with care yet strict administration, the new

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[14]Sheikh Mujibur Rahman is a charismatic leader, the founder of Bangladesh Awami League, father of the Bangladeshi nation and was the first president of independent Bangladesh.

government stumbled in making any influential policies for women. One of the major concerns of the state was to rehabilitate destitute or raped women (that is, to acknowledge their sacrifice). They were named '**birangana**', meaning brave, in an attempt to award them some social status; marriage, nevertheless, prevailed as the only real means of social acceptance (Kabeer, 1989). Meanwhile, government and non-government initiatives were focused on securing gainful employment for these women. Initiatives like skills training and cottage industries based on traditional crafts that could be marketed abroad were encouraged. Organizations such as the Bangladesh Rural Advancement Committee (BRAC)[15], Ganoshathya Kendra (People's Health centre)[16] and Grameen Bank[17] were introduced during this period. These local NGOs started as attempts to help women throw off the shackles of subordination and achieve some degree of financial security. They sought to give women the opportunity to control their own earnings by mobilizing, educating, and engaging women in vocational work (Murshid, 1996; Kabeer, 1994).

Sheikh Mujibur Rahman's secular government was abandoned in 1975 when he was assassinated along with his family members. After a series of military coups, Ziaur Rahman[18] (commonly known as Zia by the citizens of Bangladesh) acquired leadership of the state with the backing of a strong army. He de-secularized the constitution in 1977 and added "an absolute trust and faith in Almighty Allah" (Guhathakurta, 1985:81). In

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[15]Bangladesh Rural Advancement Committee (BRAC) was founded by Sir Fazle Hasan Abed in 1972 emerged as a disaster relief institution at the beginning but now its mission shifted from immediate relief to long term development.

[16]Ganashashtho Kendra (people's Health centre) was firstly initiated in 1971 to treat the freedom fighters during the liberation war. The post war activities started in 1972 with 22 volunteers and doctors.

[17]Grameen (Rural) Bank was originated in 1976 by Dr. Muhammad Yunus, he launched an action research project to examine the possibility of designing a credit delivery system to provide banking services targeted at the rural poor.

[18]Lietenant General Ziaur Rahman is a freedom fighter, Founder of the Bangladesh Nationalist Party (BNP) and leaded the country from 1977 to1981. He was assassinated on May 30 1981.

seeking the support of the OPEC nations, he openly aspired to transforming Bangladesh into an Islamic state. The public and press opposed him vehemently. Ziaur Rahman was assassinated in 1981 and replaced by Hussein Muhammad Ershad[19] (commonly known as Ershad by the public) a repatriated military officer. Ershad, however, pursued similar policies as Zia, i.e. decentralization through the creation of gram sarkar[20] which was another version of upazila (sub district) parishads[21] (supported by Ershad) to find the legitimate support bases in rural areas and expand the accessibility of the rural rich (Ibid, 1985). They won support by institutionalizing Islam at the central level and declaring Islam the national religion, even while subscribing to women in development (WID)[22] policies. Both Zia and Ershad caused a shift to the right in international alignment, as Bangladesh moved away from India and the former Soviet Union in hopes of establishing closer ties with Pakistan, the USA, Saudi Arabia and Libya (Ibid, 1985).

Under Zia and Ershad, state policies relating to women were often contradictory. At one level, it supported development initiatives funded by foreign secular donors who aimed to empower poor women; at another, it capitulated to the forces of religious extremism that sought to reverse this process. Dependence on aid continued to increase during Zia's

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[19]Lieutenant General Hussain Muhammad Ershad is the founder of Bangladesh Jatiya Party and was in office from 1983 to 1990.

[20]Gram Sarkar, most commonly known as Swanirbhar Gram Sarkar (Self-sufficient village government) was a village level institution formed by President Ziaur Rahman in 1980. It was a village level government consists of Gram Pradhan (the chairman of the village), 11 members including 2 elected female members by the Thana circle officer (a bureaucrat)..

[21]Upazila Parishad was a district level institution that was an up gradation of the local level institutions of Bangladesh. It was formed by Hussain Muhammad Ershad under an administrative reform committee, Committee for Administrative Reorganization/Reform (CARR) in 1982. According to the recommendation of the committee, subdivisions were upgraded to districts and thanas (a local level unit) were upgraded to upazila (sub-district). Accordingly, for the very first time in the history of Bangladesh, the Chairman of a Thana level (upazila in new structure) council was elected directly in 1985 to make it a truly representative local government.

[22]WID (Women in Development) is a gender specific development approach that emerged as a way of addressing the needs and concerns of women. It was established to ensure women's direct involvement or participation in their countries' national development programs.

regime—aid disbursed as a percentage of GDP rose from 10% in 1972/73 to 14% in 1981/82—but the sources of that aid changed (Kabeer, 1988). Aid from India and the socialist block decreased, while aid from the OPEC countries, particularly Saudi Arabia, became much more important. The magnitude of aid donated to Bangladesh gave international donors profound influence over the country's affairs. Saudi's influence was visible when the female traffic police officers were taken off the streets in order to adhere to Islamist notions of female modesty (Kabeer, 1988). Both at the central level, through conditions imposed by the IMF (such as structural adjustment programs) and at the local level (through the planning and implementation of development projects) foreign interference was widespread. Western influence was felt "in the economy, in internal and national security and in consumer aspirations" (Ibid, 1988:110-112). The grip of the IMF-World Bank orbit stood closer to the country so that by 1982 vivid modification and revision of most other earlier nationalist policies took place. As the developmental emphasis has shifted to export-orientation and the private sector, and influences over imports and foreign exchange have been reduced, Bangladesh has become increasingly vulnerable to the ups and downs of the global economy (Ibid, 1988).

With the fall of Ershad in late 80's, a civilian electoral government was re-introduced in 1991. However, the party in power, the Bangladesh Nationalist Party (BNP), founded by Zia, remained closely connected to the army. In addition, the state under Khaleda Zia[23] experienced an acute crisis of governability including a static parliament and increasing political violence. Opposition parties were suppressed by force (Murshid, 1996). This

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[23]Khaleda Zia is a wife of the former President Ziaur Rahman and the current chairperson of the opposition political party- Bangladesh Nationalist Party. She was in office from 1991-1996 and 2001-2005.

repression continued under the next Awami league government headed by Sheikh Hasina [24]. A pattern of 'tit-for-tat' political violence has become the norm in Bangladesh. Additionally, newly elected parties abandoned programs established by the previous regime. This disrupts ongoing development programs and slows the progress of development among target groups. The worst victims of these political games are the poor citizens of the country, especially rural women, as they are considered easily gullible. Poor rural women have to face such political game every now and then and it becomes more visible during the election season. The matter of fact is even after 40 years of independence and an eventful history with Britain and Pakistan, women's situation has seldom changed. The study argues and discusses about the causes and consequents of the socio-political norms that are followed by the poor rural women even if those threaten their survivals.

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[24]Sheikh Haseena is a daughter of Sheikh Mujibur Rahman. She is the current prime minister of Bangladesh and the head of the political party Awami League.

Chapter 3   Theoretical Foundations

This study sketches women's socio-political status in rural Bangladesh, showing how it is impacted by the Islamists, secularist NGOs and the political parties. In the writings of most feminist scholars, rural women in South Asia are often portrayed as the victims of patriarchy, poverty and natural disasters. In this chapter, the main theory that compliments the argument is **socialist feminist theory**. Apart from this theory, an approach of **instrumentalism** creates a foundation for the argument. My work acknowledges a number of scholars who give voice to my thoughts, chief amongst whom are the socialist feminists, Naila Kabeer, Sarah White and Elora Shehabuddin, who have provided me with inspiration throughout my research. This chapter articulates the **socialist feminist theory** and its applicability in rural Bangladesh, the patriarchal system and its influence in rural Bangladesh and a brief discussion on the genre of socio-political conflict in Bangladesh. This chapter constructs the theoretical background of the study and views Bangladesh through another major component of socialist feminism, which is- **Capitalism**.

3.1   The Approach of Instrumentalism, Origin of Socio-political Conflict and Rural Bangladesh

The approach of **Instrumentalism** has been used to illuminate the fact that the major decisions within the society are made by various interest groups (in this context, the interest groups are the rural elite or power holders, religious leaders). The features of instrumentalism given by Cohen (1974) are - self-serving ethnic leaders (represented by the religious leaders in this study), co-opted by state elites, possessing an awareness of

own class interests (Bangladeshi Islamic leaders hailing the Muslim identity over social aspects) (Ibid, 1974). According to the Oxford Dictionary, Instrumentalism is "(especially in Marxist Theory) the view that the state and social organizations are tools which are exploited by the ruling class or by individuals in their own interests" (Oxford Dictionary, 2010)[25].

This instrumentalism approach helps us to analyse the rural situation in Bangladesh where we see the heavy domination of rural elites and the local religious leaders. Most of these groups believe in orthodoxy and is re-enforced by patriarchy. Such dominant groups resent NGOs when they undertake any scheme to empower women that go against their social and religious belief and thus, the socio-political conflict occurs.

Although Bangladesh is a Muslim majority country, the country is heavily influenced by cultures and rituals borrowed from Hinduism and Buddhism (Hussain, 2010). For instance, Bangladeshis still greet their seniors by touching their feet; that is not a custom of Islam but of the Hindus. However, since the emergence of the independent state Bangladesh there is a conflict of religion and culture. Historically the emergence of Pakistan was out of a religious reason while the more recent birth of Bangladesh was caused by the need to alienate herself from the culture of Pakistan (Brass, 1974). Such situation states a distinct position in both practicing religion and cherishing the social norms of Bangladesh. The concurrent socio-political conflict of recent days might serve a different flavour but it was present at and since the very beginning of Bangladesh. Conflicts occur when the prevalent social norms contest the visions of society by the

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[25]Oxford Dictionary, 2010 http://oxforddictionaries.com/definition/instrumentalism

NGOs. The chapters 5 and 6 will elaborate on the contradiction between religious views and the development initiatives taken by government and NGOs. The readers may find it ambiguous why the primary religious party or similar groups are identified as separate from the government of the country. The reason behind it is, in spite of being a country with a Muslim majority, Bangladesh is not an Islamic Republic, which means it is not officially a Muslim country like Pakistan and other Middle Eastern countries. Thus the legal system of the country does not support the informal Islamic decree (fatwa) given by any religious leader towards activities of women that they do not like. Despite such positive features of Bangladesh, women, especially rural women, face a number of barriers in their paths to earn livelihoods and not be poor. Since poor women are often a main **target** for the NGOs, government and religious groups' development objectives, their socio-economic status depends on the initiatives taken by these groups only. They have been termed as "underdeveloped" or "hardcore poor" by the development/government/religious groups and therefore need to be 'developed'. Sreshtha (1995) pointed out in his article[26] that 'the poor' of a certain region identify themselves as poor after being defined to be poor by the western development partners (Ibid, 1995).

We can use instrumentalism to theorize this situation. Instrumentalism says that the socio-political identities are derived from the elite class or the ethnic leaders by elite manipulation of identity symbols (Brass, 1974). In this context, the instrumentalist model explains the influence of elite Islamic forces that use symbols like women's veil or headscarf to offer a new identity to Muslim women (Hussain, 2010). According to the Islamic leaders, a veil or a headscarf is the reflection of piety and should be observed by

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[26] Shreshtha, Nanda, 1995. "Becoming a Development Category", Power of Development, Routledge Custom Publication,

every Muslim woman. In my study I show how rural poor women's behaviour in public, even when dictated by what the religious leaders say, have been reshaped and revised to suit their purpose of day to day living under very harsh economic conditions. By religious norms Muslim women are only allowed to go outside the walls of a home when wearing a veil or covering themselves fully. However, many rural women do not agree with this statement, rather they redefined the method of **purdah** or seclusion as they believe, that is, and appearing in a decent way should be counted as piety (Shehabuddin, 2008). The introduction of micro-credit system to alleviate poverty from rural areas is an **instrument** used by the local and international NGOs. Frequent use of microcredit by the national and international development partners confirms its acceptance among the rural poor women. In rural Bangladesh, the success of the 'Grameen Bank'[27] in offering empowerment to rural poor women through micro-finance proved its credibility and now every other NGO uses this method. This situation reflects another form of instrumentalism that notes the method or 'identity' for poverty alleviation (micro-credit system) is determined by the elite development partners and not by the poor people themselves. Above all the use of instrumentalism can be taken into account to conceptualize the conflicts that exist among the religious groups, public service sectors and the NGOs. Moreover, the culture of Bangladesh is often more interested in the power holders rather than the commoners. For this reason the poor who lack class and social recognition, affiliate themselves with such groups for survival (Kabeer, 2011). In my thesis, I show that the rural poor women had to choose between the philosophies of religious leaders and that of the NGOs to ensure their existence in the given society. Kabeer (2011) identified the culture of Bangladesh by

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[27]Grameen (Rural) Bank was originated in 1976 when its founder Dr. Muhammad Yunus, head of the Rural Economics Program at the University of Chittagong, launched an action research project to examine the possibility of designing a credit delivery system to provide banking services targeted at the rural poor.

stating that although the constitution of the country ensures equal rights for all, the real practice of democracy implies the affiliation with the powerful class and access to resources of those groups who maintain high profile in the society, (in the given context of rural Bangladesh, the rural elites and the Mullahs) (Ibid, 2011). However, the challenge of such society is twofold - the democratization of the state and society and democratization of the society itself. The former one believes in the direct recognition of the all citizens in relationship to the state, regardless their socio-economic status in the society. Such recognition is not common in a culture where the economic dispossessions of class overlap with social discrimination based on caste, ethnicity, gender, and other social identities (Betteille, 2000). The equal treatment to every person in a society is a must for both liberal and radical approach of citizenship. Nevertheless, in Bangladesh context, it cannot be taken as a precondition for democracy. The democratization of state should not be apart from the democratization of the society. Ironically, the capacity to bring about such radical transformation is quite weak in the rural poor; who are, by default excluded from the mainstream economy. Lacking the basic means of production, they live close to the margins of survival, uncertain of their ability to meet their basic daily needs. Therefore, such groups are often forced to bind themselves into highly asymmetrical patron–client relationships through which they secure the resources they need for their subsistence in return for labour and loyalty to their patrons (Smith 1997, Wood 2003). Followed by the theoretical approach, the Socialist Feminist theory has created the base of the argument.

3.2   The Socialist Feminist Theory

The socialist feminist theory is the major theory that creates a foundation for the argument of this study. The theory of socialist feminism believes that gender and class play an equally significant role in explaining oppression of women (Tong, 1989). Moreover, the socialist feminists view women's relationship to the economy as the main point of women's oppression. Gender can be conceptualized as a social, political and economic category that takes a particular shape under capitalism (Mandell, 1995). The socialist feminists perceive each individual as single social being that survives in a socio-economic atmosphere. The capitalist behaviour imposes on people the need to compete with and exploit one another in order to survive economically. With social class as the focal point of analysis, the socialist feminist emphasize on the social (patriarchy, class, race) and economic organization of work in capitalist systems and the interconnections between production and reproduction, the private and public spheres (Ibid, 1995). The socialist feminism differs from other forms of feminisms (radical, liberal, even Marxist) as it correlates the social aspects with the economic discrimination in gender issues. Young (1980) perceives the class system that Marxist feminism considers the main reason of women's oppression, to be gender blind. Both men and women can be affected by poverty and other discriminations. For example, a man from a lower class is comparatively less able to access some things in the economy than a better off man can (for example, access to bank loans). Women also face the same situation, but added to this, are some social aspects that are gender-biased even in the same class system (Ibid, 1980). Although we can say that 'economic class' is significant in determining women's status it is also undeniable that the social and gender relations should hold much

importance. To confirm its unique stance from Marxist feminism, the socialist feminism has developed two different approaches - **dual system theory** and **unified system theory** in order to articulate the oppression of women but through different lenses.

Dual system theory says patriarchy and capitalism are two distinct or separate forms of social relation that when they intersect, oppress women in particularly egregious ways (Tong, 1989). In this approach, for understanding women's oppression, both capitalism and patriarchy must be analyzed separately and then be correlated. What makes it complex is although all dual system theorists believe capitalism as a material structure or historical rooted mode of production, only few of them describe patriarchy as material structure or historically rooted mode of **reproduction.** Most of them consider patriarchy as **non-material** structure (Young, 1980).

On the other hand, the unified system theory confirms the affiliation of capitalism with patriarchy and vice versa. According to the unified theory believers, patriarchy is no different from the organ of capitalism; it is rather a body and its mind. It is an ambitious form of socialist feminism that covers all the reasons of women's oppression that exist within the society. The literature of this dissertation has been analyzed under unified system of socialist feminist theory. In the next section, I will discuss the impact of patriarchy in rural Bangladesh. This study would be focusing on one portion of the socialist feminist theory – **the role of patriarchy**. Although capitalism has its influence, the situation of women surviving through a socio-political arena is our interest at the beginning. The role of capitalism will be discussed at length later when rural women's economic situation and the micro-credit system is analyzed. The social aspect of oppression, which is a consequence of patriarchy, is our primary attention.

Before starting the main argument of patriarchy in the next segment, let us have a glance at capitalism. Traditionally, 'capitalism' refers to the ownership and control of the means of production by a class of 'capitalists' (such as the owners of capital, or means of production used by workers other than the capitalists or owners themselves) and an economic and political system that favours this (Clore, 2008). It has always existed to some extent in all civilizations but written about formally by Adam Smith in his book "The Wealth of Nations" in 1776. Capitalists support a system of free enterprise where the laws of supply and demand will make sure that the economy runs most **efficiently** in distributing the scarce resources to produce the goods and services that meet people's needs and the government interferes in the economy only to uphold property rights (Henderson, 1977). Capitalism characterizes competition in which there is rivalry in supplying or getting an economic service or good. Sellers compete with other sellers, and buyers with other buyers. The buyers seek to maximize individual satisfaction in purchasing goods and the sellers look to make the best possible sale allowing them the most profit (ibid, 1977). The next section of the chapter discusses how Bangladesh has been perceived through capitalism.

3.3   Bangladesh Through a Capitalist Lens

Bangladesh can be labelled as a peripheral capitalist economy within the global capitalist system. Mies and Shiva (1993) stated that "Capitalism in based upon a cosmology that structurally dichotomizes reality: the one always considered superior, always thriving, and progressing at the expense of other. Thus, nature is subordinated to men, women to men, consumption to production, and the local to the global" (Mies & Shiva, 1993; cited in Hennesey and Ingraham, 1997: 375). Practically, it operates under a larger state, which

is the framework of global capitalism structure. This is a phenomenon where the system of imperialism works by "manufacturing consent" within the ruling class, accommodating them within the global capitalist system to collaborate in the "harvesting" of resources and control of the economy. After the introduction of neo-liberalism and its 'favoured child' (Structural Adjustment Policy) during the mid 1970s in Bangladesh, the concept of privatization was adopted by the power-holders. Thus, a number of government factories were privatized (Muhammad, 2010)[28].

Having the blessing of the capitalist states, the number of factories increased, employing a fair share of labourers. Female labourers were more likely to work with garments than in manufacturing factories. Fieldman (2001) points out that the government in 1982 introduced an industrial policy that goes along with the World Bank's export-led strategy. It encouraged foreign investment in Bangladesh due to competitive wages and the docile nature of Bangladeshi women. She described the dramatic change in the streets of Dhaka, where women now live in hostels that previously had been limited to university students, go to the cinemas, shop in the markets that surround the emerging manufacturing sites, wait for buses, and walk arm-in-arm along the road (Ibid, 2001).

In the past two decades, thousands of Bangladeshi women entered the formal and visible labour force, especially which connected to export-oriented garments. Between 1979 and 1985, the number of garment factories jumped from 0 to 700, although some were shut down during the short-lived imposition of US and European quotas on Bangladeshi exports (Crook, 1989). Between 1980 and 1989, the number of female garment workers

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[28] Muhammad, Anu, 2010, interview on `Development', capitalism, NGOs and people's movements in Bangladesh, published in Links- International Journal of Socialist Renewal. http://links.org.au/node/2075

increased from 50,000 to 225,000, creating a first generation female industrial work force (Kabeer, 1994). In 2003, around 1.5 million women were working in garment industries (Kabeer, 2004). However, factory work was not a good option for women. Many Bangladeshi regard these workers as immoral and inappropriate example for young females (Kabeer, 1994). Moreover, due to their lack of basic literacy and education about machines, women are not favoured employees in the factories. This is further exacerbated by a lack of childcare facilities and the disrespectful attitude of employers (Kabeer, 2000).

However, we will focus here on the most significant phenomenon of the same period – the NGOs. The emergence and growth of NGOs in Bangladesh is a result of both state and market failure. The growth of NGOs is also a neoliberal phenomenon, where the state's responsibility towards its citizens is thoroughly reduced and the market is given full authority in every sphere of life. In this model, the NGO is a supplement to as well as an instrument of the market economy. However, the services of NGOs became the necessity for rising poverty and inequality. The NGOs were supposed to alleviate poverty by filling up this vacuum and reduce poverty. The increasing number of NGOs has offered job opportunities to many middle-class women, who got involved when BRAC took projects of education and health services to women in rural regions (Muhammad, 2010).

One of the measures taken by the NGOs to assist poor women is micro-credit. Dr. Muhammad Yunus of Grameen Bank and Fazle Hasan Abed of BRAC have institutionalized and attracted global attention through its monetary profit. The concept of micro credit shifted away from the supply-led finance theories and more towards

demand-driven credit models (Abbasi, 2008). Few reasons of the emergence of micro-credit are given below-

- There is a huge demand of financial services especially in informal market since that ' the poor are bankable',

- The innovative mechanism of lending money can offer income generating purpose for the poor,

- It can be used for both poverty alleviation and long term community development,

- It can engender ownership and empowerment amongst poor rural women (Ibid, 2008).

Although their microcredit programs began with the promise of poverty alleviation, gradually its success shifted its strength in other areas. From microcredit business, organizations like BRAC, Grameen and ASA who have 80% of control on microcredit in Bangladesh, have accumulated immense capital and have shown that microcredit can become a corporate success (Muhammad, 2010).

For instance, Grameen Bank's *Grameenphone* subsidiary started operating by relying on microcredit, offering borrowers mobile phones as a commodity form of microcredit, on condition of paying back in instalments. Its primary target was to "help the poor" and "alleviate poverty", but now *Grameenphone* has become the largest company in Bangladesh, with around 90% of its subscribers are non-poor urban people. *Grameenphone* which is an entity of a Norwegian company Telenor, commenced working with the poor depending on microcredit, and then shifted to more profitable areas (Ibid, 2010).

Grameen Bank is also affiliated with French company such as Denon and Viola in the name of poverty alleviation. It is very unfortunate that the long term goal of Grameen was not 'only helping the poor'.

On the other hand, BRAC also used the same capitalist philosophy to extend its operation. It initially focused more on education, health and other essential public services. But after the successful accumulation of capital through credit system, it expanded its operation by starting up textile and printing mills and above all, a private university. In fact, its focus on education and health care for the poor has shifted more towards commercial activity. Thus, the microcredit 'business' in its process has successfully been used as a weapon to convert itself into a macro business with global capital (Ibid, 2010). The bottom line is that although the essence of capitalism created opportunities for unemployed people in poor countries, it also created a pitfall for them. For instance, micro-credit led many poor women into long-term debt (Ibid, 2010).

However, to apply the above within the context of rural Bangladesh, we can look at the improved lifestyles provided to women by the labour markets. Women now receive a market determined (fair) wage that allows them to live with adequate food and shelter. However, many national and multi-national organizations in Bangladesh offer programs/projects[29] that supposedly empower women so that they can actively participate in the economy to generate income, but these programs often create more stresses and put extra labour weight on women. Moreover, the programs do not ensure that women's labour is paid justly, as most women who seek empowerment through the organizations are under-paid (Choudhury, 2009).

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[29] Job opportunities in handicraft enterprises, self employment (such as breeding animals) etc.

However, capitalism has offered opportunities in uplifting rural women's lives in Bangladesh. One can say that it allowed some poor women to migrate to the cities in order to find employment -- often leaving their children behind – and living in the urban slums. Unless jobs are created in rural areas for women with profit making motives underlying all investments we cannot say that it has really helped rural women.

If a single word can be used to reflect the image of rural Bangladesh, the best possible word that comes to my mind is **patriarchy**. The concept for patriarchy should be clear, as it has been used as the key word to analyse the main theory behind the argument.

3.4   What is Patriarchy?

Patriarchy originates from ancient Greek literature, which refers to "The rule of a Father". This word used to be referred to the herding societies in the Old Testament where the control of the father in a family was absolute (Legates, 2001). Millet (1970) has argued that the main institution for the patriarchy is family; family identifies the female responsibilities that confirm their inferior position (Ibid, 1970). While referring to the public dimension of patriarchy, she states that every source of power in the society, such as the military, industry, technology, universities, science, administration, coercive police and finance are controlled by men (Ibid, 1970). As mentioned earlier, patriarchy has strong ties with capitalism. Delphy (1984) perceives patriarchy as a system of domination with a material base in the module of domestic production. She argues that marriage is the institution where the wives' unpaid works have been appropriated by their husbands (Ibid, 1984). Eistein (1979) points out that women's domestic work ensures the stance of patriarchy. She also supports the dependency of capitalism on patriarchy, as she believes

that patriarchy and capitalism work within the sexual division of labour where women are often less paid than men. According to her, women's behaviour within households as mothers or homemakers stabilises the patriarchal structure in the society (Ibid, 1979). On the other hand, Sangari (2002) argues that the family is not only the place where women socialise and are subject to oppression but also a sphere of struggle and the arena of inequality that women perceive in their everyday lives (Ibid, 2002). Another fact is that women are not united to combat against the control of patriarchy and men are fully aware of this and continue to oppress women (Chowdhury, 2009). In the context of Bangladesh, the position of practising patriarchy may create ambiguity for readers. It has been observed that women do not want patriarchal control for themselves; they want it for some other women. For instance, on one hand they want to oppress their daughters-in-law, on the other hand they want freedom for their daughters, on balance patriarchy prevails (Ibid, 2009).

Cain et al (1979) have defined patriarchy from Bangladeshi point of view. They wrote ". . . as a set of social relations with a material base that enables men to dominate women. In Bangladesh, patriarchy describes a distribution of power and resources within families such that men maintain power and control of resources, and women are powerless and depended on men. The material base of patriarchy is men's control of property, income, and women's labour" (Cain, Khanam, Nahar, 1979: 406).

According to Cain et al (1979), the key reasons behind the patriarchal control in Bangladesh depend on kinship, political system and religion. They state -- "according to Islam, men are the earners and women are the servers of men" (Ibid, 1979:407). In fact, this is the patriarchal perception of Islam. Since this dissertation does not talk about the

gendered responsibilities given by Islam directly, it argues how Islam is perceived, interpreted and practised by the local religious leaders and rural elites for their own benefits. However, the misinterpretation of Islam enables the exploitation of women in rural Bangladesh. The Quran quotes, "The believers, men and women, are protectors, one of another" (Quran 9:17, cited in Choudhury, 2009:605). Such quotation from the Holy Quran differs from the popular practice of patriarchy in Bangladesh, especially what is more visible in rural areas. However, the patriarchy in rural Bangladesh is sustained through the misinterpretation of Islam. Note that in Bangladesh as 85% of the population are Muslims, Islamic teachings hold great significance in this society (Ibid, 2009).

Haque and Akhter (1987) say "Generally, the people of Bangladesh have strong attachments to Islam, and no-one among the rulers and the ruled would risk retribution by opposing or criticising religious customs, practices and beliefs. A large number of Bangladeshis do not perform the mandatory religious practices, but most display their devotion to Islam in public. The slightest aspersion on Islam results in hostile public reaction which is why neither the government, nor the opposition political parties of Bangladesh speak out against Islam", (Ibid, 1987: 200).

Note that since here I am specifically discussing the role of patriarchy in a later chapter I will provide some images of current situation of rural women pertaining to education, decision-making process, health and nutrition etc. in general. Ironically, the discrimination by gender is supported neither by the state laws nor by the traditional religious/Islamic views. Pertaining to education, Prophet Mohammad[30] said, "seeking knowledge is mandatory for every Muslim" (here, the term 'Muslim' is used for both

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[30] The sayings of Prophet Muhammad are reflection of the Quran that should be followed by all Muslims.

males and females) (Badawi, 2010)[31]. Bangladeshi rural patriarchal culture misinterpreted Islam to control women and created values stating that Islam does not allow female education. Although the situation is improving nowadays since even rural women themselves are aware of the significance of education. However, as a proverb says "survival of the fittest", only those who can afford education for their daughters or female members of the family will spend for schooling of them. Therefore gender disparity prevails at all levels of formal education in Bangladesh, and due to this disparity, women cannot enhance their capabilities. At present, parents are interested in educating their daughters just to find a better husband-to-be (Chowdhury, 2009). The control of patriarchy in rural Bangladesh can also be analysed as the misinterpretation of religion that sabotages poor women's aspirations for a non-poor life. Next segment will analyse the impact of patriarchy in rural Bangladesh and introduce the research hypothesis of this dissertation.

3.5   Influence of Patriarchy in Rural Bangladesh, Theoretical Lens and   Research Hypotheses

The influence of patriarchal society in rural Bangladesh is more visible when it comes to addressing the issue whether women should work outside the home or not. Focusing on both socio-political conflict and the practice and execution of Islam by the religious groups, two similar kinds of research hypotheses have been undertaken. The first one refers to the socio-political conflict. **"Socio-political conflict occurs when the established culture of observing purdah and gendered responsibilities differ from**

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[31] Badawi, J. A. (2010.) "Gender Equity in Islam". World Assembly of Muslim Youth, WAMY ,Studies on Islam. Available at: http://www.jannah.org/sisters/genderequity.pdf.

the existing development schemes for poor Muslim women in rural regions". And the second one reflects the practice of religion in rural areas and is more specific to the argument of this thesis, i.e." **The practice of a religion, as mandated by the Jamaat-i-Islami, can be contradictory, in general, to the development plans by the NGOs including democratic rights of rural women, as they strive to climb out of poverty**". Both of them can be theorized under socialist feminism that locates patriarchy as one of the reasons behind women's oppression and sufferings. Most commonly seen, both of them are the results of patriarchy and occur in male dominant societies. Where women have less or no voice to revolt and make a decision by their own, face the conflict and their opportunities to earn are hindered. Most of the rural women are homemakers and as such, they are entirely dependent on the male members of the family. Some make their decision based on their spouses' judgments to any particular issue and some listen to the most influential and respected women in their compound (White, 2010). Both reflect the influence of the person who holds more power and influence in the society, be it a man or a woman. As **'social class'** has been one of the focal points to define socialist feminism, both of the hypotheses have been extracted from established socio-political culture in rural Bangladesh which is ruled by the powerful elites. Thus dominated by the powerful members, be it in domestic or public arena, women find themselves not open to new opportunities. The social stratification is often blamed for shrinking scopes for the eligible work force. For instance, if the husband does not want his wife to earn money or if the stereotyped influential woman of the area discourages women's crossing the domestic border, poor rural women tend to step back. The strong position holders of the society have imposed such practice, be that the rural Mullah[32] or an elite landlord or

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[32] Religious preachers.

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zamindar[33]. Although there are exceptions, women who do not pay heed to the public backlashes, such number is very limited. Moreover, the socialist feminist theory suggests that class, race and ethnicity are responsible for women's impoverished status and the strategies that chosen by the rural poor women for economic survival while facing the socio-political arena depend on their class and economic status. One of the thrusts of this study is to show how women choose the best possible option for survival. Those, who are financially stable, can choose to follow the method of earning a living either from the local rural religious leaders or the NGO workers. Most others, who still struggle to earn their daily bread, find themselves in a dilemma to pick the best option for them. This decision depends on their socio-economic status in the society. Different results coming from women of various strata have been found while discussing how women choose the best option to overcome this conflicts. Nonetheless, such versatile outcomes are influenced by the class system of the society. Thus, the argument and discussion of this study can be viewed through a socialist feminist lens as the socialist feminist theory tries to address the socio-cultural conflicts for the rural women. The socialist feminist theory connects the male domination that comes from patriarchy with the influences of capitalism in a developing society. This study, explains the impact of both patriarchy and capitalism in rural Bangladeshi society. The domination of the religious leaders and Islamic decree reflects the strong control of patriarchy over rural women's lives and the development initiatives taken by the NGOs and government shows the pressure of capitalism for income generating (Ehrenreich, 1976). The scenario in rural Bangladesh through a feminist lens has been shown by a diagram to the next page-

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[33] Many of the rural population are landless people working on the lands of rich land holders called *zamindars*.

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The situation of the rural poor women in Bangladesh as viewed through the theory of Socialist Feminism
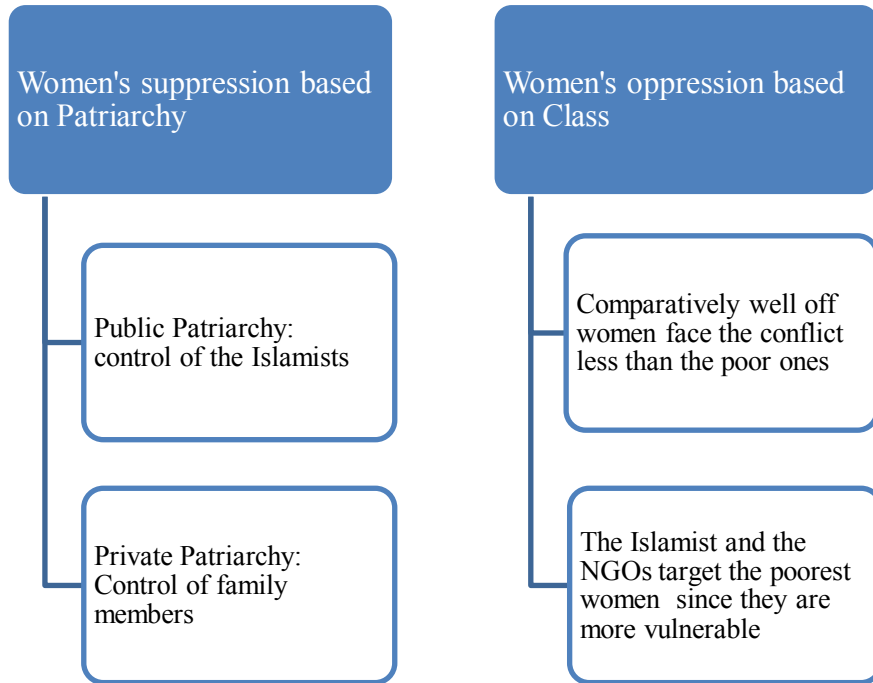

Figure 1   Diagram of the relationship of rural Bangladeshi women and the feminist theory

The main issue of the study is briefly discussed and analyzed in the following part of this chapter.

3.6   What is socio-political conflict?

Socio-political conflict refers to a situation where the social norms contest with the political features of the country, i.e. people in the rural society still follow the orthodox customs derived from Islamic preachers or local leaders, which sometimes conflict with the official law and order of the country. Moreover as a developing country, in order to be included in the list of foreign donors, Bangladesh has to follow several codes of development articulated by them. Such a situation where the country's orthodox customs clashes with the visions of development by various agencies often creates tensions and confusion among the target group, i.e. rural poor women. This confusion or conflict is often more visible if the initiatives taken by the nongovernment organizations significantly differ from the existing religious belief of the rural society. Moreover, the constant tension between the philosophies of the primary religious party Jamaat-i-Islami and the national development projects initiated by the government and their allies, also create an ambiguous atmosphere for survival of the rural poor women. The socio-political conflict that often put rural poor women in a dilemma has been identified in this section and the rest of the chapters of this dissertation have reflected the follow-ups of the argument.

Currently, several initiatives of the NGOs have gathered enough popularity for their innovative strategies to improve the impoverished lives of the poor in Bangladesh[34]. These initiatives are often taken to attract Western donors for financial viability. Tempted by the success and the flow of funds, a number of other organizations especially new emerging NGOs followed the same method of involving poor women onto their official graph sheet. The conflict occurs if the development schemes contradict each other. In a country like Bangladesh, where both secularism and religious values are both practiced, the state is often also in a dilemma to choose the best development project that would help the poor in one hand and would not hinder the religious belief of the population on the other (Shehabuddin, 1999).

Generally, Islamists are critical of the academic curriculum published by the NGOs in NGO led schools and the high interest rates of the micro-credit lenders, while secularist critics are more focused on strategies and plans undertaken by the government and NGOs, posing questions on efficacy and accountability. These debates have often thwarted the efforts of ordinary poor women who try to improve their economic status by joining NGOs in their areas. For instance, in some villages, as identified by Shehabuddin (2008), some local religious leaders declared women's involvement in NGOs to be totally un-Islamic. Should they become involved, their husbands would be alienated from performing jamaat prayers[35] (Ibid, 1999). In addition, physical attacks on NGOs and NGO workers are visible (Alam, 1996). Unfortunately, the biggest victim of these conflicts is the target group, i.e., the rural poor women. Note that as even when such

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[34] Many NGOs offer micro loans and employment in their handicraft industries like Aarong for BRAC Grameen Check for Grameen Bank etc.
[35] A prayer offered at the mosque on Friday afternoons.

conflicting scenarios have restricted some women from taking part in the NGO initiatives, personally many still hold firm to the secular perspective of socio-economic development. Some rural women dare not go against the rural religious codes but one also finds others who choose to be active participants of the NGOs. One of the most interesting finding of Shehabuddin (2008) is that the commonly assumed dichotomy between Islam practiced by the local religious group and the secularist views developed by the NGOs hardly interests the rural poor. In fact, most poor rural women reject the notions of development presented by the international and local NGOs that requires a choice between Islam and modernity (Ibid, 2008). Even for those who pray and observe fast[36] regularly and obey the codes of Islam, making a decision to join an NGO or to cheer on a political party is not considered as falling under any Islamic jurisdiction (Ibid, 2008). Indeed, many rural poor women adhere neither to Islamic fundamentalism nor to the secularist approach of development as espoused by NGOs. Many women join NGOs or take factory work, redefining **purdah** as 'a state of mind', exhibiting modesty through appearance and carrying their piety inside rather than buying expensive outer garments. This gives them a feeling of being an honest and true Muslim, who is not compromising her faith by trying to earn income to meet the basic needs of material survival (Siddiqi, 1991). Contrary to the allegations of the Islamists and the expectations of the secularists, poor women do not see themselves as either rejecting religion or embracing the modernity that goes against Islam. Although the beliefs and actions of poor women contradict traditionally held religious dictates, they are not motivated by the gullibility and ignorance that most of the Islamist groups and the NGOs claim (Shehabuddin,

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[36] Ramadan is one of the holy months in the Arabic calendar and holds more significance than any other as Muslims fast to please the Almighty during this whole month.

1999a). Rather, the women are spurred to take appropriate action by the knowledge, which is born of experience, of the limits of the state government and its incapability to provide them with social services such as legal protection, medication and education.

In political arena, the conflict not only exists between Jamaat-i-Islami and NGOs but also between Jamaat-i-Islami and other political parties, to which Jamaat-i-Islami has a distinct standing. Jamaat-i-Islami is very much focused on establishing an Islamic state rather than a democracy. For instance, Allama Delowar Hossain Saidi, a charismatic Jamaat-i-Islami leader, has suggested that women follow the path as laid out in the Quran and encourages their efforts in establishing an Islamic state. According to Jamaa-i-Islami candidates seeking for public support to win a seat in parliament, Islam has liberated women from hectic professions needed to earn a livelihood. Men are solely responsible for providing a living for them. Nevertheless, as they also identify the necessity of women's contributions to the national economy, their perception to address women's development is very much influenced by 'Islamic values'. Some Jamaat-i-Islami political female workers have been observed to compel poor rural women to take an oath by touching the holy Quran just to ensure that they would only cast their votes for Jamaat-i-Islami if other political parties should try to lure them with food, clothing and money for votes (Shehabuddin, 2008). The political party, Awami League, in particular has received much criticism from the Jamaat-i-Islami leaders for maintaining a secularist profile and has been alleged as the enemies of Islam (Saidi, 2003; cited in Shehabuddin, 2008). The following chapters (especially, chapter 6, 7 and 8) will elaborate discuss on this issue.

Chapter 4　　Literature Review and Research Method

This chapter discusses the literature and the research method that have been conducted to support and run this study. The literature of the study consists of feminist writings of the intellectuals from Bangladesh and overseas. A library and internet based research method and theoretical analyses have been incorporated in this study. This chapter also includes research limitations and ethical issues.

4.1　　Literature Review

Naila Kabeer is a celebrated feminist writer who has published many journal articles and books on women's subordination and socio-economic status in Bangladesh. Her article "Subordination and Struggle: Women in Bangladesh" (1988) claims that patriarchal society is responsible for women's socio-economic problems. She also identifies the historical background of decades-long suppression encountered by women in Bangladesh. In another article, "Conflict Over Credit", Kabeer (2001) delineates the negative impacts of micro-finance on impoverished women's lives, while in "Power to Choose", Kabeer (2000) champions women's ability to make their own decisions and outlines the determinants to be considered when making those decisions. Kabeer also presents the Islamist perception of women's duties as well as the state's and the NGOs' attitudes towards poor women in her articles. Elora Shehabuddin, very much like Kabeer, has given an illuminating portrait of the status of poor women in rural society. Her book, titled, Empowering Rural Women: The Impact of Grameen Bank in Bangladesh and Women's Participation in Community Dispute Resolution (1992) focuses on the

economic status of rural poor women who are in micro-credit programs of the Grameen Bank. She also highlights the impact of misinterpretation of Islamic decree (such as fatwa in rural women's life) in her journal articles Contesting the Illicit: The Politics of Fatwa in Bangladesh (1999b) and Beware the Bed of Fire: Gender, Democracy and the Jamaat-i-Islami in Bangladesh" (1999a).

Other researchers in the field have also published work with similar findings to Kabeer's. In their article "Status of Women in Bangladesh: Is the situation really encouraging?" Islam and Sultana (2006) argue that the low socio-economic status of rural women in Bangladesh reflects the generally poor conditions of these women overall, especially concerning education and health, as well as their legal status and political participation. Halder and Mosley (2004) have depicted how the Bangladeshi NGO BRAC (Bangladesh Rural Advancement Committee) has mobilised the ultra-poor by taking initiatives for poverty reduction that have been viewed through a critical lens by both government and the Islamic groups. Meanwhile, Bhuiya (2001) contends that the emotional well-being of women is often hindered by the tension they feel about repaying their micro-loans, a popular tool to address poverty.

Indeed, many articles have been written about the problems caused by the micro-loans. Hunt and Kasynathan (2002), Goetz and Sengupta (1996), Pitt and Khandkar (2003) investigated both the positive and the negative sides of microfinance that ensures women's empowerment on the one hand but leaves stressful circumstances for those who are unable to pay the loan back on the other. Hashemi and Sydney (1992) question the NGOs' proper use of resources at their disposal, taking a sceptical view of the NGOs' ability to provide services at a cheaper price than that offered by the government. While

providing the historical background, the works of Sangari and Vaid (1989), Maculay (1970), Jayawardena (1986), Bose and Jalal (1998), Rudolph and Rudolph (1967), Anderson (1967), Nair (1996) and Amin (1996) have shown extensive research to clarify the concept of gender-based reforms made in the British and Pakistan era.

Further, several articles addressing the Islamist interpretation of women's duties and responsibilities published in the forum **Women for Women** (1995) are also considered in this thesis to provide a clear image of poor Muslim women who could easily get confused between the given definition of 'development' and the actual scenario. One of the most significant writers giving voice to this conflict between secularism and Islamic views is Murshid (1996). I was inspired by her presentation in the forum regarding the contesting of a dual personality in policy-making adopted in Bangladesh.

In her article, Adamson (2007) illustrates debates that occur in Muslim women's domain and provides critical ethnographic insights into the ways that gender issues and notions of family are implicated in political consciousness about nationhood, religious identity, boundaries and governance. Likewise, Offenhauer (2005), the author of a project based on Islamic societies and women, presents a wide selection of literature that articulates academic scholarship on Muslim women and their relationship with Islamic society that help us to understand this population group better . Islamist views on women and their behaviour are further explicated by Fieldman and MaCarthy (1983), who reveal that women's mobility out of the domestic atmosphere might exhibit an animosity towards her interest in observing **purdah** or seclusion. Interestingly, they discard the assumption that wearing **burka** might not necessarily be considered as a hindrance to women's empowerment but might rather increase their participation in the public domain. Hashemi

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(2000) demonstrates the orientation of Islam in politics and how Muslim countries assemble Islamic rules and blend them into the local politics. For instance, Bangladesh, after losing the essence of secularism and communism that had been established by Sheikh Mujibur Rahman[37], embraced Islamic values and culture in its national politics. It is noticeable that the day after the assassination of Sheikh Mujibur Rahman, one of his assassins proudly announced in the radio "Sheikh Mujib has been killed. Praise God, Bangladesh is now an Islamic Republic" (Murshid, 1996:379). Although it was clear that his assassination was conducted by several army officers for some personal vengeances and resentment, the announcement by the killers for an urge of an Islamic country reveals the inclination to practice Islam at national level (Ibid, 1996). However, after seizing the power, General Ziaur Rahman[38] replaced the word 'secularism' with 'absolute faith in Almighty Allah (Maniruzzaman, 1988:215). In 1988, General Hussein Muhammad Ershad[39] took it to a step further and announced Islam to be the state religion under a constitutional amendment "The state religion of the republic is Islam, but other religions may be practised in peace and harmony in the republic" (pmo.gov.bd/constitution/). However, a number of women and secular agencies protested against such declaration as these agencies feared of negative result for women and minorities (Shehabuddin, 2008). Since the creation of a fully Islamic State was not possible by that time, the primary political party Jamat-i-Islami still continues making such efforts. The book by Hashmi (2000) also reveals some facts that women's freedom is often hampered by the misinterpretation of Islamic teachings in rural regions. The study also concludes with recommendation and discusses how women handle conflicts and survive the problems

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[37]Ibid

[38] Ibid

[39] Ibid

brought on by the state, NGOs and Islamist groups. I agree with other socialist feminists who believe that patriarchy, class clashes and social discrimination are major obstacles to women's development.

When women make decisions based solely on immediate benefits (as often may be the case with development programs or projects) they may not have complete knowledge of future ramifications. Such short sightedness may result from a lack of proper education, today considered a basic requirement for human beings. Yet Bangladesh still adopts initiatives that replicate the WID[40] approach. We are far from achieving that environment where we can start thinking of establishing gender equality and gender equity in both public and private realms. As we are still in the process of integrating women into the development process, Women in Development which means 'involving women in development schemes' is the best option to mobilize poor rural women. In country like Bangladesh, where still the orthodox society and customs do view women as a bread winner still has a long way to take a further step than just involving them in income generating works. However, the question remains whether women would like to work outside of their domestic realm or not. Often it is a woman's socio-economic status that determines her choice.

The election manifesto of the Islamist political party, Jamaat-i-Islami and the lectures of Delowar Hossain Saidi (2003) who is a charismatic Jamaat-i-Islami leader have been taken from the book 'Reshaping the Holy' by Shehabuddin (2008). Jamaat-i-Islami espouses a strong standing on Muslim women's do's and don'ts. The book discussed

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[40] Ibid

Saidi's explanation of emergence of an Islamic state in a Muslim majority country and the benefits for women offered by the Quran.

Bangladesh has two major local NGOs, Grameen Bank[41] and BRAC[42]. These have earned accolades from all over the world for reducing poverty at the village level through organizing and mobilizing women in vocational training and other skills-increasing activities. Sultana, Zaaba and Umemoto (2010) have published an article that discloses the positive achievements of these two organizations.

Last but not the least; I cordially acknowledge the book Reshaping the Holy by Shehabuddin (2008). She writes how poverty is perceived differently through the lens of Islam (by the Jamaat-i-Islami) and the secularists groups, and their inter-connection with poor rural women's lives. Shehabuddin (2008) suggests that socio-political conflicts reshape rural poor women's response to those influences and that their key determinants identify the appropriate options compatible to their current situation. She also reveals their dilemma in choosing the best option, not only in the matter of joining NGO programs for empowerment but also in choosing the political party of their choice. On reading interviews by Shehabuddin (2008), White (2010) and Kabeer (2000) and Chowdhury (2009) I have come to understand how rural impoverished women make decisions. These researchers interviewed poor women on their reasons for joining NGOs or rejecting the assistance of NGOs; the women were also interviewed on their perception of modesty, which is, according to some, similar to observing purdah. The recommendation that has been presented here is espoused by the socialist feminist

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[41] Ibid
[42] Ibid

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scholars Kabeer and Shehabuddin, amongst others. The arguments of this study have been greatly inspired by the writings of these two authors.

4.2   Research Method

For this dissertation, the method that has been followed is library and internet based which include books, articles, journals and official websites of nongovernment organizations. It is a secondary research by orientation. The research has mainly been conducted through the work cited by primary researchers such as Kabeer (1999, 2000), Shehabuddin (2008), Murshid (1996), Alam (1996), Fieldman (1998), White (2010), Hashemi et al (2010). The discourse and arguments are based on works, projects and critical evaluation that have been provided by them and other feminist writers.

Two chosen research questions identify the major issues (which restrict women's employment opportunities) occur in poor women's lives in villages and analyses follow accordingly. These questions have concentrated on a specific issue that focuses socio-political barriers in rural women's lives. Moreover, the research discussion thoroughly follows the questions throughout the paper.

The first question is a **general inquiry** about the socio-political conflicts in rural areas and the second one is more **specific** to the social or cultural issues.

i.   What are socio-political conflicts? How do rural poor women deal with the socio-political conflicts that often occur in the society?

ii.   Can the practice of a religion (Islam), as mandated by the Jamaat-i-Islami, be contradictory, in general, to the approaches taken by NGOs and

government including democratic rights of women, as rural women strive to climb out of poverty?

The theory chapter has already discussed the first question in brief. The chapter 5 and 6 will elaborately discuss the first question. Chapter 5 will explore the socio-economic status of women and how women view their relationship with the state and the development partners and chapter 6 will present the socio-political conflicts between the secularist and the religious perspective of developing rural women. The last question has been answered along with several statements given by few rural poor women in chapter 6, 7 and 8; those statements and comments have been collected from articles written by Alam (1996), White (2010) and Shehabuddin (2008).

4.3 Research Limitation and Anticipated Ethical Consideration

Since the dissertation is a library based research and the recommendation are based on certain interviews cited in books and articles, it may represent only a limited portion of the rural populace. It may sound like criticizing religion at times but the purpose of this study is not that, rather it will project the hardship of rural women's lives. The arguments may sound very descriptive as most of the discussion is based on second hand information. Therefore, readers may find one of the drawbacks of this study is that the discussion on poor women's empowerment in rural Bangladesh is viewed through the eyes of different intellectuals across the country and so, it might not necessarily reflect the sufferings of all women. It may not also reflect the real Bangladeshi **rural scenario** as I have been only following the journals, articles and books that are available and accessible in the libraries of several universities of Nova Scotia, Canada.

Although I did not have the opportunity to interview or interact with the rural poor women directly, I did as everyone does, analyse the issue according to my library research. In spite of having no intension to be judgemental, I recommended a number of strategies that can positively change the work ethics of NGOs and the religious parties. I mainly concentrated on the writings and findings provided by several authors and proposed my personal views to those. However, the next chapters will articulate the main contests among the development partners and the religious leaders.

Chapter 5   The Socio-economic Status of Women in Bangladesh

This chapter outlines the socio-economic status of Bangladeshi women in general, including income generation, literacy and fertility rates, and gender discrimination at birth, sex ratio and reproductive health. It then briefly discusses rural women's situation pertaining to education, literacy rate, legal status and decision-making that affects women's domestic livelihood. The chapter also introduces how Islam has been incorporated into the national psyche, most prominently in the rural societies of Bangladesh, and how this has impacted poor women's lives.

As members of a patriarchal society, rural Bangladeshi women lack accessibility to education, healthcare, employment and also have very little decision-making power. In September 2000, the UN organization UNFPA[43] stated in a report that the low class status of rural women carries a financial and social cost, and not just for women; men and society in general also pay a price. The report focused on the gender gap in education as a key influence on Gross National Product (GNP), stating that if a country's ratio of women to men enrolled in primary or secondary school is less than three to four, GNP per capita is approximately 25% lower than elsewhere. A 1% increase in female secondary schooling results in a 0.3 per cent increase in economic growth.[44]

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[43]United Nation Population Fund (UNFPA) is an international development agency that promotes the right of every woman, man and child to enjoy a life of health and equal opportunity. UNFPA supports countries in using population data for policies and programs to reduce poverty and to ensure that every pregnancy is wanted, every birth is safe, every young person is free of HIV, and every girl and woman is treated with dignity and respect.

[44] Akhter, Neelima, Development Partners in Female Secondary Education in Bangladesh: Problems and Prospects.   Graduate   School   of   Asia   Pacific   Studies,   Waseda   University. http://www.sap.hokkyodai.ac.jp/otu/neelima-bangladesh.pdf Accessed on May 18, 2011.

Most rural-based Bangladeshi women have limited access to market and productive services. Moreover, they are viewed as mainly caregivers. Females comprise approximately 48.6% of the population in rural areas, with about 86% of all Bangladeshi women living in non-urban environments. The majority of rural women (approximately 70%) live either in small cultivation agricultural households, as tenants on agricultural land, or in landless households. These latter work as labourers part time or seasonally, usually in post-harvest activities, and receive payment in meagre cash wages (Kabeer, 1994b). Another 20% are involved mostly in poor landless households, surviving by sporadic casual labour, gleaning, begging, and other irregular sources of income. The remaining 10% of rural women live in households of mainly the professional, trading, or large-scale landowning categories, and tend not to work outside the home (Murshid, 1996).

Bangladesh is a developing country, with a population of 114 million increasing at the rate of 2% per annum. Of this population, 85% live in rural areas. As with most developing nations, Bangladesh is agriculture-based: 36% of the gross domestic product (GDP) originates in agriculture, while the manufacturing sector accounts for only 10% of the GDP. Bangladesh is also heavily aid-dependent, and socio-economic indicators of female status reveal that women bear a disproportionately higher share of the country's underdevelopment compared to men. The term "feminization of poverty" often refers to women's position in an impoverished society, which means women are the poorest of the poor and the worst victims of underdevelopment. For example, the female literacy rate, at the age of 15 years and above, is 24.2% compared to 45.5% for males. Likewise, the life expectancy for women is 55.4 years as opposed to 56.4 years for men, the daily per capita

calorie intake for women is 1,599 kcal while for men it is 1,927 kcal, and the wage rates for women are 58% of men's for the same job, dropping to 43% during the slack season. As much as 43% of women earn less than Tk 100 ($2.5) per week, but only 8% of men earn the same (Islam & Sultana, 2006).

Despite the alarming inequalities, there has been an increase in the levels of female participation in the national economy (Ibid, 2006). Nevertheless, in Bangladesh, gender inequality is embedded into the social structure. Traditionally the major role of women has been that of daughters, wives and mothers. Especially in rural areas, they have led a submissive life inside the domestic household and have been generally ignored by legal and human rights and health services. The Gender Development Index (GDI) of UNDP published in 2002 reveals that Bangladesh ranked 110, with an estimated earned income of PPP US $1150 for females and PPP US $2250 for males (PPP refers to Purchasing Power Parity, which means $1 has the same purchasing power in the domestic economy as $1 has in the United States) (Ibid, 2006). This shows that women are the worst victims of poverty in Bangladesh.

In addition, as pointed out above, the orthodox society has patriarchal values and creates an oppressive culture for Bangladeshi women, especially for those who are poor and reside in rural areas. This often leads to gender discrimination at birth and limits their access to the benefits and the facilities that a family offers to its children (Kabeer, 1988). The demography of Bangladesh also has an effect on the distribution and composition of population. The population of females that can reproduce is around 37 million in 2010 (Islam and Sultana, 2006). However, there is a limited improvement in the overall sex

ratio, which predicts a predominance of men over women. Over a period of more than two decades, the sex ratio shrunk from 108 to 105. This positive sign can be attributed to data from urban areas, suggesting a greater volume of women's access to cities and also a higher prevalence of family migration[45]. From 1995 to 1997, the fertility rate noticeably dropped from 6.34 to 3.8. Fertility rates in rural areas are higher than those of in urban areas (rural fertility rate is 2.76; urban is 2.48). In rural areas, the fertility rate is higher for women aged between 20 to 35 years. In cities, women's increased participation in the labour force starting at adolescence contributes significantly to controlling fertility (Kabeer, 1994b). The average age of marriage for girls in Bangladesh is between 13 and 16 years and almost all the girls are married before they are 25 years of age. As married life commonly starts at the age of 15 for most, women experience 10 to 11 pregnancies in their lifetimes, out of which the number of average surviving children is 3.2. With regard to mortality, the population belonging to 0-1 and 50 years and above is more vulnerable than any other age group (Khan, 1998).

In the following sections, several social issues that affect women's lives the most will be discussed. These include education, legal status, health and nutrition and power to choose or decision making.

5.1 Education

Education is one of the strongest determinants of women's decision-making and purchasing power in a family. Unfortunately, female literacy rate in Bangladesh is only

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[45] A number of rural women migrating to cities and towns because of the employment opportunities offered in garments and factories. Many rural women migrated to cities with her spouses in search of facilities in schooling (for their children) and small handicraft enterprises by several NGOs.

29%[46]. Although the government and the NGOs have undertaken massive initiatives in rural areas to increase the percentage of female literacy, including offering poor families incentives (such as stipends to encourage them to send their daughters to school), there are many families who still consider educating daughters or women as leading to an unhappy conjugal life (Shehabuddin, 2008). This is because, according to local lore, when women have a voice, their husbands or in-laws cannot suppress them. Since 70% of the population resides in rural areas, the statistics of literacy rates (20.2%) is alarming. Most rural women cannot even write their names. In contrast, 52.5% of urban-dwelling women are literate[47].

In rural Bangladesh, despite changes in recent years, girls are still seen as a liability rather than an asset. Accordingly, they are given a lower level of education, have low participation in productive economic activities, enter into early marriages, and have high fertility rates. Unlike primary schooling, which is free, secondary education usually requires the payment of tuition fees. In addition to tuition fees, the student and her family must also bear other direct costs, such as transportation, books, uniforms, stationery and examination fees. In a culture where sons are considered economic assets[48], only around 33% of daughters enrol in secondary school, and of these, only 29% complete their secondary schooling, which is less than half the rate for boys (Khuda, 1992). Thus, the education system in rural Bangladesh, especially for women, has yet to attain any significant goal in improving their current social status.

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[46]Akhter, Neelima,Ibid
[47]Government of People's republic of Bangladesh. http://www.uoguelph.ca/~mchowdhu/country.ht
[48]A feature of a patriarchal society in rural Bangladesh.

5.2   Health and Nutrition

Rural poor women often suffer from ill health, as they rarely have 'a proper diet'[49] or good health care facilities when they are pregnant. As a result, after giving birth to a child, they suffer from malnutrition and weaknesses that often leads to death. The average weight of Bangladeshi women is 40 kilograms, which is much less than most other women in developing countries (Khan, 1998). In rural areas, the poor sanitation environment and low calorie intake does not give women resistant power, and they are low in iron, calcium and haemoglobin. According to UNICEF, approximately 23,000 women, especially from rural areas in Bangladesh, die in pregnancy and child birth every year, and 600,000 women suffer from other neo-natal complications. Such factors regarding women's health make women more vulnerable to disease and death than men (Husain, 2002).

5.5   Women and Decision-Making

Rural women's decision-making power, whether it be domestic or outside the family, depends on self-confidence and eligibility that comes after education. If a woman is subordinated, she loses the power of decision-making (Kabeer, 1994a). Although women's participation in local elections in rural areas has been highlighted by NGOs and the government to show women's empowerment, a lot more has to be done to create a success story (Kabeer, 2000). The feminist scholars might applaud the GAD[50] (Gender

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[49]The main food in Bangladesh are cereals and rice. Nearly two-thirds of the daily diet consists of rice, some vegetables, a small amount of pulses and some fish, if and when available. Milk, milk products and meat are consumed only occasionally and in very small amounts. Fruit consumption is seasonal and includes mainly papaya and banana, which are cultivated round the year. The dietary intake of cooking oil and fat is meagre. The typical rural diet in Bangladesh is, reportedly, not well-balanced.

[50] GAD (Gender and Development) emerged as a gender-based development approach that takes into account relationships between men and women of different backgrounds in order to increase the

and Development) approach, but I am cynical whether GAD is applicable in a context where people still live in poverty and have limited access to basic social services such as education, health and accommodation. Recently, the government and NGOs are funding projects that generate women's involvement in empowerment, as the WID[51] (Women in Development) approach is still able to attract foreign donor money. Although the approach of GAD receives support from the developed nations for gender development, a poorer nation like Bangladesh has yet to follow and formulate its features in-field. Thus, Bangladesh still focuses on the WID approach for women's development.

5.6   Legal Status

On the basis of the discussion above and the more elaborate argument ahead, it can be assumed that Bangladeshi women's status with regards to their legal rights is not yet satisfactory (Islam and Sultana, 2006). This status shortfall may be due to a lack of education and knowledge, but it may also result from the often unjust judgement of the rural elites and the Mullahs that takes place, for instance, if a woman is accused of adultery or disobeying her spouse. The punishment for adultery or contraception use is dealt out by the informal courts of justice controlled by the Mullahs and the rural elites (Shehabuddin, 2008). According to them, **the Quran** instructs them to assault a criminal who commits adultery. Women have been known to commit suicide after such extreme public humiliation. Not surprising in a patriarchal system, women are the most common victims of adultery accusations. After being accused, whether falsely or not, these women do not go to the local government offices for justice because of the corrupt public officers

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sustainability of development efforts. GAD focuses on the principle that development is for all. Everyone in society, female or male, is competent to achieve a complete and satisfying life. Women and men enjoy the same condition.
[51] Ibid

and their involvement with the rural elites. This affects poor women's relationship with the government officials, since they lose their faith in the system of public law and order.

Although the leading political Islamist party, Jamaat-i-Islami claims the distinct position of practising 'real' Islam, they rarely raise their voice regarding these issues. In opposing the humiliation of rural poor women, the religious party remains silent. However, from a political point of view, I believe they could benefit by campaigning against the misinterpretation of Islam and get poor women's support.

Unfortunately, although the government is verbally opposed to public humiliation of women, proper policies to address such issues have yet to be implemented. When NGOs raise their voice to address them, they win rural people's support. In contrast, the rural elites and local religious leaders often oppose the forward-thinking initiatives taken by the NGOs. The consequences of the rural elite and religious leaders' opposition to women-friendly policies will be discussed in the next section.

5.7   Women and Poverty in Rural Bangladesh: A Rapport with 'The Others'

This section will discuss the term "feminization of poverty", or the relationship between rural women and poverty, which has been used to draw funds from foreign donors. This section also discusses the perception of Islamist groups pertaining to this issue. In this work, how **Islam** is perceived and practiced by the local Islamist parties is our concern, not how **Islam** actually is. Ironically, the practice of Islam in rural Bangladesh allows the Mullahs to misinterpret a number of Islamic decrees regarding women's public and private behaviour. Such issues are highlighted in this section as well, as are how local

religious leaders have imposed unacceptable decrees that limit rural women's access to political participation, i.e., voting in elections. In addition, rural poor women's perceptions about government services, along with the interconnections amongst rural women, NGOs, the local elites, the Mullahs and public service holders are briefly investigated.

Bangladesh is one of the poorest nations in the world, with 50% of the population falling below the poverty line (UNDP, 2004). Almost 76% of the population resides in the rural areas. However, poverty is disproportionately pervasive in rural villages, such as 93% hard-core poor and 86% of the total poor population (Oxford Policy Management, 2004). Generally, adult men work the lands of wealthier farmers and women do their domestic household work for cash. The number of female 'helping hands' in other people's homes has increased with the rise in female-headed households in rural areas (Mannan, 2000). A radical change in family networks can be seen in the rural areas nowadays, such as divorced or abandoned women who do not seek shelter in their parents or relatives' house, but now appear as the head of a family and are compelled to fend for themselves. Those poor women, who remain in the villages even after their partners migrate to towns and cities for better opportunities, are the favourites of the NGOs (Shehabuddin, 2008). Because of their large number, they are of much significance even for the politicians who want to gain their support. Women are the centre of attention, as they are not only vulnerable and easy to convince to vote for the candidates, but also play an important role in national and domestic policies that help the local NGOs win international donors (Ibid, 2008).

Bangladesh embraced democracy after 15 years of military rule from 1975 to 1990. In 1991, the nation appointed two women as their leaders – Khaleda Zia of the Bangladesh Nationalist Party (wife of the late president, Ziaur Rahman) and Sheikh Hasina of Awami League, daughter of the founder of Bangladesh, Sheikh Mujibur Rahman. Interestingly, it seems these were the only two options for the country (Ibid, 2008). At the same time, the NGOs and successive governments have paid increasing attention to poor women by introducing education, credit programs, and employment opportunities to them. They have used rural poor women's dire status to entice international donors, a strategy to increase the national GDP, their (government and the NGOs) participation in the international arena, and improve their image globally regarding the nation's efforts in poverty alleviation by demonstrating an active and effective human resource building. In particular, the efforts taken by Grameen or the Rural Bank to provide small credits to women who visibly do not have any collateral have attracted international attention. The founder of the bank, Dr. Yunus, even received an accolade for such a humane approach to lending. However, the reality was somewhat different. Collateral was required: women had to bring their spouses to ensure loan repayment (Kabeer, 2001).

However, the nation can celebrate its success in this initiative, as similar approaches have been implemented in other nations in Africa, the Middle East and Asia. Beginning in the early 1990s, the growing social, political and economic mobilization of rural poor women, along with the increasing Islamist participation in formal democracy, have

sparked heated discussions on the role of religion and rural women's status and contribution to overall growth (Shehabuddin, 2008).

Similar to other social issues, rural women are concentrated in a critical Islamist decree popularly known as 'Fatwa'[52]. 'Fatwa', as termed in Islamic jurisprudence, refers to clarify an ambiguous judicial opinion by a jurist trained in Islamic law. It had received backlash worldwide following the fatwas against the British writer Salman Rushdi and Bangladeshi feminist writer Taslima Nasreen[53] (Shehabuddin, 1999b). Unlike the rural poor women, these fatwas meant nothing to the high-profile celebrities, as governments of other nations enabled them to leave their home countries when they were declared enemies of Islam and set up homes elsewhere. In contrast, according to Ain-o-Shalish Kentra (ASK) (a law mediation centre that serves human rights for women in Dhaka), nearly two hundred rural poor women were subjected to fatwas between 1991 and 2000, and almost eighteen of them committed suicide. The Bangladesh Mahila Parishad (Women's Council) estimated that about 39 women were victims of fatwas as recently as 2002, violating the court ruling of banning fatwa (Islam, 2003).

In several villages, while some women have been charged with adultery and, when convicted, the women were punished by being stoned, whipped or burnt at a stake (Islam,

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[52] In a religious context, the word "fatwa" carries more meaning. For instance, when a Muslim has a question he or she needs answered from an Islamic point of view, the question is posed to an Islamic scholar, and the answer is known as a "fatwa". This "fatwa" carries more weight than just the random opinion of any person on the street. Muslim scholars are expected to give their "fatwa" based on religious evidence, not based on their personal opinions. Therefore, their "fatwa" is sometimes regarded as a religious ruling. Accessed from http://www.questionsaboutislam.com/shariah-islamic-law/what-is-a-fatwa.php

[53] Taslima Nasreen is a Bangladeshi feminist writer who was dubbed the "female Rushdie" by the international press after an Islamist group in Bangladesh issued a fatwa in 1993 demanding she be killed for her writings and statements that went against Islam

2003). Moreover, several local and religious leaders gave fatwas on NGO activities, saying they are converting Muslim girls and women to Christianity. They thus destroyed schools and centres for vocational training and chopped down mulberry trees planted by the women with the assistance of the NGOs (Ibid, 2003). In addition, in certain villages, women were not allowed to cast their votes in recent elections, as voting was considered inappropriate for women. All of these phenomena have certain points in common:

i.   The targets are the poorest women from the most impoverished social strata.

ii. The decision-makers are the rural elites and religious leaders who hold power and position in the rural society.

iii. The government showed reluctance in taking proper measures to address the issues and legally prevent the perpetrators from proceeding.

iv. It is only the women's and human rights groups who constantly put pressure on government bodies to expedite the proper use of law and order.

However, public objection to fatwa comes mainly from intellectuals within Bangladeshi society who are involved in social work, as well as from NGO workers, academicians, feminists, etc. According to them, even though 83% of the population of the country are Muslims, the practice of religion should remain within one's personal sphere and not in the public field. This would eliminate the question of choosing which aspects of Islam should be particularly practised and which can be ignored.

The Islamists, on the other hand, believe that in a Muslim majority country, teachings of **Islam** should determine public policies and social identity. This philosophy is espoused

by Jamat-i-Islami, though it does separate itself from the fatwa-makers and the Taliban-style religious groups in northern Bangladesh, such as Jagrata Muslim Janata (JMJ or Vigilent Muslim masses) (Shehabuddin, 1999b). The Jamat-i-Islami has criticized NGOs for enticing poor women away from the true teachings of Islam in order to attract international funds and assistance. Jamaat-i-Islami's concern underlines their desire to establish an Islamic state, where national law and order decrees would be given by the **Almighty Allah Himself through the Quran,** and not prepared by human beings. This contest, between secularist and the Islamist elites, often draws vigorous arguments. However, both sides very clearly sketch the duties and responsibilities of women in both personal and public spheres.

This delineation of women's responsibilities begins with **purdah**. The secularists claim **purdah** is an obstacle to women's development and restricts their growing empowerment. Contesting the statement, the Islamists note that a modern Muslim woman, while observing **purdah** as their party defines it, would enjoy her rights and flexibilities granted in the Quran. She would be also allowed to work outside the home, but only after fulfilling all domestic responsibilities, such as bearing and rearing children. However, both the secular and the Islamist groups do agree that the rural poor women can be easily convinced to take a certain path if it involves personal or financial gain. Therefore, to win the contest of reshaping women's behaviour, these two groups are competing with each other through offering the women incentives (Rashiduzzaman, 1994). For instance, NGOs offer to include them in development schemes while some,

like the Ain-O-Shalish Kendra, OikyoBonddho Nari Shamaj (United women's forum) etc., promise to improve women's legal status.

However, one of the reasons for Bangladesh's limited success in empowering and developing poor women can be seen in its overly ambitious development schemes. 'Aid dependency' of the country means more accountability to the international donor agencies than to the local population. Today, public institutions at the village level are corrupt, and rural people know that they have to bribe officials in order to receive 'justice'. Once again, the rural poor, deprived of money and support from the state, finds shelter under NGOs that not only offer them money but also a workable environment. Nonetheless, the rural elites and the religious leaders often share a congenial relationship with local public officials, which leave many poor people in jeopardy.

Nevertheless, poor women who join the NGOs rarely leave Islam. Rather, it means they choose the best option that serves their interest and assists them when they are in trouble. If the state fails to fulfill their requirements, they choose the alternative option, which is to join the NGOs. Such circumstances have often led to the accusation that NGO activities are trying to compete with public services (Shehabuddin, 2007). A rural poor woman in Bangladesh, who is anxious about her responsibilities towards her family, goes out of the home sphere to ensure there is enough food for her family members, and this reflects her understanding of being a good Muslim. The interesting part of it is that the determinants that impact a woman's decisions and actions arise from her personal judgements based on the socio-political environment.

Chapter 6   Conflicts Among the Development Partners

In this chapter, I will discuss the approaches taken by government and non-governmental organizations to rural women's development. This chapter illustrates the major barriers to women's empowerment and the contradictory development programs that often create confusion in rural women's lives. Bangladesh is torn between the Western-style gender equality ideas pushed for by donors, and the widely-held religious and cultural norms around gender roles. This chapter identifies the motives of each group (government, religious parties and NGOs) and explains how their philosophies conflict with one another, often leading to a stagnant and confusing situation for those affected.

Each group differs from the other in executing their ideas about '**what is good for poor rural women'**. Although both the government and NGOs are under pressure from international donors to carry out specific kinds of development projects, the implementation of programs on the ground can be quite varied. One example of this is the divergence[54] in opinion around micro-credit between donors and government officials. In addition, a neophyte category of NGO is introduced here: the Islamist NGO. These Islamist NGOs, appealing to OPEC donors rather than to the West, follow different rules about development. In this chapter, I will examine the philosophical break between Western and Islamist development efforts and how conflicts arise from it. It is necessary to be critical of these actors, as they operate in rural Bangladesh, the focus area of our

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[54] The finance minister of BNP criticized the application of micro-loans of NGOs by stating that providing taka 2000-3000 to a poor fellow or planting some saplings here and there without any concern about who will look after them does not alleviate poverty (published in a local newspaper, The Daily Star, March 20, 1995).

study. This chapter also aims to answer the research question regarding whether the practice of Islam in Bangladesh hinders women's empowerment through the conflict between government and international development initiatives and religious views. In this thesis, the empowerment approaches for rural women have been presented by the multinational NGOs and The People's Republic of Bangladesh.

In this chapter, the conflicts that occur between the state, Islamist organizations and the Western-led development agencies are also explored; this is the 'contested model of development,' a phrase borrowed from Judith Nagatha (1980)[55]. The phrase denotes the often ambiguous and tangled state of development that exists amongst Western donors and their local agencies, the state, Islam-oriented organizations and the rural poor (Shehabuddin, 2008).

6.1   What is an NGO?

The term NGO (non-governmental organization) holds different significance for different groups. On the other hand, "target groups" such as rural poor women may view NGOs as loan-givers, eradicators of poverty, employers, educators, vocational trainers and initiators of women's empowerment. As Hours (1993) noted: "for the Bangladeshis, the modern concept of NGO implies… above all a foreign – sometimes neo-colonial – godsend, a supplier of funds, jobs and material benefits of which one should take advantage. That is why the charitable dimensions of aid are always perceived more

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[55]Judith Nagata is a professor of Anthropology at York University. Her research interest covers South East Asia, where she has conducted extensive field and other research on Islam in Malaysia and Indonesia in its civil and political forms. Much of her work focuses on religion, on the assumption that "religion" encompasses a wide range of ethnic, political, economic, business, social welfare, NGO and educational activities, media and cultural production, with spirituality being but one component.

rapidly than the more abstract notion of development, which makes no sense to the peasants" (Hours, 1993:71-73).

Despite the recent surge of global NGO activity (Shehabuddin, 2008), an accurate definition of NGO is yet to be given. For our purposes, an NGO means any organization that is non-governmental. According to Richard Holloway[56], NGOs in Bangladesh originated both in the country and overseas (and are funded by international donors) (Pearson and Jackson, 1998). While some argue that NGOs work to mobilize education and awareness among the target groups, NGO efforts tend to reflect the interest of their donors. The following paragraphs will discuss the motives of both secular and religious NGOs in women's rural development in hopes of contextualizing backlashes against such groups.

6.2   The Secularist NGO

The secular NGO generally espouses schemes of development that purport to be gender neutral. This approach is generally imposed on them by donors and, consequently, is reflected in the operation of the organization. While this is not always the case (compliance with universal agreements such as CEDAW[57] advocates for a diminished public role for religion), it has been shown that donors' priorities often supersede localized philosophies around gender (Karim, 2004). Since the early 1980s, NGOs have also emerged as political players in Bangladesh. Their direct connection with rural poor

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[56]Richard F Holloway is a Scottish writer and broadcaster and was formerly Bishop of Edinburgh in the Scottish Episcopal Church. Holloway has been a reviewer and writer for the broadsheet press for several years, including The Times, The Guardian, The Independent, Sunday Herald and The Scotsman.
[57]Convention on the Elimination of all Forms of Discrimination against Women (CEDAW). Bangladesh is one of the 160 countries who signed at the convention (CEDAW) that ensures proper use of law and order to protect women rights and limits all kinds of discrimination and violence against women.

women enables greater mobilizing efforts around women's political and human rights. Mrs Clinton's[58] appearance in Bangladesh was not merely a diplomatic visit, but can be attributed to the work of development agencies – namely, a joint effort by BRAC and Grameen Bank. There are a multitude of non-governmental organizations that work on women's issues. These include Women for Women, BRAC, Nigera Kori, Soptogram Women's rehabilitation centre, etc. They all organize around issues like dowry, purdah, voluntary divorce, polygamy, domestic violence, discriminatory wage policies, and non-payment of alimony. Community-based organizations such as Ain-O-salish-kendro (ASK) educate women about their political rights and serve as women's rights advocates. ASK calls for reforms in divorce laws, polygamy-related laws, custody or guardianship, and laws around child marriage. Bangladesh's Mohila Parishad is pressuring the government to reform current marriage and family laws (Frutteso & Gauri, 2005).

In Bangladesh, several NGOs are involved in human rights work and carry out academic research, most of them addressing poverty and capacity building in rural areas. According to recent calculations, the number of NGOs in Bangladesh is about 7,643, including all NGOs registered with the NGOs Affairs Bureau as well as the registered field offices of the Grameen Bank, BRAC, ASA, Proshika and Caritus (Ibid, 2005). NGOS in Bangladesh receive about $300 million a year from overseas donors (Stiles, 2002).

The most celebrated NGOs involved in rural development are the Bangladesh Rural Advancement Committee (commonly known as BRAC) and the Grameen Bank. BRAC promotes women's education, offering numerous scholarships for women and providing

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[58] Hillary Clinton along with her daughter visited rural Bangladesh in 1994/1995 by invitation of Grameen Bank and BRAC.

loans and micro-credit[59]. In recent years, gender and women's empowerment have become buzzwords in the development community. Numerous donor agencies seek to distribute their money accordingly. Development in Bangladesh has focused on these areas:

i.   Establishment of effective democratic processes at a grass roots level

ii.   Poverty reduction

iii. Women's rights

iv.   Equal rights for education, health, empowerment

Although numerous agencies are working toward improving the lives of women in rural Bangladesh, NGOs are not without the need for critique. The next section outlines some of these criticisms.

6.3   Criticism of NGOs

The endeavors for which NGOs often come under fire are often treated adversely by religious leader, government and some rural elites. This section will discuss some criticisms of NGOs provided by the government, intellectuals and Islamist groups. While most of the backlash is specifically centred on micro-financing, there is often more at play than these critics acknowledge. Micro-credit systems are a significant development tool provided by almost all NGOs and are often a priority of donor institutions (Shehabuddin, 2008). A detailed discussion of this issue will be presented in a later chapter.

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[59]BRAC official website, http://www.brac.net/content/what-we-do

Although it is evident that rural Bangladesh has been impacted by the development initiatives of NGOs and much improvement is visible in the fields of health, education, immunization and so on, these initiatives are often quite vulnerable and short-term. Programs are subject to the whims of their donors; if donors lose interest in a particular field; initiatives grind to a halt and are withdrawn. Moreover, the interests of the target group are rarely consulted. The groups are used as an indicator of manpower and their participation is requested only when the programs are about to start up (Hashemi, 1991).

This procedure has come under criticism by secular nationalists, who refer to the NGOs as "the tools of Western imperialism." For example, a former professor at the University of Dhaka suggested that "the government [had] leased the country to NGOs [and that it reflected] the interests of foreign donors, not that of Bangladesh (Bhorer Kagoj[60], July 23, 1995, cited in Shehabuddin, 2008:128). The well-known historian and political commentator, Umar (1996), openly accused NGOs of serving imperialist powers and goals (Ibid, 1996). Interference in the 1996 elections by some NGOs was an additional source of resentment for many who argued that local political observers and the election commission were efficient enough to run a fair election (Ibid, 1996).

The efficacy of NGOs in the empowerment of rural women and improving the lives of the poor has even been questioned by modern Western critics. Westergaard (1996) found that the poor villagers have only two options to relieve their sufferings: one is to approach the rural elites, from whom they can seek loans guaranteed with a thumb-stamp, or they can go to other lending bodies, who guarantee their loans with human collateral. Nevertheless, some exceptions do exist, such as the RDRS (Rangpur Dinajpur Rural

[60]Bhorer Kagoj is a popularly read Bengali newspaper in Bangladesh.

Service)[61]. Their aim is to create a self-reliant organization, though it is too early to project a sustainable future of the program (Ibid, 1996). Development NGOs have been charged with institutionalizing neo-liberal political agendas and shifting the discourse from collective social improvement to individual interest, single entrepreneurship, self-empowerment and reliance (Fieldman, 2003). Hashemi and Sydney (1992) question the NGOs' proper use of resources, and are sceptical of their capacity to provide services at a cheaper cost than the government. Moreover, the fragmented nature of the NGOs ensures that not all the rural poor areas are being covered by their service provision (Ibid, 1992).

NGOs have come under criticism by many government officers. Some bureaucrats feel threatened by them, as they limit their conventional realm of power (Rashiduzzaman, 1997). For example, the Bangladeshi government did not support the visit of Mrs Clinton to Bangladesh by invitation of Grameen Bank and BRAC. Mr. Saifur Rahman, the finance minister of BNP in 1995, expressed his concerns about the actual motives of development NGOs, stating that "providing Tk 2000 or 3000 to a poor fellow or planting some saplings here and there without even ensuring who will look after them will not durably remove poverty" (Daily Star, March 20, 1995; cited in Shehabuddin, 2008:129). In July 2000, the finance minister of the Awami League, the late Shah A.M.S Kibria, also expressed concerns around the high rate of interest charged by the NGOs to their poor clientele (Ibid, 2008). One of the most significant drawbacks that NGOs face is lack of accountability, and this is not a problem in Bangladesh alone. Although government-NGO conflicts in Bangladesh arose from the government determination to enforce greater

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[61] The Rangpur Dinajpur (districts of Bangladesh) Rural Service was set up by Lutheran World Federation in 1971 to help the rehabilitation of the refugees of the liberation war. Later on, it was shifted to general infrastructural development from refugee rehabilitation.

bottom-up accountability, the NGOs fail to build a downward accountability to the poor (Hashemi, 1996). Hashemi (1996) harshly criticized NGO operations in rural areas, noting that the "declassed, urban-educated, middleclass NGO workers from the outside must go to the villages to raise the consciousness of the poor so that they will organize their own class. This approach denies the poor people's capacity to organize and struggle for themselves" (Ibid, 1996: 127-128). Ironically, it is always the 'flavour of the month' buzzword that draws the most donor attention (Chowdhury, 1995).

Meanwhile, the Islamist groups attack NGOs internally, accusing them of causing immoral use of the social norms, i.e., encouraging poor rural women to go out and work rather than concentrating on household duties. The rural elites lose control over poor people when NGOs provide loans and money. According to Islamists, NGOs use money to manipulate rural poor people, especially women. Moreover, they accuse them of being missionary-based and involved in reversion of religion from Islam to Christianity. A number of NGOs have been physically attacked by the local religious groups, female schools have been destroyed, and committee meeting places have been burnt. Such extreme scenarios are examples of hostile attitudes of the rural elites and the Islamist think-tanks (Alam, 1996).

Despite various reservations that come from different groups within society, many still support the initiatives taken by the NGOs to improve the living standards of the indigenous people. Hashemi (1996) suggested that NGOs are preferable to seeking financial assistance from than any local public office, where poor people have to face embarrassment and administrative hierarchy. He added that even the Bangladeshi government legitimizes itself through international financial assistance (Ibid, 1996).

6.4   Islamic NGOs

Islamic NGOs are another type of NGO existing in recipient countries that deal with religion. However, their activities are not well researched. These organizations are often known as RINGO or RNGO (Religious NGO) in the international arena (Berger, 2003). The most common criticism of religion-based NGOs is the controversial operations of Christian-based NGOs operating in Muslim countries. Especially in Bangladesh, a number of incidents have been reported, with NGOs converting poor Muslims into Christians by luring them with opportunities for work and benefits. Ironically, the development NGOs have incorrectly been fused into the Christian-based organizations and misinterpreted by the Islamist preachers. As Rowlands observes: "A particular view of development as westernization has come to dominate to such a degree that it has become virtually impossible for any different possibility even to be emerged" (Rowlands, 1998:12). The Islamic NGOs receive aid from international donors differently. An Islamist NGO can refer to the development initiators having Islam as their uniting ideological conviction. It can also refer to their running programs that illustrate Islamic preaching and controlling gender responsibilities within an Islamic framework (Kalimullah & Fraser, 1990). A limited number of Islamic NGOs and distinct political parties, such as Jamaat-i-Islami, provide constant efforts to lead Islamic philosophies in formulating state policies and decisions funded by wealthy Muslim countries.

Islamic and Islamist NGOs are also involved in benevolent activities around the country as they provide social services in Bangladesh. These NGOs heavily focus on charity, disaster relief and rehabilitation. Islamist NGOs or Muslim donors choose disaster-prone Muslim countries to pour aid into, as doing charitable works is something that Islam

always suggests. Most of the aid that Bangladesh receives from the Middle East is either for charity or relief work. Muslim aid is provided for humanitarian assistance not only in Bangladesh but also in disaster-prone countries and war-torn nations like Afghanistan, Rwanda, and Bosnia (Naher, 1996). A table of the activities of Islamic NGOs is given to the next page.

Table 1   Islamic NGOs in Bangladesh

Title of the NGO	Activities	Strength	Weakness
Islami Samaj Klyan Samity (Islamic Social Welfare Association)	Run orphanage, adult literacy classes and medical clinics	Promote education for hard-core poor and orphans	Does not allow the recipient to question or demand anything to the authorities
Bangladesh Masjid Samaj (Society of Mosques), Bangladesh Mosque Mission, state-led Islamic Foundation	Preview Islamic objective in developing the religious values within the country, also project development of the country using methods of Islam	They study Islam and spread appropriate understanding of Islam throughout the society. They hold a distinct position from other traditional NGOs in orientation and operation.	They discourage going for micro-credit, as Islam forbids taking interest. They always differentiate gender responsibilities within the Islamic framework.

Source: Shehabuddin, Elora, Reshaping the Holy, 2008, p. 119.

Such Islamist organizations look to enhance the social and religious roles of mosques by training the local imams (preachers) to participate in development activities. For instance, trained imams volunteer during floods and other disasters and distribute food and clothes to the affected people. Moreover, members of these organizations strongly believe that moral development through Islamic ethics should be established before materializing development in the field. They believe 'welfare' is not pertaining to material

augmentation and well-being but that there is a close bond between individual and nature that is a gift of God. This upgrades the dignity of Islam in human beings (Ibid, 1993). The religious philosophy in addressing poverty is one of the most important tasks of the major religious political party of Bangladesh. Unlike the communists, Jamaat-i-Islami suggests that poor people have claims on the wealth of their wealthy relatives. Those wealthy people should redistribute the wealth among the family or organize a fund which is titled as "Bait-ul-maal"[62] in Islam. They assume it would help those who are needy and even can cover a daughter's education or marriage. This decidedly Islamic way of collecting money from the rich 'Zakaat'[63] is an attraction for the benefits of choosing an Islamic state.

6.5   Criticism of Islamic NGOs

Almost all religion-based organizations in Bangladesh face some problems due to their orthodoxy in orientation. The RNGOs have been convicted of corruption, just as their other fellow development organizations have been charged for their constant efforts in practicing a co-religionist attitude. Where the Christian organizations were criticised with proselytizing, the Islamist organizations, especially the Madrassa[64], are convicted of propagating terrorism (Shehabuddin, 2008). Jamaai-i-Islami, although not a NGO but a political party in Bangladesh, sees its duties stretch far beyond only contesting the elections and seeking ruling power. They seriously formulate their propaganda that insists on doing development through an Islamic lens. Their philosophies about gender responsibilities are not as ambiguous as other state-led or local NGOs. According to the

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[62]   Bait-ul-maal is a pool of funds to which anyone can contribute and from which anyone who needs money can draw from.

[63] Obligatory tax on well-off Muslims, to be used for charity

[64] A school run by Islamic curriculum

party, women could try to be empowered but they should be under seclusion; only after performing her basic duties for her family, does a woman's secondary duty to the world start. The mentioned conflict often occurs when the discourse of wearing the veil is considered by the other secularist NGOs as a medium of sabotage that impedes the freedom of rural women. Moreover, being incapable of alienating itself from both the secular and Islamic donors, the Bangladeshi state finds itself caught between these dichotomies. While all the parties have attained national office and support recognition of an international convention such as CEDAW, Islamic organizations and other political groups have been nonchalant about it (The Daily Star[65], March 8, 1998; Khan, 2001). The next segment discusses the initiatives taken by the government to underpin rural women's development.

6.6   Government Initiatives

In order to improve women's status in Bangladesh, the government is not far behind secular organizations. One such government-led organization for women's rights is Jatiyo Mohila Sangstha, which identifies major areas of gender discrimination and suggests remedial matters including legislative actions. Moreover, Sarwari Rahman, the state minister of Women and Children Affairs of the Khaleda Zia regime of 1995, declared, pertaining to the national report of Beijing Conference on Women (in 1995), that: "We are part of the world-wide movement for the emancipation of women and their full participation in policy and decision making of all levels" (Gob, 1995b:1). In the report,

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[65]The Daily Star is a popular English newspaper in Bangladesh.

Bangladesh claims a distinct position in assuring women's empowerment and their participation in every sphere of development.

The government asserted:

Bangladesh considers the issue of Women in Development... one of the top priorities on account of its own need to transform its potentially rich human resources into enduring assets. In the economic sphere, the government is making all-out efforts in integrate women in the development process and to create opportunities for women and income generation of women... The government is also seriously keen to increase the female literacy rate to enable women to participate in various socio-economic activities. (Ibid, 1995b: 4)

Although the State of Bangladesh has paid much attention in improving women's status throughout the past decades, the efforts have not been sufficient.

However, Prime Minister Hasina announced a National Policy for Women for women empowerment and development in Bangladesh on International Women's Day, March 8, 1997 (Chowdhury, 2001). This policy elucidates government's commitment to ensure the following rights and benefits for women: human rights, education and training, health and nutrition, political empowerment, administrative reforms, and protection against violence and oppression of women (CEDAW, 2003). In 1998, during Hasina's regime, the Bangladesh government approved the National Action Plan for women to fulfill the requirements of the Beijing Platform for Action. The Ministry of Women and Children affairs drafted a plan that exhibits the combined coordination of government initiatives for women, NGOs, planning commission and other thirteen ministries (Tahmina, 2005).

The new documents appreciated women's employment in suitable professions, and it was announced that more women should be appointed to the cabinet, diplomatic agencies, and highest positions of the judiciary. Ironically, none of the promises were met. The finalized version of Poverty Reduction Strategy Paper mimicked the unimplemented plan. This policy paper reflected the agreement of distinguished international donor agencies like IMF and World Bank including the Bangladesh government and local NGOs regarding equal inheritance rights of men and women (IMF, 2005). During the next democratic regime of the Bangladesh Nationalist Party (BNP), while treating the gender issues as agreed, the government of Bangladesh found itself in a dilemma of a contested vision of gender roles and responsibilities in the society, this time between the secular donors and the Beijing platform and its Jamaat-i-Islami allies[66] in the cabinet and parliament (Shehabuddin, 2008). This is probably an example of the political conflict that was faced by many a rural women at the local level, also.

6.7   Failure in Government Endeavours

One of the most significant drawbacks of the government's initiatives is the lack of continuity of those projects. Most of the time, the newly-elected government discards the programs that were initiated by the previous government. Such cynical practice cuts the enthusiasm for the projects and often restricts successful applications. Moreover, the lack of interest for poor women by public servants appointed in rural areas thwarts the speed of the projects. Being one of the most corrupt nations on earth[67], Bangladesh is heavily

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[66]The Bangladesh Nationalist Party came into power winning two thirds of the parliamentary seats by allying with the primary Islamist Party Jamaat-i-Islami in 2002.

[67] The Berlin-based Transparency International report of 2006 ranked Bangladesh 162nd for being one of the most corrupt among the other nations. Bangladesh's Corruption Index Perception score in 2007 was only 2.0 out of 10.

loaded with red-taped files in government administration. In the hierarchical system of the public service, it often takes more time than usual to pass any development project. Because of this, rural women do not even go to the public services to ask for proper practice of law and order. The police department is alleged to be involved in physical violence against such victims. There have been many cases where women were humiliated by being stoned in public, but the local administration refused to take any measures to offer those women justice. Rather, the women ended up committing suicide because of their social stigma (Shehabuddin, 2008). Here, again, I display my position as a socialist feminist; I believe patriarchal society should be dealt with before taking any development project for women. Lastly, the overly ambitious nature of the projects initiated by the government often stumble for lack of environmental assessment (Ibid, 2008).

6.8   Women's Issues and Development Partners

In public forums, almost all major parties have shown their commitment to women's issues, but few of these promises are ever kept. The Bangladesh National Party (BNP) has constantly voiced their support for WID approaches as the party's founder, Major Ziaur Rahman, was the pioneer in establishing the ministry of women's affairs. They assumed the greatest obstacle in women's development can be considered their misinterpretation of the codes of Islam by motivated men to uphold patriarchal social norms. The Awami League (AL) representatives also ensured their standing and support for gender equity in every sphere of life. All the major parties agreed at one point that the low level of education and opportunities for women is responsible for women's subordination and gender discrimination (Women for Women, 1995). The left wing

accuses patriarchal culture rather than poverty as being responsible for women's sufferings. However, none of the political parties that have come to power have addressed the societal norms that thwarted women's easy access to decision-making. The centrist parties, rather than making any recommendation for women's development, have emphasized mobilizing women into factory work (Guhathakurta, 1994).

The BNP government found polygamy as a dangerous practice that restricts women's liberty, so took initiatives to abolish the practice from the villages. Regarding the Uniform Family Code (when BNP wanted to show its democratic attitude), the BNP said that if the people belonging to the religion accept it, they would support the law. Unlike BNP, the AL government was in favour of the Uniform Family Code. Again, the leftists campaigned against the law existing for inheritance, demanding equal rights for men and women in inheritance (Women for Women, 1995)

On the other hand, it is not surprising that Jamaat-i-Islami has an extreme opposite voice regarding women's issues. In his lectures, Saidi (2003) suggested that women should support the party that follows Islam and Allah, stating they should cast their electoral support for Jamaat-i-Islami even if their husbands do not permit them to do so. He had a lot to say about the behaviour of Muslim women in his lectures and warned them to give up their support for Awami League, which is in his words is the 'enemy of Islam'. He discourages people to support Awami League, as the country might turn into another Turkey which, despite being a Muslim country, shows very little practice of Islam. The Jamaat-i-Islami representatives clarified their standing to protect women issues by spreading true Islamic rule in the country. According to them, as the Quran has sanctioned polygamy to provide support to those women who have no male support,

polygamy should not be abolished. They also stood in an opposite bench of Uniform Family Code, as they believed Shariah[68] is a law of Allah and should prevail rather than any man-made one (Ibid, 2008).

From a political viewpoint, women's development is a conflicting issue. It seems like the major political parties are participating in a contest where poor women are considered the prize money. However, the next chapter will shed some positive light on poor women's lives in rural regions of Bangladesh. It traces the developments in the female education system, showing how numerous laws have been enacted in favour of women and opportunities provided to women by both government and other development partners.

6.9   Does the Practice of Islam in Bangladesh Differ or Contradict to Development Approaches Offered by the Government and NGOs?

I now aim to analyse the second research question of this dissertation. The discussion above has already clarified that the views of the Islamic parties and other religious groups do not support the efforts of the government and NGOs to offer employment opportunities for rural poor women. For instance, many pious rural elites expressed their concern about the NGO activities. A number of rural religious elites interviewed by Shehabuddin (2008) charged NGOs for violating social norms and religious beliefs in their village by encouraging women to work outside the home by enrolling pregnant

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[68] Shariah is a Muslim or Islamic law also known as Muslim Personal Law, for both civil and criminal justice as well as regulating individual conducts both personal and moral.

women in prenatal programs, by vaccinating infants, by providing education in an un-Islamic setting (co-educational) and by disrupting divinely ordained "harmonious" conjugal relations between husband and wife within the home (Ibid, 2008). In the study undertaken by Alam (1996), attacks on several NGOs were carried out by villagers and a number of co-ed schools and NGO offices where burnt and destroyed. The study of Alam (1996) revealed the reason behind such violent activities of the rural religious people – they object to women's involvement in activities outside the home. According to them, training sessions for women in distant places are objectionable, as is an overreliance on foreign money, especially funds that come from Christian or Jewish sources. Very little (or limited) participation of men in programs, no provision for Islamic education, concerns about conversion from Islam to Christianity, and high interest rates charged by the micro-credit providers further fuel their anger (Ibid, 1996).

These religious people are quite aware of what they think is 'unacceptable development'. For them, development and empowerment opportunities should reflect Islamic values and follow Shariah. In empowering rural poor women, the country should provide opportunities by extracting its own resources by fund raising programs rather than relying on foreign donation. According to the Islamist groups, another way of accumulating money is by coordinating the collection and distribution of Zakat. Moreover, education should follow Quranic teachings and banks should be interest-free. Criticism from the Jamaat-i-Islami arose to address the fake promises given each government in office. They allege that governments promise to work for the poor but end up serving the business class and the rich (Shehabuddin, 2008).

As mentioned earlier, the aim of this group is to convert Bangladesh from a People's Republic to an Islamic Republic. They clarify their position to introduce an Islamic way of redistributing wealth from the wealthier class to the poorer, as they believe the poor have moral claims on their wealthier relatives. The concept of Bait-ul maal has been introduced to solve this issue. Beside Bait-ul maal, the Islamists also identified another method of income for a woman, called Mohrana[69]. If a certain amount of money is given by the husband to his newly-wedded wife, the wife may spend that money on anything she chooses, including life of a divorce (Alam, 1996).

Thus, Islamists aim to assist poor women to lead a life without financial crises, which counters the efforts of NGOs and government. According to them, poor Muslim women residing in rural areas should follow the methods derived from the Quran and follow the Sunnah[70]. They consider the development schemes taken by the government as 'fake promises' and the empowerment initiatives of the NGOs as 'un-Islamic'. They often violently limit NGO operations in rural areas, which mean NGO activities are considered to be a big threat for establishing an Islamic state. Although the Islamists have offered a number of solutions to reduce the sufferings of poor Muslim women in villages, it is still uncertain whether they can create an environment to convince people of their strategies. This is because they do not have as large a number of followers as the other two major parties do. In spite of the Islamists opposing the initiatives of NGOs, they were unable to win support from a large portion of the target group since their over-emphasis on Islamic rules and methods has not achieved any legal recognition in Bangladesh yet. However,

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[69] Ibid
[70] The activities performed by the Prophet Muhammad himself.

the argument for the research question possesses dual personality. At first phase, it seems that the Islamists are thoroughly against the NGO led empowerment and education system and claiming the initiatives as un-Islamic. The second phase explains their strategies to alleviate poverty from rural women's lives. In one hand, incidents like threatening the NGOs have been perceived, on the other, the Islamists' efforts to introduce approaches like Zakat, Mohrana and Bait-ul-maal to reduce women's sufferings have been proposed.[71] Beside that, the Islamic NGOs are much active to help the victims during environmental disasters and natural calamities. However, some secular NGOs agree to include Islamic curriculum in their text books for NGO run schools[72]. Apart from that, many poor women redefine how they should observe purdah using their own conscience. There are options to choose who they want to stick with; either the unjust Islamic decrees or the NGOs[73]. Such nuanced scenario shows that although the Islamists are against the NGO led empowerment process; they have interest to reciprocate with poor rural women and it shows when the female Jamaat workers go to each house in village and suggest them to follow Islam properly to reduce their miseries (Shehabuddin, 2008). As a matter of fact, the Islamists do not acknowledge the way of applying secular approaches in field. To be more specific, the strategies of both groups differ as one group offers employment opportunities that can bring a better future and the other provides charity that meets the immediate needs. My personal understanding on this situation says although the violent activities of the Islamists look antithetical to government and NGO

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[71] As Islamists argue that such approaches cannot be executed in the present form of government, they pledge for converting Bangladesh as an Islamic state run by Shariah or Islamic rules.
[72] The NGOs identified that they cannot reach their target or win people's support by excluding religion from the academic curriculam prepared by them.
[73] It is more or less based on their economic position in the society, if a woman can afford not going out to support her family or her spouse's income is enough to run the family, she will observe the purdah as proposed by the Islamists of Bangladesh.

initiatives, both of the groups have one goal in common, which is, to win poor women's support and confidence. The contradiction that I observe is rooted in the 'method of implementation' rather than intention. All I tried to explain in this dissertation is the approaches of Jamaat or Islamists are not always dreadful, they have their own philosophies to establish like the other political parties and suggest religious methods of reducing poverty which is very much unlike the strategies of NGOs and government indeed; and such 'unlikeliness' has been labelled as 'Socio-political conflict'. The poor rural women as mentioned throughout the thesis either found an alternative method to combat against or concede before the conflict.

Chapter 7   Women Crossing the Boundaries

In this part of the study, education and employment opportunities are investigated as the two major criteria to measuring partial development for rural women. This chapter focuses on initiatives taken by the government and NGOs to employ and educate rural poor women. Such initiatives have also been perceived through an Islamist lens in this chapter. Although micro-credit has received many accolades by economists around the world in its reduction of poverty in poor nations such as Bangladesh, it still has its share of criticism from intellectuals such as Kabeer (2001), Hashemi (1994), Goetz (1998) and others. Using socialist feminism as the key theory of this study, I tend to reflect my stance as a critique of capitalist nature of the NGOs and the government. It should be noted that although the development schemes were planned for poor women of all religions, my study shows the impact and influence of the Islamists and religious leaders on poor Muslim women only.

Bangladesh is a developing country with immense potential for improvement. This chapter will explore the number of success stories that may contradict the stereotypical image of rural Bangladesh. Although statistics show that 53.1% of the people[74] are poor and that most rural people are malnourished, the figures and tables of successful application of several development plans and programs shown in this chapter give us hope of positive change. The Switzerland-based World Economic Forum, in its May 2005 report "Women's Empowerment and measuring the global gender gap", measured

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[74]Banglapedia,   National   Encyclopedia   of   Bangladesh, http://www.banglapedia.org/httpdocs/HT/P_0240.HTM

the size and nature of the gender gap in 58 nations and ranked countries according to the level of advancement regarding female population (Lopez-Carlos & Zahidi, 2005). The study highlighted five criteria as critical areas of development and indicators of modernity: economic participation, economic opportunity, political empowerment, educational attainment, and health and well-being (World Economic Forum, 2005). A Bangladesh news service wire story published the rank of standing of the countries based on these areas. In the ranking, Bangladesh stood 39[th,] ahead of other South Asian countries like India (53rd), Pakistan (56th) and Malaysia (40th) (Zahidi & Lopez-Claros, 2005). The study ranked Bangladesh 18th in economic participation with remuneration, 37th in education and health purposes, 53rd in economic opportunity and 43rd in political empowerment. A number of programs have been taken by both the government and NGOs to empower the rural poor women.

A small portion of the programs (funded by local and international agencies) taken for advancement of rural women are shown to the next page.

Table 2   Programs taken for women advancement

Title of the project/program	Organization	Year	Result
1. Improving Women's Rural Economy	International Fund for Agriculture and Development		
2. Poverty alleviation, health, education and other development through micro-finance program	BRAC	2007-2009	7.37 millions of female borrowers became small entrepreneurs
3. Advancing small entrepreneurship	Grameen Bank	2007-2009	7.54 million of female borrowers became small entrepreneurs

Source: Sultana, Bilkis, Zaaba and Umemoto (2010), Women's Empowerment Through the Development of Micro Entrepreneurship in Rural Bangladesh, The Social Sciences, vol:5, page 4

One of the major indicators of development in a country is educational attainment. In this chapter, the two major indicators of education and employment are discussed, as these have helped women cross the boundary into literacy and financial solvency.

7.1   Education

Education for women has been considered a 'silver bullet' policy instrument throughout the world's poorer nations (Mayuzumi, 2004). A special acknowledgment goes to studies that suggest a link between improvement in women's education and their status, and lower fertility rates and better health (Ibid, 2004). In Bangladesh, both government and non-governmental programs work together to address the education issues prevailing in rural areas.

The Bangladesh government has declared its earliest policy that espouses the benefits of girls' education in its five-year plan of 1973. The argument states: "the level of schooling of women determines the efficacy of household management. An educated mother pays greater attention to nutrition, health and childcare than uneducated ones" (GoB, 1973:479). The current governments of Bangladesh have taken numerous initiatives to benefit and facilitate girls' education, such as food for education for the hard-core poor females, scholarships for female pupils (BRAC is popularly celebrated for taking such humane steps), free secondary schooling in the rural areas, and separate girls' schools in each sub-district. In expanding female education, the state has done surprisingly well (Jeffery & Jeffery, 1998). The World Bank report stated in 1999: "Across Bangladesh, a revolution is taking place in schools. A peek into any secondary school classroom in rural Bangladesh is all it takes to see that enrolment trends are changing fast. It is becoming commonplace to see more girls than boys" (World Bank, 1999, cited in Shehabuddin, 2008:133). WB[75] supported programs provided stipends to female pupils in grades 6 to 10. The report also states that "the stipend provides full tuition, examination costs, and an increasing proportion of school fees, textbooks, school supplies, uniforms, shoes, transport and kerosene (for lamps), reflecting families' rising educational cost and the need for an extra incentive in upper grades to reduce high dropout rates" (Ibid, 1999, 2008:133). The success of the first WB-led initiative regarding stipend programs continued up to 2006. This program started with a hope that providing stipends would encourage poor families to send their daughters to school rather than arranging teenage marriages for them. Ana Maria Jara, the WB task leader, expressed satisfaction by identifying it a revolutionary and an example of development (Nuthall, 2002).

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[75] World Bank is referred as WB

A further hope in education is the increase of girls' enrolment from 1991 to 2001[76] and the ratio of girls to boys stood impressively higher in 2000-2001 (UNDP 2003). Overall, the national literacy rate for women increased from 14.8% to 24% over the last twenty years. However, limiting the gender gap is slow, as corruption hinders the flow of funds at times (Choudhury et al., 2002). That aside, numerous development reports provided by government, civil society and the NGOs have been made regarding female education (Mia, 2005). There is hardly any group that did not recognize the importance of female education. In Bangladesh, as elsewhere, education systems are considered to be a framework that reshapes characters and morale and assists children to become good human beings. However, disagreements continue when an argument occurs regarding the need to be good Muslims, Bengalis or Bangladeshis, or when visions conflict in predicting the future of the national community (Kabeer, 2002).

7.2   Views of Islamist Groups on Female Education

Islamist groups like Jamaat[77] do not oppose initiatives on female education. Rather, they criticize the methodology taken to instruct girls, dislike the curricula, and demand the discontinuation of the co-education system (Women for Women, 1995). A female member of Jamaat noted: "Women should have the equal rights [to] men to educational and health facilities. But... separate arrangements should be made for the education for girls from the primary to university level... Girls should develop their talents and personality in a separate environment away from boys" (Women for Women, 1995:30). Moreover, the NGO-led schools have been criticized by the group, saying those schools

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[76]Increased from .81 to .96 in 1991-2001
[77] The primary Islamist political party Jamaat-i-Islami is also known as Jamaat.

do not provide religious instructions to girls (Begum, 1995). As a result, in the mid 1990s, a number of incidents of violent attacks by some local religious groups on NGO-run schools occured. In some areas, the Mullahs claim fatwas[78] that girls educated in NGO-run schools are becoming Christians. Not only that, they allege girls are being shameless, practicing un-Islamic legal rights like birth control and are nonchalant about religious responsibilities. On the basis of such statements, about 25 BRAC schools were set on fire (Begum, 1994). NGO Saptagram[79] was a frequent target of such attacks, as its academic curricula were different from others. It prepared the content with a liberal perception to visualize the world through a tolerant view (Ghuznavi, 1995). The founder of the NGO Saptagram, the late Rokeya Rahman Kabeer, explained why they found importance in writing their own text books. Before publishing, they conducted research as to whether such initiatives had already been made before. After discovering that they were going to be a pioneer in their attempt, they did not hesitate to acknowledge women's role in society. Again, the violence against the initiatives taken by Saptagram on female education and curricula showed that there is still no space for practicing liberal views in rural areas.

7.3   Employment

Development policy-makers hope that, after the success in the education sector, they can bring such positive changes to the employment sector as well. Women who have a profession in addition to home-making may share with their spouses in the major decisions regarding the number of children to conceive or the schooling of the children.

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[78] Ibid
[79] Founded by Rokeya Kabeer in the mid-1970s, the emphasis was on women's development and identified women as producers rather than only child-bearers.

Not surprisingly, however, employment opportunities for women in Bangladesh, as in most developing countries, are not great, as Bangladesh has to follow the export-led economy derived by the WB. Fieldman (2010) suggests that the Ershad government's industrial policy was alluring enough to entice foreign investors to invest in Bangladesh for its cheap labour costs at a time when quotas had begun to circumscribe imports from Korea and newly-industrial countries (Ibid, 2010). She also stated that the increased mobility of women in recent years has increased their employment opportunities. From 1980 to 1989, the number of female garment workers increased from 50,000 to 225,000, while the number of garment factories jumped from 0 to 700 from 1979 to 1985. This created the first generation of the female industrial work force (Kabeer, 1994).

Factory work obviously is not a good option for all women. Some consider those women who work in a factory as immoral and inappropriate role models for young women (Kabeer, 2000). Moreover, the lack of respect of the supervisors for female workers also reduces the interest of young women in looking to factories for work. Kabeer found that "women valued the satisfaction. Of a proper job in contrast to the casual form of employment that had previously been their only options. Their ability to earn on regular basis gave them a sense of self-reliance, standing on their own feet. They also valued their access to new social networks on the factory floor, which replaced their previous isolation within the home; the greater voice they exercised in household decision making because of their economic contribution; their enhanced sense of self-worth; and in some cases, greater personal freedom and autonomy" (Kabeer, 2004:18).

Women who are employed are not dependent on male members of their families. Amongst other things, they are capable of challenging the patriarchal preference for sons

and they can overcome the pressure from their husbands to have more children (Sultan & Bould, 2004). A case study conducted by Sultan and Bould (2004) reflected a woman's self-confidence in confronting her husband's wishes to have more children in order to have a son. She said that she would prefer spending her meager resources in educating her daughters and preparing them to have a better life than her. She also stated that one educated daughter is far preferable to ten illiterate sons (Ibid, 2004). Such is the self-reliance that comes after education and financial freedom.

Both the government and NGOs are capable of creating more and better employment opportunities for poor rural women in the future. But what the government misses most of the time is that it does not assess the work environment first. Not all types of work are female-friendly, as, for instance, factory work does not provide a safe and secure work environment for women. It is also noteworthy that leftist political parties allege the patriarchal culture to be responsible for women's distressful life rather than poverty. While running in the election, most of the centrists' manifestos lacked promises for social change while channelling their energies to mobilize female factory workers (Guhathakurta, 1994).

Generally speaking, rural areas lack variety in employment options for women. Most employment opportunities are offered through credit systems that can be used in a home-based business or working with NGO-based handicraft enterprises. Some of the success stories can be derived from the interviews conducted by Sultana, Zaaba and Umemoto (2010). One of the women who were benefitted from Grameen bank assistance states: "Before Grameen Bank's credit programs, I had no income of my own and my family suffered a lot since my husband's income was not sufficient to maintain our 4-member

family. Now I am in a good position to run a small business with the micro-credit received from Grameen Bank. Participating in home-based activit, like traditional sewing, I am earning money, running my household, and saving something for future" (Ibid, 2010:4). One of the most popular methods of empowering rural poor women by Grameen Bank was the Village Pay Phone (VPP) system. Such system has offered employment to many needy women. However, one main limitation of this service was that only those who held a good loan repayment record were eligible to become operators.

An employment opportunity provided by VPP is briefly discussed below.

7.4 Empowerment of Rural Poor Women through Village Pay Phone Service

The Village Pay Phone (VPP) was introduced by Iqbal Quadir[80] to Grameen Bank in 1994. It was operated by villagers living in rural areas. Under the VPP system, the operator receives a loan from the Grameen Bank to purchase a mobile phone from Grameen Telecom[81] (GT) and she rents it to other villagers (Cohen, 2001). The outcome of renting mobiles to other villagers ensures the easy accessibility of mobile phones for all poor people, especially those who cannot otherwise afford them. It broadens the scope of the villagers to connect with the world and find opportunities to combat poverty. Moreover, the operators earn additional sources of income (Hultberg, 2008). The requirement of becoming a VPP operator is to be a Grameen Bank member with a good loan repayment record. The Grameen telecom offers the opportunity to operators based

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[80] He was also the founder of Grameen Phone Limited (GP), the first mobile phone service provider in Bangladesh.
[81] Grameen telecom is a non-profit organization that holds a 35% share of the Grameen Phone Limited (GP) and has a license of GSM 900 cellphone service in Bangladesh. In this way, the Grameen Telecom can provide operators a VPP mobile connection.

on Grameen Bank records. Women are the primary beneficiaries of this service, and the chosen woman should have an income-generating business. They must also have sufficient spare time to run the VPP service at home or elsewhere and at least one literate member in the family (Ibid, 2008).

The VPP service was introduced to determine poor women's status to become a small entrepreneur, enhance skills and knowledge, and improve economic and social status (Aminuzzaman et al., 2003). A successful operator states:

I have changed my life by using the Village Phone of Grameen Bank. I started my business in my home so that the village women can come here to make phone calls from my mobile phone set. Most of my customers are rural poor women who feel free to talk to their relatives in my home for a minimum charge rather than go to commercial places. Nowadays, mobile phone is available in the country and people have easy access to mobile network here and there. However, I have made profit out of this VPP service and used the profit for other businesses. (Sultana, Zaaba and Umemoto, 2010:6)

While the VPP has undoubtedly provided a beneficial service to rural poor women, I question whether the service is really intended to alleviate poverty from the target group, as most poor women do not have any loan record with Grameen Bank. As mentioned earlier, and as will be a part of further discussions, barriers such as these hinder many rural needy women from applying for this service.

Other than for VPP and some NGO home-based opportunities, employment opportunities in villages are still very limited. Micro-loans are the major option that creates employment for women in such areas. Today, Bangladesh is symbolized as the pioneer of

micro-credits in the international development arena and micro-credit has been hailed as the panacea of poverty alleviation and population problems (Bruck, 2006). Upon the success of micro-credit, the UN has declared 2005 the International Year for Micro-finance. Irshad Manji, the controversial Canadian author of **The Trouble with Islam**, identified micro-credit as a "God-conscious, female-fuelled capitalism [that] might be the way to start Islam's liberal reformation" (Hoveyda, 2004:159). However, the employment opportunities for the target group are mixed, as it offers employment only to those rural women who have good credit. Thus, it cannot benefit the maximum portion of the target group.

7.5   Islamists' Perception on Rural Women's Empowerment

Jamaat-i-Islami, Bangladesh's primary Islamist political party has drawn a boundary regarding rural women's employment. They have constantly stated that Islam has spared women from earning a livelihood and that women's responsibilities lie elsewhere, such as in rearing children and performing domestic duties. However, they add that it does not necessarily mean women cannot work out of households; they can pursue a professional career, but should never exceed the boundary of Shariah (Women for Women, 1995). In another context, while explaining Islam's views on women, the Jamaat leaders are quick to state their support for women's employment that has been attached to their election manifesto. Jamaat revived their philosophies in order to win poor women's votes to some extent. In addition, they do not encourage women's 'immodest' appearance without headscarf or purdah in the workplace and working in close quarters with the male supervisors or male NGO workers. Jamaat has clearly identified that current economic realities have compelled women to choose a career besides home-making. In an interview

conducted by Shehabuddin (2008), the assistant general secretary of Jamaat, Muhammad Kamaruzzaman, expressed full approval of Jamaat with women's empowerment, stating: "Many think that if we come to power, women will be under obligatory seclusion and never be seen again. That is not at all correct. We want women to study to the full extent of their abilities and also to work. However, we want them to dress in the manner that is prescribed in the Holy Quran" (cited in Shehabuddin, 2008:143).

The statement does not mean that the Islamists are against women empowerment, it rather provides some extra guidelines that are compulsory for women who choose a professional career. Thus, the contradiction is rooted in the strategies taken by the both groups.

The micro-credit system that both blesses and bashes rural poor women will be briefly discussed below.

The micro-credit program has occupied a central place in the rural Bangladesh, largely focusing on women from very poor backgrounds. The programs lend a sum of money as a group and rely on group liability to ensure the group's repayment. Islamists approve of micro-loans, as they enable women to work within their households; however, they criticize the charging of interest, as it is contrary to Islam, and propose interest-free loans. They also criticize women's attendance and participation in weekly meetings in distant places, doing physical drills, and working under male supervision. Despite these reservations, they still consider the micro-credit programs to be very humane, calling it 'poverty reduction' and 'empowerment of women'. Meanwhile, outside the political sphere, there is an ongoing debate on the effectiveness of micro-loan programs on poor

women's lives. On the one hand, some say it lessens the hardships that women have in their lives and gives them free access to economy of household; on the other hand, some argue these program have left women in a more vulnerable position than before. I will now explore both the positive and negative impacts of the program.

Since micro loans are one of the most significant methods of poverty reduction, especially in rural areas, the following segment provides a vivid image of micro-credit, as it applies to poor rural women in rural Bangladesh.[82]

7.6   Positive Evaluation of Micro-loans

Dr. Yunus won the noble prize for introducing the micro-credit program to the world, and there are some real success stories that encourage donors to contribute more money to organizations that run on loans and credits. Rahman (1986) found that loan-takers enjoyed a better income in their households than those who have not availed themselves of these opportunities. Although loans for female members are more likely to benefit the male members of the family, women have utilized at least some portion of the funds in an active way that revives their self-confidence. They regain power to make decisions in their family and educate their children. The bottom line is that those families which have utilized the loans in a productive way have achieved a higher standard of living (Kabeer, 2000).

A study by Pitt and Khandker (1995) has discovered the impact of male and female membership of credit programs in order to differentiate the specific gender roles of the loan-takers. The result adds 'the value of women's non-land assets, the total hours

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[82] Social and economic statuses are inter-connected (e.g., good economic status brings positive reputation), especially in rural Bangladesh.

worked per month for cash income by men and women within household, fertility levels, the education of children as well as total consumption expenditure" (Ibid, 1995). The outcome supported the positive aspect of taking loans, stating that the households that consume loans are better off than those that do not. It also focused on gender roles, as women's preferences in decision-making hold importance. They compared the results with the household that do not take loans, and found that the non-loan-takers are far behind in accessing better lives (Ibid, 1995).

A further example of the positive aspect of taking loans is given by Hashemi (1996), Schular (1996) and Riley (1996), who examined the positive impacts of credit on a number of **indicators of empowerment** (Ibid, 1996):

i.   The degree of women's contribution in the economy; which is very much statistics dependant.

ii.   Free access in the public domain for women.

iii. Women's freedom in making small and large purchase; i.e., financial freedom within and outside of households.

iv.   The number of properties such as housing, land and cash owned by women.

v.   Poor women's involvement in major decision-making regarding large purchases such as purchasing houses and lands and in determining the education standard for children, etc.

vi.   Political awareness and knowledge of property inheritance.

The report showed that women's access to credit was an important determinant of the degree of financial contributions reported by women. There was an increase in assets ownership by women, an increase in their purchasing power, and their political and legal awareness had improved as well. Moreover, being a loanee of BRAC ensured a higher level of accessibility in the public domain and a high percentage of political participation, while the clients of Grameen Bank won the accessibility of making major decisions within the household. When women's financial contribution within the household is measured, it cuts back the degree of empowerment, but this is also significant as women of such households generally share household expenditures with their husbands.

The study also indicates that the greater the magnitude of utilizing loans, the less the occurrence of domestic violence. A regression analysis suggested that older women, women with sons, and educated women are least likely to be physically abused in the past year (Ibid, 1996). These findings are applicable to young women of lower status who are new in their husband's home, under pressure to have a son, and are illiterate (Dreze & Sen, 1995). They found that women's membership in credit programs lessens the degree of gender-biased violence, but it had not brought any empirically significant effects in their economic contribution. They deduced that it was women's participation in the increased set of social relationships represented "in membership of credit organization rather than increases in their productivity per se which explained reductions in domestic violence" (Kabeer, 2000:65).

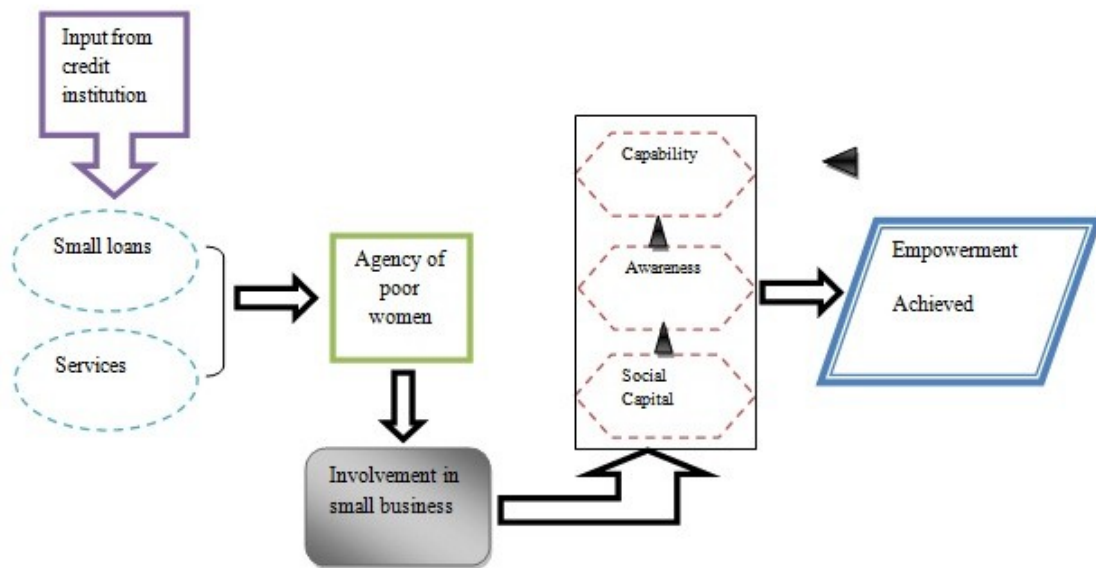The method of women's development can be seen in the following chart:

Figure 2 Women's empowerment through developing micro entrepreneurship. Source: Sultana, Bilkish, Zaaba and Umemoto (2010), Women's Empowerment Through the Development of Micro Entrepreneurship in Rural Bangladesh, The Social Sciences, Vol 5, Page 7.

Moreover, Grameen Phone's village phone scheme also received accolades from critics for creating opportunities for village women that ensured their mobility in generating income and access communication (Aminuzzaman, 2003). Many poor women who were involved in such program were not only grateful to be empowered but also for opening a new social network in their domestic life. Ironically, this new social atmosphere could turn into a violent environment if women fail to pay the loan back.

The table (next page) shows a few poor women's involvement in small business with the loans they received from Grameen Bank and BRAC. It can be viewed as a starting point of a successful future for poor rural women.

Table 3   Women's involvement small business.

Types of small business	Number of women
Poultry and livestock	15
Traditional handicrafts	6
Small shops (groceries, video recordings)	5
Village phone	3
Vegetable and fruit cultivation	3

Source: Sultana, Bilkish ,Zaaba and Umemoto (2010),Women's Empowerment Through the Development of Micro Entrepreneurship in Rural Bangladesh, The Social Sciences, vol:5, page 5.

7.8   Negative Impacts of Micro-credit

The successful implications of microfinance might give us a positive impression of the program. However, the fact is that rural poor women were never in a 'win-win' situation. If the loan providers won the confidence of the rural poor women in empowering them, it also left some domestic tensions that then become visible at the time of loan repayment. In this segment, the negative aspects of micro loans are presented. The negative verdict comes from Goetz and Sengupta (1994), who devised a five-point index of managerial control over loans as an example of being empowered. They identified that women have hardly any control over the loans that they take from the organizations (Ibid, 1994). This impact mainly happens to those who lack proper knowledge and understanding of how they are going to utilize the loan for their betterment. Goetz and Sengupta (1994) also found that many of the married women could not access the money they had collected. Instead, the majority of these women forwarded the funds to their spouses. However, the most negative aspect of micro loans by far is the domestic violence that occasionally

ensues is loan repayment is not made. Failure to repay the loan also undermines women's eligibility to re-apply for future loans (Kabeer, 2000).

Goetz and Sengupta (1994) illustrated three scenarios that end up with a negative result:

Firstly, male family members are represented as insurance for loan repayment.

Secondly, as they are often unable to pay the money back, frustration arises and manifests as gender-based violence within the household.

Thirdly, if they are unable to pay the money back with the limited resources that they have, they are forced to sell their furniture, utensils and jewelry, mortgage their cow, poultry or house, or even borrow money from hostile rural elites, who charge them exorbitant interest.

Lastly, loans-givers have a reputation for employing "strong man" tactics to recoup their losses (Ibid, 1994).

Critics of the micro-credit system have identified many negative aspects of the enterprise. Feminists in particular suggest that micro credit restricts women from choosing a low-yield income generating source, such as handicraft. As a result, such craft forms are nearing extinction in rural areas. Moreover, feminists hold a cynical view about micro credit's monopoly on improving women's lives. Feldman (2001) keenly observes that the title that micro-credit receives as a panacea for poverty alleviation often creates pressures for the government, as it has to increase employment opportunities for them (Ibid, 2001). Some critics also express their concern about the application of the program; namely, it tends to benefit only a small portion of the poor. The reason for this may be that those women who are hard-core poor are not interested in taking out loans, either because of

the high interest rate or their incapability to repay it. Moreover, Rahman (1999) and Karim (2001) report incidents of humiliation and violence against women done by the micro-credit workers that often violate social norms (Ibid, 1999; Ibid, 2001).

7.9   Islamists' Perception of Micro-Loans

While Islamist groups have welcomed micro credit in that it allows women to work within the household and maintain purdah, Islam does not condone taking interest on money, and so the religious groups oppose the idea of micro-credit on principle. As well, because "in order to receive loans, women have to attend weekly meetings", do slogans, and often do physical drills under male supervisors, this violates the "Islamist understanding of purdah". (Shehabuddin, 2008:142). Overall, then, Islamists do not support the micro-credit system.

Similarly, there is concern among village men and women regarding the NGOs preference to provide loans to females only. The NGO's logic in doing so is that these women are the poorest of the poor as well as the least empowered, and therefore need the most help. However, rural elites and Islamists argue that poor men should get first priority to be empowered, in keeping with the values of a patriarchal society. According to one religious leader interviewed in 1995, "[I]f a man asks for a loan, [NGOs] show indifference. There are millions of unemployed youths that deserve credit, but on the contrary they give these to women. When men are capable to work, there is no justification to advance loans to women" (Alam, 1995:20). It has also been argued that the economic returns from men are much higher than for women, and thus the free mobility of women has created animosity in many pious minds (Ibid, 1995).

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In a study undertaken by Kabeer (2011) showed that some women have mixed views about the implication of micro loans. Some considers it as a blessing as the loan providers charge less interest than the rural elites or the money lenders[83]. For others, micro credit has proved itself to be a 'double- edged sword' that provided them employment and income but also trapped them into a never ending debt and crises[84] (Ibid, 2011).

The discussion of micro loans' positive and negative impacts on rural poor women's lives prompts the question as to whether the system of micro loans contributes to or undermines employment opportunities for rural poor women. From a positive perspective, the loans offer employment to needy women and improve their standard of living. On the other hand, when micro loans cause any type of violence, either by the spouses or the loan providers, it contradicts the loans' intentions to alleviate poverty from the needy rural women. Since I am not academically equipped to undertake an elaborate debate on the application of micro credit in the field (which is certainly one of the limitations of this study), I can only draw the conclusion that the micro-loan system has provided a mixed impression in minds of both the rural poor women and the religious leaders as to its efficacy.

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[83] In past the only loan providers were the wealthy elites of the rural areas. The success of the NGOs in providing loans resented them since they lost their domination on rural poor.
[84] If they fail to pay the interest back, the loan providers forcefully take their possessions away.

Chapter 8   Strategies to Deal with The Conflict

This chapter discusses strategies that may help poor rural women survive socio-political conflicts. As discussed in an earlier chapter, socio-political conflicts occur when established social norms (e.g., Islamic fundamentalism) conflict with the proposed development plans provided by the government and development partners. The conflicts among the government, NGOs and the Islamist groups often create an ambiguous environment for the poor rural women and their decision-making process depends on a number of criteria, such as financial status, relationship with spouse, inclination to accept or reject any one option, etc (Kabeer, 2001). This chapter investigates the criteria that rural poor women apply in making a decision, and also discusses their perceptions about socio-political conflicts. Strategies used by the women to deal with socio-political conflicts are mostly based on their own understanding and assessment of the environment, as well as some influence by their spouses and local women (White, 2010).

After discussing the environment in which women have to survive, a question can now be asked about poor women's capability to choose the best option that suits their lives. In other words, we can now identify the method of their survival. Poor women do not meekly sit back and wait to choose among the options to survive provided by secular and religious leaders in the rural arena. Rather, they set some determinants that help them identify alternatives. This answers the first research question: "How do poor rural women choose their options for survival?" Shehabuddin (2008) found that, in facing restrictions from their own families, the women would explain that the NGOs and secularist initiatives are contributing to their betterment.

Rahima[85], a poor woman, publicly discarded the restrictions imposed by the rural elites and religious leaders. She noted that those, who tried to prevent her from taking loans or joining NGOs for employment, never helped her. She further stated that she would not be drawn towards the hypothetical promises given by the religious leaders unless they offered her a tangible means of survival. This is the most significant issue that must be understood by the Islamist preachers who present an opposing view to the secularist NGOs. Even the primary political party Jamaat has yet to win the trust of the general public let alone poor rural women, as most of the top leaders were convicted as war criminals[86]. Moreover, most women in the rural areas believe that if Jamaat wins supreme power to rule the country, their ability to moving freely in the public sphere would be diminished(ibid,2008). The women also fear that the practice of Islam by the rural Mullahs will prevent them from becoming household bread-winners. There have been a number of case studies and interviews made by Shehabuddin (2008) that demonstrate women's courage in challenging the religious leaders by accepting the NGO employment opportunities. One example can be drawn from the poor rural women's concept of purdah. If they are unable to afford burka, they instead wear clothes in such a way that no part of their body is visible[87]. This essentially has the same effect as if they were wearing burka, which fulfills purdah but still permits the poor the freedom to move outside the home (Ibid, 2008).

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[85] Real identity has not been disclosed for confidential purpose.

[86] The top leaders of Jamaat were convicted as war criminals during the liberation war of Bangladesh against Pakistan in 1971. Those leaders assisted the Pakistani Armed force to kill a number of Bangladeshis and were convicted of treachery.

[87] A saari is the national outfit of most of the rural women in Bangladesh, is traditionally worn in a way where little portion of the belly can be seen. This sentence refers to how the saari can be worn in such a way that can avoid showing off the mentioned part of the body.

The major determinants of identifying the best option regarding making decisions depend largely on a woman's socio-economic status. If she belongs to a well-off family, she might not find it is necessary to choose a career outside the home, or she might prefer to observe purdah outside. However, if she comes from a family where the income of the male members is not sufficient to support the family, the philosophy of survival for this woman might be different. Thus, if religious leaders offer them employment that can be helpful for their family to survive, I believe they would certainly accept it; otherwise, they would do what appears appropriate for the immediate situation. Most poor women are very much focused on immediate rather than long-term outcomes. For instance, whether in connection to national Election day or distribution of disaster relief, rural poor women tend to recognize only the organization that offered them food, extra cash or clothing when they needed it. Rather than judging the eligibility of the leaders to run the state, they acknowledge who best met their immediate needs (Ibid, 2008).

The discussion of survival issues surrounding rural poor women can lead to intense arguments regarding socio-economic and socio-political conflicts. Jamaat political workers have accused the NGOs of converting rural women from Islam to Christianity in the name of training. The fact is, poor rural women choose their options after observing their surroundings. As well, a lack of ability to repay the loans also restricts women from joining the NGO-led programs. Although Jamaat workers argue that they deserve a chance to show the nation what changes they can bring in the socio-political arena, they are still struggling to win the trust of the majority in rural Bangladesh. A study on gender and Islam conducted by White (2010) showed another of example how women try to modify Islam in their own way. She interviewed two women from the northern part of

Bangladesh who were very much religious but espouse a completely different way than their male counterparts to maintain Islam.

Amma Huzur[88] is a middle-aged religious woman involved with the Tablighi Jamaat[89]. She organizes weekly meetings where she preaches to rural women their duties to Almighty Allah and suggests to them how to follow the Hadith[90]. Another woman, Afsana Begum, is a widow with three daughters and is comparatively younger than Amma Huzur. She voluntarily goes to neighbors' houses to recite the Quran or wash the bodies of Muslims who have died and monitor the funeral process. Both of them are religious but the younger one is more liberal, as she says: "we are religious but not conservative" (Ibid, 2010:8). This study suggests that both of the women chose to devote themselves to Islam, as both faced adverse domestic situation (specifically, Amma Huzur's husband brought a second wife home, and Afsana Begum's spouse was already married at the time of her marriage). These women chose to devote themselves to religion, since they wanted to concentrate on something else to ease their psychological sufferings (Ibid, 2010). Again, patriarchy is viewed here as a dominant tool to describe these two women's situation. They had to yield towards their spouses' decisions and choose some other option that worked as their 'means to survival'. It shows that Islam can be followed according to people's own way. Since many poor women modify Islam to suit their lives and follow a redefined purdah, the practice of Islam by the rural and political religious leaders has yet to be fully accepted by them.

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[88] Amma Huzur is a title given to those women involved in Tabligh, a fundamentalist cell of Islam.
[89] The Tablighi Jamaat is a pietist movement of religious revival, the origin of which is typically dated as 1927. It is a mission-focused movement, but mainly oriented towards its own, Muslim community, seeking the revival of the inner life and personal purification, rather than external converts or state power. While abjuring politics, it is not simply oriented to the self, at its core is the commitment to go out in the world and invite other Muslims to return to the true path of Islam.
[90] Sayings of the Prophet, Muhammad.

In contrast, in the political arena, both Sheikh Hasina and Begum Khaleda Zia have won the sympathy of the rural poor, especially women. Islam being at the heart of those poor people, they make decisions as to who to choose as their national leader by viewing their appearance. These leaders take advantage of their naiveté and wear long head scarves or do Hajj[91] just before the election campaigns. Such Islamist appearance obviously attracts the rural women, and they tend to support those who, they think, are both religious by appearance yet unlike fundamentalists. It should be noted that the rural poor Muslim women, who are religious by heart, do modify Islam according to their lifestyles. They only oppose it if the practice of Islam nullifies their opportunities for employment.

Thus, nowadays, even poor women show concern regarding their future. Their main question regarding political affinities is: "Who is going to feed us if we are hungry?" In this regard, the NGO-led programs have won their confidence as the best option. As well, to maintain balance in their social lives, they tend to buy expensive burka with the money that they earn from joining the NGOs. Even the NGOs know that rural poor women are actually pious by tradition and will not violate their religious code by any means.

To avoid political conflicts, some women confirm that they do not vote for Jamaat, as they have longstanding commitments to other parties. Other women question Jamaat's standing on women's issues, as they believe Jamaat has already clarified its shallow perception regarding women's development (Shehabuddin, 2008). Saidi (2003), for example, asserted that women should be responsible for the practice of dowry, a practice that had made marriage risky for most rural women. In one of his lectures, Saidi noted:

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[91] Holy Pilgrimage is obligatory for all financially and physically able Muslims.

There is a reason why mohrana situation has reversed like this today. It is this: the attraction that is supposed to exist toward women has been transformed into repulsion. That which is available easily, cheaply, has no value....God has said, "Women, stay indoors"...By this, the Quran does not mean that women should be locked up inside the house...Rather, it means that when you go out, you should retain the atmosphere of a home around yourselves. What is meant then is that when you go out wear a burka. The burka has a door and windows, has it not?...And if you wear burka, male strangers cannot see you, therefore they will develop attraction towards you. Your value will rise. Your status will increase. And your chastity and your body will be protected. (Saidi, 2003, cited in Shehabuddin, 2008:183)

The poor women are prompt to react to statements such these by stating that the Islamists are not supportive of their free access to public spheres. This statement by Saidi indicates that women are being condemned for a social practice. Many women, including some men, show concern about Jamaat's implication of Islamic rule in the country that might not allow women to work outside of the home. Some poor men even express their concern and declare their opposition to Jamaat, saying their families cannot survive if the female members stay at home. Over time, women have become concerned over the implications of Islamic rule by Jamaat and other parties. They are worried that burka might be sanctioned as a compulsory garment for all women and will create difficulty in moving freely, joining NGOs or working outside the home. Rural women learn about Jamaat from their relatives, secularists, Jamaat activists and neighbors that Jamaat has no interest in poor women and they would impose certain codes of appearance that might

threaten their survival. Such rumors serve to lessen their interest in supporting Jamaat (Shehabuddin, 2008).

Moreover, many poor women fear Jamaat rule, as they think they might not have any option of choosing what aspect of Islam should be followed and what can be left as optional (Ibid, 2008). In an Islamic state such as Iran, the observation of religion is not considered an individual's own free will choice but is imposed from above, by the state. Some fear that Jamaat rule will restrict women's free movement in public spheres or that those who do not follow purdah will be penalized. Thus, their understanding of Jamaat does not match with their expectations for their lives. Consequently, they commit to other political parties that ensure their freedom. They make these decisions after assessing the environment and ensuring that they are not going to sacrifice their access to working with NGOs. Indeed, working with NGOs is one of the most important professions that they can choose; the popularity of joining NGOs is even superseding religious values. Fundamentalism is not appreciated by poor women and is more likely to be ignored if it restricts them from fulfilling their goals (Ibid, 2008).

It is now time to fully address a question: "What factors determine decision-making for rural poor women?" As mentioned earlier, the impoverished, illiterate poor hardly find any distinction to differentiate among these major political parties in terms of religious symbols that all of them use to entice votes from rural areas. Rather, they pay close attention to the humanitarian services that are provided to them, such as education, personal mobility, health services, etc. For instance, in the 1996 election, when Sheikh Hasina came to power, these women did not hesitate to recognize the flexibility that the previous government showed for women (Ibid, 2008). Free education for female pupils

up to the eighth grade and implementing food-for-education in schools were greatly appreciated by the poor.

The biases of a poor rural woman regarding political parties very much depends on how many benefits (i.e., cash, food, clothing) the party offers while campaigning for the national election. No matter which political party comes to power, most poor women are more concerned from whom she will receive saris, benefits or food in the event of flood or other natural disasters. This might sound selfish, but what else can be expected from people who are already struggling with poverty? If I criticize the way they behave in choosing their leader that would reflect my knowledge, understanding of politics and the parties, and of course, my luxurious living standard. Living in an expensive apartment, I might not comprehend what these poor people are going through. If I instead tried to walk a while in their shoes, I am not sure I would act differently than them.

8.1   Recommendation and Suggestions

As mentioned in the research method chapter, the limitation of this study is that the recommendations and suggestions are based on assessments done by a few feminist writers, which are then applied to my own understanding of library-based research. My argument is not that illiterate rural women are not carried away by ideological conflicts. Instead, I attempted to show that poor rural women realize their goals and interests are not as same as those of the political and religious elite. At first glance, it appears that the rural women (by being involved or willing to be involved in employment opportunities given by NGOs) are compelling the Islamist parties to modernize their views. Many rural women are ready to have a career other than just be a home-maker, and therefore

appreciate of the opportunities offered by programs such as VPP and micro loans. This tendency to "follow the money" is undoubtedly a 'win-win' situation for modernity and secularism. Nevertheless, poor women do not suggest excluding religious values altogether; rather, they redefine purdah or seclusion according to their own understanding of being modest in public spheres (Fieldman,1998).

Over time, we can only hope for poor women's improved and increased visibility in rural areas, as they move forward to attend weekly meetings of NGOs or line up in polling centres to cast their votes on Election day. These should, no doubt, draw the serious attention of the policy-makers and vote-seekers. Although a number of international and domestic projects and programs have been undertaken to specifically benefit rural poor women, those women's needs and interests have rarely been taken into consideration for future policies (Shehabuddin, 2008). Ironically, their decisions and choices are readily rejected and dismissed because of their lack of formal understanding of development schemes. Luckily, some changes are already underway, such as "the way Islamists respond to the largely secular mobilization of poor women by NGOs and in the manner in which the Jamaat-i-Islami is casting itself as the champion of women's rights (although within the framework of its own interpretation of Islam)" (Ibid, 2008:190).

Jamaat are willing to begin a new era of ignoring the stereotyped Islamic tradition that leads us to a rethinking of the Islamic views, politics and gender roles in rural societies. Being forced to compete with the NGOs, Jamaat had to modify their stance from supporting traditional Muslim motherhood to supporting women's entrepreneurship. Although they claim that if the country is ruled by them, they would separate the working sphere of men and women, such a reality would hardly be possible. In order to avoid

gender-based violence from public work spheres, strict codes of conducts and proper formulation of law and order should be made by the government. However, the state's responsibilities do not end there. Rather, a constant vigilance should be provided. To that end, the secularist NGO Bangladesh National Women's Lawyers Association sponsored a 2007 seminar entitled "Ensuring Women's Rights within an Islamic Framework", highlighting women's potential as development participants. It suggested how Islam can offer them a friendly environment when engaging with the world (Daily Star, February 4, 2007)[92].

Gender issues, especially those related to empowering rural poor women, have earned popularity in the development lexicon of the western world. Thus, almost all donor agencies agree to pour money into initiatives related to these issues. Unfortunately, some local NGOs take such projects just to lure the attention of foreign donors, often resulting in a lack of accountability as the mandate is virtually non-existent. The donor agencies as well as the home country should monitor and inspect the process of their programs through constant and impromptu field visits. It might sound time-consuming and expensive, but if donors can afford to invest large amounts of money on a certain project, they should also be willing to employ a group of inspectors who would be responsible for overseeing the management of their money. Moreover, the donors should ensure that these inspectors would not be ethically-challenged.

Addressing the micro-credit procedures, the NGOs should lend money to poor women only because they need financial assistance; using human collateral like bringing

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[92] Ibid.

husbands to ensure that they are capable to pay back is not a very good way to deal with it. It has been seen that men are often reluctant to repay the money, and their incapability and stress lead towards domestic violence. To avoid such gender-based violence and ensure loan repayment, NGOs must take some risks to lend money without any bonds. If they are there to do good for poor women, they should really believe in a humanitarian method of lending money to them. It is not suggested these should be applied to all; it is just that they must reserve a quota for those who are actually needy but fear to take a loan because of their incapability to pay it back However, these could be recognized more as aid than loans. Moreover, to solve the pressure, the top officers of the loan-providing organization should never force the loan collectors to cross the boundaries of humanity. If the person is completely unable to pay the money back, the providers can employ them in other works (for instance, if they are living in the village or town, they could involve them in working in a handicraft enterprise). The head of the agency must impose a strict social code that should never be violated by the field workers. This would preclude a lot of tensions in the whole process of lending money from the recipients and, of course, the givers.

The conflicting sessions of development among foreign donors, state and the Islamist groups will not change overnight. However, to their benefit, poor women are smart enough to differentiate and identify the best option for their survival. That is how they can discard Jamaat-i-Islami's shallow views in controlling gender roles in the society; similarly, they can also restrict themselves from working with NGOs if they feel it is not worth it. However, such decisions can be taken by those who are either well-off or at the abyss of social dignity. No doubt, the power of choosing the option 'whether to work

outside the home or not' is very much based on class, caste, social status and race. Even among rural women, those who are from a better class are given preference to be empowered. Such stereotyped norms cannot be broken in a day, but we can insist on our policy makers to encourage everyone to be a part of Bangladesh's development.

However, very few poor women in rural Bangladesh have political vision. Most of them focus on immediate needs and make their decisions based on how a group or organization can help them meet those needs. I strongly believe political or long-term vision comes from education, which is still lacking for most of the rural poor. For instance, the NGO Nijera Kori has prepared an academic curriculum to educate women and offer them a vision for long-term sustainability, but this initiative has been misinterpreted by Islamists, who allege that the curriculum makes women ignore their primary duties as a homemaker. I argue that, given the context of rural Bangladesh (where most residents are poor), how feasible is it to offer quality education? While I do not deny the importance of education in offering proper empowerment to poor women, I believe that their physiological needs and financial needs should be met first. That is, there should be short term goals with an eye on long term objectives related to emancipation of all women, rural and urban. Education plans have to be designed very carefully so that we do not lose sight of the immediate needs of women who are trying to earn livelihoods. Female adult education in rural areas can run concurrently with children's education geared to quality and applicability in the market places in Bangladesh in the long-run. The constant pain of hunger and lack of proper shelter for women (and families) in the rural regions of Bangladesh will not allow the population to hope and strive for a better future that is the objective.

Chapter 9   Conclusion

The scope of this study was to identify whether the practice of Islam contradicts the employment opportunities for poor rural women offered by the NGOs and to determine the criteria that they focus on for survival within a socio-political conflict. Throughout this study, I have tried to focus on the cultural restrictions that came from the patriarchal society in Bangladesh and the political dilemma that occurs because of the failure of the government to implement the development plans and the programs for poor rural women. My arguments are not bashing Islam or dismissing the religious faith that rural people cherish, but to criticize the unjust practice of Islam by the religious and local Islamist elites that often sabotages women's scope of employment.

Socialist Feminism gives this thesis a strong foundation, on which I argued that patriarchy is one of the major factors that hinder women's empowerment and development in rural Bangladesh. It is interesting that women still have to seek permission of their spouses even if they want to find employment with the NGOs and ultimately patriarchy prevails. The socio-economic status of rural women is not satisfactory and rural women have to survive through the socio-political conflicts presented by the divergence in development philosophies among the state, NGOs and religious groups. It is interesting that the rural needy women have their own perceptions of each group. They perceive that the state only provides benefits during the election campaign and is not helpful throughout the year. In this regard, the NGOs are in a much better position than the government, as they actually try to empower and employ those

women by offering a number of opportunities like micro- loans and village pay phone services (even though these services may contain backlashes at times).

The rural women's perception of religious leaders, especially the rural Mullahs, is very clear. They disregard the fatwas issued by them if possible and necessary. The Islamist groups often resist the activities of the NGOs, accusing them of converting Muslims into Christians and also discard those people from the rural society who have taken the assistance of NGOs. Interviews conducted by Alam (1996) showed violent images of Islamist groups burning NGO-led schools and small enterprises in several villages. However, the study undertaken by Shehabuddin (2008) showed that rural women make their decisions according to their needs and necessities. If the family cannot survive with one man's income, the female member of that family chooses an opportunity of employment, not to undermine the effect of feminization of poverty, but just to earn enough to survive. Although we cannot deny the limited access of NGOs to poor women in Bangladesh and the omnipresence of religious leaders and Islamists at every single village, we are fortunate enough to come across a number of rural women who can raise their voice against these and can identify an alternate as mentioned throughout my thesis. But, as I have mentioned earlier, such decisions are often inspired by their husbands.

Although education has been considered one of the measures to ensure women's empowerment and offer long term vision for them, the rural populace are still struggling with literacy and more concern to meet their immediate physiological needs. As a result, those women are not able to look beyond the screen.

Rural Bangladesh has experienced a subtle change in its socio-political structure that often resents the views of the rural elites and the local religious leaders; to a great extent, these groups have lost their legitimacy in the eyes of many people. Undoubtedly, the criticism goes toward the development initiators such as local and international NGOs that constantly insist on women's empowerment. The religious right in Bangladesh has not only made electoral gains in the early 1990s but also successfully engaged in political alliances which allowed it to campaign virtually unopposed for an Islamic state, where women could step outdoors only at their own peril. There have been many-speared campaigns that included accusations of blasphemies against development organizations which empowered women through offering loans, micro-credits, skills training and employment opportunities. The local religious groups have constantly emphasized female emancipation as 'not part of God's plan' (Kabeer, 1988). As a result, women who crossed the boundaries of the existing social codes were victimized by a hostile society. These activities were not anticipated by the development planning of the state. Yet, this paper portrays the ambivalent role of the state in almost all spheres of development for rural poor Muslim women. Thus, the decisive action has stemmed the tide; no fruitful action was made available to them up to now.

However, NGOs were more active and quick in identifying and treating the issues occurred in rural Bangladesh. The initiatives taken by several NGOs have influenced rural women's lives, both positively[93] and negatively[94]. What has interested me the most in this study is how women negotiate with the social customs that come from competing views of secularist and Islamic decrees (practiced by the religious leaders). While

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[93] By offering employment opportunities.
[94] By the consequence of incapability of loan repayment.

discussing the conflicting issues that thwart women's empowerment, I discovered that Islam and modernity (the latter term often used as a synonym of Westernized development[95]) are not the antithetical categories they are often presented to be. I have also shown the contested environment between the secularist and the Islamic visions in suggesting poor women's future has been particularly intense and detectable in the field of legal reform, development and formal politics.

I believe that the practice of Islam or following purdah does not always limit women's empowerment. The best example of this can be found in current-day Malaysia, where Islam has offered women empowerment through education. The practice of Islam in Malaysia has led to female empowerment, providing a higher quality of life in both the public and private realms. In Malaysia, the members of the Sister in Islam (SIS) legitimize equal treatment to Muslim women by adhering to an Islamic framework. The group believes in gender equality and does not mind calling themselves 'feminist'. Malaysian Muslim women educate themselves on how Islam leads them to make choices and question long-established principals of action. Thus, they are capable of working in public under Islamic codes without any constraints (Mousavizadeh, n.d)[96].

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[95] The westernized development is the methods that are followed by rich and capitalist countries for developing themselves through industrialization.

[96] Mousavizadeh, Vanessa, Legitimizing Change among Muslim Women in Malaysia and Egypt, ASPJ AFRICA & FRANCOPHONI, http://www.airpower.au.af.mil/apjinternational/apj-af/2011/2011-1/eng/2011_1_03-E-Mousavizadeh.pdf

The local government has always faced obstacles in implementing policies in the field. One of the reasons for this is the overambitious nature of the policies and programs. Most of the gender planning has been done without assessing the environment and the social structure of the target place, and the obstacles that come from the religious leaders are often absent in the formulation process. As a result, the implementation procedure is often stemmed and undermined. A contrary hypothesis that goes against the feminist scholars and the western critics is seen in this research paper: 'Islam is not the sole determinant that sits at the centre of poor rural women's lives; rather they redefine Islam in their own possible way which is easier to follow'. Undoubtedly, it is a very significant key in their lives; they do offer their prayers, fast and act modestly, but most of them are unwilling to cast their support for Jamaat. On the other hand, joining an NGO does not exclude them from following purdah. Some redefine what is termed as modesty and purdah, while others plan to spend their hard-earned money to purchase new burkas.

The most interesting and significant influence in poor women's conduct is their experience and understanding of the state. Their views of political parties are based on immediate benefits that they are offered to win votes. Hypocritically, though secular by orientation, the political party leaders often act as if they are following religion quite explicitly. Individual public acts such as joining NGOs, participating in various vocational training, sharing greetings and knowing each other would have been

unthinkable even few years back. But today, these scenarios are quite common. Such changes have been less acceptable for the rural elites, who used to control these poor people's behaviour by demanding high rates of interest after lending them money. The success stories of the projects and programs initiated by NGOs, especially BRAC and Grameen Bank, boosted poor women's confidence in choosing a career outside the home, but the constant emphasis on human collateral to ensure that they can repay the loans and the violating of the codes of decency if repayment was not forthcoming, often undermined women's interest to ask for loans in the future.

Although some changes have already been made in the way of improving poor women's status, a lot more changes are needed to combat the unjust fatwas against rural women. I conclude my thesis with an assumption that the state would go far in creating these much-needed changes if it simply improved its law and order to protect rural poor women from being violated by religious leaders and elites, society at large, and (of course) from the state's conflicting policies themselves.

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